

Salary Account Package for Central Government Employees

Bank Name: BANK OF BARODA

| Salary Product Features | | | Group-C | Group-B | Group-A |
|-------------------------|---|--|--|--|--|
| Insurance | Cover for Account Holder Only | Personal Accident Death Insurance (Free of cost) | Rs. 100.00 LACS | Rs. 120.00 LACS | Rs. 150.00 LACS |
| | | Air Accident Insurance (Free of cost) | Rs. 100.00 LACS (Additional) | Rs. 120.00 LACS (Additional) | Rs. 150.00 LACS (Additional) |
| | | Permanent Total Disability (Free of cost) | PTD is equal to the base PAI Cover, upto Rs. 100 Lacs. | PTD is equal to the base PAI Cover, upto Rs. 120 Lacs. | PTD is equal to the base PAI Cover, upto Rs. 150 Lacs. |
| | | Permanent Partial Disability (Free of cost) | PPD is upto 75% of the base PAI Cover as per IRDAI guidelines. | PPD is upto 75% of the base PAI Cover as per IRDAI guidelines. | PPD is upto 75% of the base PAI Cover as per IRDAI guidelines. |
| | | ADD on Covers- Girls Child Education/ Marriage, Air/ Ambulance charges, etc. (Free of cost) <i>{Details in the Annexure A}</i> | As per Annexure A | As per Annexure A | As per Annexure A |
| | | Term Life Insurance Cover (Free of cost) | Rs. 10.00 LACS | Rs. 12.50 LACS | Rs. 15.00 LACS |
| | Term Life Insurance- Add on Cover (Cost to be borne by A/c holder) <i>{Details in the Annexure B}</i> | | As per Annexure B | As per Annexure B | As per Annexure B |

| | | | | |
|---------|--|---|---|---|
| | Wellness Program/ Benefits / Annual Health Check-up <i>{Details in the Annexure - NA}</i> | Online tele/Video Consultation from Practo for the account holder and their dependents (maximum of -6- additional family members) | Online tele/Video Consultation from Practo for the account holder and their dependents (maximum of -6- additional family members) | Online tele/Video Consultation from Practo for the account holder and their dependents (maximum of -6- additional family members) |
| | Health/ Medical Insurance Cover <i>{Details in the Annexure B(1)}</i> | As per Annexure B(1) | As per Annexure B(1) | As per Annexure B(1) |
| | Top-Up Health/ Medical Insurance Cover <i>{Details in the Annexure C}</i> | As per Annexure C | As per Annexure C | As per Annexure C |
| | | | | |
| Banking | Minimum Balance | Zero | Zero | Zero |
| | Instant Overdraft Facility <i>{Details in Annexure D}</i> | Available (as per Annexure D) | Available (as per Annexure D) | Available (as per Annexure D) |
| | Sweep In -Out facility | Threshold limit Rs. 2,00,000 In multiple of Rs. 10,000 | Threshold limit Rs. 2,00,000 In multiple of Rs. 10,000 | Threshold limit Rs. 2,00,000 In multiple of Rs. 10,000 |
| | IMPS/ RTGS/ UPI/ SMS Charges | FREE UNLIMITED | FREE UNLIMITED | FREE UNLIMITED |
| | Free Demand Draft | FREE UNLIMITED | FREE UNLIMITED | FREE UNLIMITED |
| | Free Cheque Facility | FREE UNLIMITED | FREE UNLIMITED | FREE UNLIMITED |
| | Concession in Locker Charges | 40% | 50% | 60% |
| | Concession in Processing & Documentation charges on Housing/ Car/ Education / Personal/ other Retail loan | 50% <i>*(Subject to recovery of minimum charges per property to be mortgaged as out of</i> | 100% <i>*(Subject to recovery of minimum charges per property to be mortgaged as out of</i> | 100% <i>*(Subject to recovery of minimum charges per property to be mortgaged as out of</i> |

| | | <i>pocket expenses (for legal, valuation etc).</i> | <i>pocket expenses (for legal, valuation etc).</i> | <i>pocket expenses (for legal, valuation etc).</i> |
|--|--|--|--|--|
| | Concession in Rate of Interest on Housing/ Car/ Education / Personal/ other Retail loan | <p>HL-0.10% (subject to minimum rate of interest should not go below the lowest ROI offered in Home Loan for the highest CIBIL bucket i.e. 825 and above)</p> <p>AL-0.30% (subject to minimum Cibil score of 701 and ROI should not go below the lowest ROI offered in Auto loan for the highest CIBIL bucket, ie, 771 and above at present.)</p> <p>Education Loan- 0.10% (other than special schemes)</p> <p>Personal loan-0.50% (subject to minimum CIBIL score of 701 and salary account being maintained with our Bank)</p> <p>Note: Above concessions are subject to terms and conditions & internal approvals.</p> | <p>HL-0.10% (subject to minimum rate of interest should not go below the lowest ROI offered in Home Loan for the highest CIBIL bucket i.e. 825 and above)</p> <p>AL-0.30% (subject to minimum Cibil score of 701 and ROI should not go below the lowest ROI offered in Auto loan for the highest CIBIL bucket, ie, 771 and above at present.)</p> <p>Education Loan- 0.10% (other than special schemes)</p> <p>Personal loan-0.50% (subject to minimum CIBIL score of 701 and salary account being maintained with our Bank)</p> <p>Note: Above concessions are subject to terms and conditions & internal approvals.</p> | <p>HL-0.10% (subject to minimum rate of interest should not go below the lowest ROI offered in Home Loan for the highest CIBIL bucket i.e. 825 and above)</p> <p>AL-0.30% (subject to minimum Cibil score of 701 and ROI should not go below the lowest ROI offered in Auto loan for the highest CIBIL bucket, ie, 771 and above at present.)</p> <p>Education Loan- 0.10% (other than special schemes)</p> <p>Personal loan-0.50% (subject to minimum CIBIL score of 701 and salary account being maintained with our Bank)</p> <p>Note: Above concessions are subject to terms and conditions & internal approvals.</p> |
| | Concession in Demat AMC | 1st Year AMC is Free | 1st Year AMC is Free | 1st Year AMC is Free |
| | Family Banking Benefits | <ol style="list-style-type: none"> 1. Spouse account with Zero Balance & Rupay Platinum Debit Card. 2. PARIVAAR account – maximum of 4 family members zero balance accounts can be linked. | <ol style="list-style-type: none"> 1. Spouse account with Zero Balance & Rupay Platinum Debit Card. 2. PARIVAAR account – maximum of 4 family members zero balance accounts can be linked. | <ol style="list-style-type: none"> 1. Spouse account with Zero Balance & Rupay Platinum Debit Card. 2. PARIVAAR account – maximum of 4 family members zero balance accounts can be linked. |

| | Any Other..... | ----- | ----- | ----- |
|-------------------------|--|---|---|--|
| Cards & Fees | Debit Card Variant | Platinum | Select | Select |
| | Debit Card - Issuance / Annual Maintenance Charges | Issuance and Annual Charges are Waived off | Issuance and Annual Charges are Waived off | Issuance and Annual Charges are Waived off |
| | No. of Free ATM TXN (in a month) | 3 free txns in Metro & 5 free txns in Non-Metro | 3 free txns in Metro & 5 free txns in Non-Metro | 3 free txns in Metro & 5 free txns in Non-Metro |
| | Airport Lounge Access on Debit Card <i>{Domestic}</i> | 1 per Year | 1 per Quarter | 1 per Quarter |
| | Airport Lounge Access on Debit Card <i>{International}</i> | NIL | 2 per Year | 2 per Year |
| | Other Benefits on ATM <i>{Details in Annexure E}</i> | As per Annexure E | As per Annexure E | As per Annexure E |
| | | | | |
| | Credit Card Variant | RuPay Easy | RuPay Premier | RuPay Eterna |
| | Credit Card- Issuance / Annual Maintenance Charges | INR 500 (waived off) | INR 1,000 (waived off) | INR 2,499 (waived off) |
| | Airport Lounge Access on Credit Card <i>{Domestic}</i> | NIL | Complimentary Airport Lounge access (1 Lounge Visit per calendar quarter), subject to spends of Rs. 20,000 in preceding calendar quarter. | Unlimited complimentary domestic airport lounge visits, subject to spends of 40,000 in preceding calendar quarter. |
| | Airport Lounge Access on Credit Card <i>{International}</i> | | | |
| | Features & Other Benefit on Credit Card <i>{Details in Annexure F}</i> | As per Annexure F | As per Annexure F` | As per Annexure F |

| | | | | |
|--|---|----------------------|----------------------|----------------------|
| | Concessions/Waiver in documentation and processing charges | Personal Loan – 100% | Personal Loan – 100% | Personal Loan – 100% |
| | | Home Loans – 100% | Home Loans – 100% | Home Loans – 100% |
| | | Auto Loans – 100% | Auto Loans – 100% | Auto Loans – 100% |

Enclose Annexures.....

Annexure A

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

| Salary Band | INBUILT FACILITIES WITH PAI | | |
|-------------|---|---|--|
| | Girl Child Marriage (18-25 Years) | Higher Education Cover | ON Duty Cover |
| Group C | 10% additional limit of base PAI maximum INR 10 Lac | 10% additional limit of base PAI maximum INR 10 Lac | 25% additional limit of base PAI sum insured maximum INR 25.00 Lac |
| Group B | 10% additional limit of base PAI maximum INR 12.00 Lac | 10% additional limit of base PAI maximum INR 12.00 Lac | 25% additional limit of base PAI sum insured maximum INR 30.00 Lac |
| Group A | 10% additional limit of base PAI maximum INR 15 Lac | 10% additional limit of base PAI maximum INR 15 Lac | 25% additional limit of base PAI sum insured maximum INR 37.50 Lac |

TERM LIFE POLICY

1

Availability of Term Life policy for a/c holder
(at the cost of a/c holder)

Option 1.

India First Life Insurance Company Ltd

In the absence of specific data, our Life Insurance tie up partner have offered the **tentative** quote for Central Govt Employees as under:

Benefits:

| Age band | Rates (Per 000) |
|----------|-----------------|
| 18-25 | 2.12 |
| 26-30 | 2.24 |
| 31-35 | 2.62 |
| 36-40 | 3.51 |
| 41-45 | 5.34 |
| 46-50 | 8.93 |
| 51-55 | 14.19 |
| 56-60 | 20.65 |

1. **Min Entry Age** :18 yrs
2. **Max entry age**: 60 yrs
3. Max cover: 10 Lakhs

| | | |
|--|--|--|
| | | 4. Participation: Voluntary 5. UW: DOGH form would be required at member level. 6. Premium will be paid by member. 7. This is an On Your Request Term (OYRT) term insurance plan. 8. SA will be capped at 10 times of CTC. 9. All terms and conditions are as per our GTL product. |
| | | |

Option 2.

Max Life

INDICATIVE PREMIUM PER ANNUM – SUM INSURED : Rs. 1 crore

(Amount in Rs.)

| Age Band | Male | Female |
|----------|--------|--------|
| 18-25 | 9,072 | 7,712 |
| 26-35 | 12,623 | 10,731 |
| 36-45 | 17,200 | 14,620 |
| 46-55 | 39,223 | 33,340 |
| 56-60 | 80,616 | 68,523 |

The conditions assumed are:

1. Non tobacco user
2. Graduate and above
3. Healthy Lifestyle
4. Coverage up to the age of 80 years
5. Premium payment up to the age of 60 years
6. Annual payment of premium

Please note

1. Above premium table is indicative and may vary as per individual income, health, living conditions and other underwriting guidelines of the insurer.
2. The policy will be subject to independent underwriting and mere generation of quote does not assure acceptance of risk by the insurer.
3. The policy will be subject to terms and conditions

OPTION 1

Niva Bupa Health Insurance Base Premium Quote for DFS Employee via Bank of Baroda

Quote-1 Individual Plan (1 Adult Only) Product Name- Sehat Surkasha- Rs 2000/-

- Product coverage for Individual- 18- 60 Years 1 Adult only
- Base Sum Insured of Rs 2 Lac.
- Inpatient benefit covered up to base Sum – Covers hospitalization more than 24 hours
- Room Rent 2% of Sum insured Max (Rs 4000/-) Doctor Fees, Pharmacy Bills, Diagnostic Test, nursing charges
- ICU 4% of Sum Insured Max (Rs 8000/-) Doctor Fees, Pharmacy Bills, Diagnostic Test, nursing charges
- Alternative Treatment covered up to base sum insured- Cover Ayurveda, Homeopathy, Yuan in hospitalization more than 24 hours Doctor Fees, Pharmacy Bills, Diagnostic Test, nursing charges
- 30 days Pre covered up to sum insured Covers - Doctor Fees, Pharmacy Bills, Diagnostic Test
- 60 days' post hospitalization Pre covered up to sum insured Covers - Doctor Fees, Pharmacy Bills, Diagnostic Test
- Ambulance up to Rs. 1000/- (One transfer per hospitalization)
- Day Care procedures are covered (536 Major procedures covered) Less than 24 hours of Hospitalization
- Organ Transplant covered up to sum insured
- There will be a co-payment of 20% on each Claim & PED 48 Months & initial Waiting period 30 Days
- Sehat Surkasha Plus Indemnity Plan- Premium –Rs 2000/-
- Terms and conditions of Insurance Company will be applicable

Base Plan Quote-2 Product Name Health Multiplier for Family of 2A & 2C

- Inpatient hospitalization – covered up to sum insured
- 2% of Sum Insured hospitalization & 4% Sum insured for ICU
- 536 major day care procedures covered.
- 30 days pre and 60 days' post hospitalization expenses covered up to base sum insured
- 3X payable for listed critical illness in case of hospitalization
- List of Critical illness- Cancer - All conditions covered in cancer variant, Kidney failure, Benign brain tumor, End stage liver failure, End stage lung failure, Major organ /bone marrow transplant, Permanent paralysis of limbs, Replacement or Repair of heart valves, Aortic Dissection, Angioplasty, Open Chest CABG, Myocardial Infarction, Stroke.
- Refill up to 100% of base sum insured
- Unlimited E-consultation with in network • Modern Treatment up to Sum Insured (Sub limits applicable for few conditions are mentioned below)
- Alternative treatment covered up to 20% of sum insured, max up to Rs 3 lac
- Organ transplant & domiciliary treatment covered up to S.I
- Entry Age Adult – 18 Yrs. to 75 Yrs. |Sum insured – 5 & 10 Lac Plan type – 1A to 2A+3C
- Initial waiting period – 30 |Specific waiting period- 24 Months| PED- 36 Months

INR 5 Lacs (Health Multiplier) excl GST

| Age Band | 1A | 2A | 1A1C | 1A2C | 1A3C | 2A1C | 2A2C | 2A3C |
|-----------------|-----------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|
| 18-30 | 6,124 | 9,654 | 8,115 | 10,714 | 12,892 | 12,426 | 14,814 | 16,280 |
| 31-45 | 7,961 | 12,550 | 10,549 | 13,928 | 16,759 | 16,154 | 19,258 | 21,164 |
| 46-55 | 12,776 | 19,764 | 15,804 | 20,747 | 25,422 | 24,504 | 29,025 | 32,213 |
| 56-65 | 26,246 | 35,321 | 25,185 | 29,161 | 39,373 | 38,281 | 41,615 | 43,664 |

INR 10 Lacs (Health Multiplier) excl GST

| Age Band | 1A | 2A | 1A1C | 1A2C | 1A3C | 2A1C | 2A2C | 2A3C |
|----------|--------|--------|--------|--------|--------|--------|--------|--------|
| 18-30 | 7,618 | 11,956 | 10,015 | 13,178 | 15,810 | 15,337 | 18,234 | 19,971 |
| 31-45 | 9,904 | 15,543 | 13,020 | 17,131 | 20,553 | 19,939 | 23,704 | 25,962 |
| 46-55 | 15,909 | 24,539 | 19,576 | 25,645 | 31,374 | 30,354 | 35,893 | 39,758 |
| 56-65 | 32,656 | 43,922 | 31,286 | 36,194 | 41,389 | 47,563 | 51,668 | 54,179 |

*Terms & Conditions of Insurance Company will be applicable

OPTION 2

Quote 1 - Star Health Assure Insurance Policy

Star Health Assure Insurance Policy is imbued with many new age features and wider benefits which covers the expenses incurred on hospitalization due to illness or Accident on individual and floater basis. Coverages like Automatic Restoration of sum insured for unlimited number of times in a policy year, wellness discounts up to 20%.

1. **Eligibility** - Any person aged between 91 Days and upto 75 years (Individual Basis). For Floater Basis Minimum 18years & Maximum up to 75 years
2. **Lifelong Renewals**
3. **Policy Term** - 1 year, 2 years, 3 years
4. **Sum Insured Basis** - Individual and Floater Basis
5. **Sum Insured options** - 5 Lakhs, 10 Lakhs
6. **Instalment Facility Available** -Premium can be paid Monthly, Quarterly, Half Yearly and Annually. For instalment mode of payment there will be loading - Monthly - 4%, Quarterly - 3% and HalfYearly - 2%.
7. **Pre Acceptance medical screening** - For those who declare adverse medical history, company may subject them to undergo pre-policy medical check-up. 100% cost of such medical examination is borne by the company.
8. **Day Care Procedures** - All Day care procedures are covered.
9. **Pre and Post Hospitalization** - 60 Days and 180 Days (Actual)
10. **Room Rent** - Up to 1% of sum insured per day (for 5 Lakhs). Any Room (except suite or above category for 10 lakhs)
11. **Modern Treatment** - Up to 100% of Sum insured
12. **Emergency Road Ambulance** - Covered up to Sum insured
13. **Air Ambulance** - Covered up to 10% of sum insured per policy year
14. **Health check-up** - Benefit is available every year as per limit applicable (Irrespective of claim)
15. **Organ Donor Expenses** - Covered up to sum insured. Additional SI up to Basic SI for the Complications (if any) that necessitate a Redo Surgery / ICU admission
16. **Ayush Treatments** - Up to 100% of Sum Insured
17. **Co- Payment** - 10% of each and every claim amount for fresh as well as renewal policies for insured person whose age at the time of entry is 61 years and above .
18. **In Utero Fetal surgery/ Intervention** - Covered up to sum insured, Waiting period: 2 years from the date of inception of this policy
19. **Delivery Expenses (Per Policy Year)** - Covered up-to 10% of the Sum Insured. Both self and spouse are covered under this policy for a continuous period of 2 years under Individual or floater Sum Insured
20. **Cumulative Bonus** - 25% of sum insured for each claim free and maximum up to 100% of the sum insured

21. **Treatment for Chronic Severe Refractory Asthma** - Payable up to 10% of sum insured not exceeding Rs.5 Lakhs per policy period
22. **Compassionate Travel**- Travel Company will reimburse the transportation expenses by air incurred up to Rs.10,000/- for one immediate family member (other than the travel companion)
23. **Repatriation of mortal remains** - Company shall reimburse up to Rs.15,000/- in a policy year Payable towards the cost of repatriation of mortal remains of the insured to the residence of the Insured
24. **Shared Accommodation** - Payable for in-patient hospitalization. Rs.1,000/- per day will be payable for each continuous and completed period of 24 hours of stay in such shared accommodation.
25. **Zone based pricing** –
Zone A: Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara
Zone B: Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat
Zone C: Rest of India
26. **Automatic Restoration- Sum** Insured will be restored unlimited number of times and maximum up to 100% each time, which can be utilized for a subsequent hospitalization.
 Restoration will trigger immediately upon partial/ full utilization of the sum insured, which can be utilized for a subsequent hospitalization.

On partial utilization of the Sum Insured, it will be restored up to extent of utilization.

On full utilization of the Sum Insured, it will be restored to 100% Used for all claims including for modern treatment, but for a subsequent hospitalization.

Maximum payable amount for a single claim under restoration benefit shall not more than the sum insured

PREMIUM CHART

| Individual | Age in Years | 5 Lakhs | 10 Lakhs |
|------------|--------------|---------|----------|
| 1 A | 18-35 | 7259 | 9762 |
| A- Adult | 36-45 | 8705 | 11540 |
| | 46-50 | 11391 | 14441 |
| | 51-55 | 16066 | 19787 |

| | | | |
|------------------|---------------------|----------------|-----------------|
| | 56-60 | 20782 | 25588 |
| | 61-65 | 25891 | 31872 |
| | 66-70 | 31000 | 38157 |
| | 71-75 | 34679 | 42681 |
| | 76-80 | 38112 | 46905 |
| | Above 80 | 41134 | 50621 |
| Floater | Age in Years | 5 Lakhs | 10 Lakhs |
| 2 A | 18-35 | 12165 | 16761 |
| A- Adult | 36-45 | 14477 | 19606 |
| | 46-50 | 18549 | 23808 |
| | 51-55 | 25802 | 31922 |
| | 56-60 | 33348 | 41203 |
| | 61-65 | 41522 | 51258 |
| | 66-70 | 49697 | 61313 |
| | 71-75 | 55583 | 68553 |
| | 76-80 | 61076 | 75310 |
| | Above 80 | 65911 | 81256 |
| Floater | Age in Years | 5 Lakhs | 10 Lakhs |
| 2 A + 1 C | 18-35 | 15482 | 20841 |

| | | | |
|------------------|---------------------|----------------|-----------------|
| A- Adult | 36-45 | 17795 | 23786 |
| C- Child | 46-50 | 21867 | 27888 |
| | 51-55 | 29119 | 36002 |
| | 56-60 | 36665 | 45284 |
| | 61-65 | 44840 | 55339 |
| | 66-70 | 53015 | 65393 |
| | 71-75 | 58900 | 72633 |
| | 76-80 | 64394 | 79390 |
| | Above 80 | 69228 | 85336 |
| Floater | Age in Years | 5 Lakhs | 10 Lakhs |
| 2 A + 2 C | 18-35 | 18799 | 24922 |
| A- Adult | 36-45 | 21112 | 27767 |
| C- Child | 46-50 | 25184 | 31969 |
| | 51-55 | 32436 | 40082 |
| | 56-60 | 39982 | 49364 |
| | 61-65 | 48157 | 59419 |
| | 66-70 | 56332 | 69474 |
| | 71-75 | 62218 | 76713 |
| | 76-80 | 67711 | 83470 |

| | | | |
|--|-----------------|--------------|--------------|
| | Above 80 | 72545 | 89416 |
|--|-----------------|--------------|--------------|

*Terms & Conditions of Insurance Company will be applicable

Quote 2 - Arogya Sanjeevani Policy

Arogya Sanjeevani is a highly beneficial and affordable health insurance policy from Star Health Insurance. The policy covers anyone between 3 months and 65 years with a Variable sum insured up to 10 lakhs. Arogya Sanjeevani Policy comes with several advantages such as covering all day care procedures, Lifelong renewals, cumulative bonus, Cataract treatments and Ayush treatment up to the limit of Sum insured.

1. **Eligibility** - Any person aged between 3 months and 65 years.
2. **Lifelong Renewals**
3. **Policy Term** - 1 year
4. **Sum Insured Basis** - Individual and Floater Basis
5. **Sum Insured options** - 2 lakhs, 3 Lakhs, 4 Lakhs, 5 Lakhs, 7 Lakhs, 10 Lakhs
6. **Instalment Facility Available** -Premium can be paid Quarterly, Half Yearly and Annually. For instalment mode of payment there will be loading - Quarterly - 3% and Half Yearly - 2%
7. **Pre Acceptance medical screening** - Person above 50 years of age will have to undergo pre-acceptance health screening at company's nominated centers.
8. **Day Care Procedures** - All Day care procedures are covered.
9. **Pre and Post Hospitalization** - 30 Days and 60 Days (Actual)
10. **Room Rent** - Up to 2% of sum insured subject to maximum of Rs 5,000/- per day.
11. **ICU expenses** -Up to 5% of Sum insured subject to maximum of Rs 10,000/- per day.
12. **Modern Treatment** - Up to 50% of Sum insured
13. **Cataract** - Up to 25% of sum insured or Rs 40,000 whichever is lower per eye in one policy year
14. **Ayush Treatments** - Upto 100% of Sum Insured
15. **Waiting period** - First 30 Days for illness (Other than accident). 36 Months waiting period for pre-existing diseases. 24/36 months Specific waiting period.
16. **Co- Payment** - Each and every claim shall be subject to a co-payment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the policy.

| | | Sum Insured | | | | | |
|-------------|------------------|-------------|---------|---------|---------|---------|----------|
| Individual | Age in Years | 2 Lakhs | 3 lakhs | 4 Lakhs | 5 lakhs | 7 Lakhs | 10 Lakhs |
| | 3m- 35 | 3210 | 3455 | 3835 | 4170 | 4820 | 5580 |
| | 36-45 | 4175 | 4490 | 4985 | 5420 | 6265 | 7250 |
| | 46-50 | 5845 | 6285 | 6980 | 7590 | 8770 | 10150 |
| | 51-55 | 7595 | 8170 | 9075 | 9865 | 11400 | 13195 |
| | 56-60 | 9875 | 10620 | 11800 | 12825 | 14820 | 17155 |
| | 61-65 | 12840 | 13805 | 15340 | 16675 | 19270 | 22305 |
| | 66-70 | 16690 | 17950 | 19940 | 21675 | 25050 | 28995 |
| | 71-75 | 21700 | 23330 | 25925 | 28180 | 32565 | 37695 |
| | 76-80 | 28210 | 30330 | 33700 | 36635 | 42335 | 49000 |
| | Above 80 | 36670 | 39430 | 43815 | 47620 | 55030 | 63700 |
| Family Size | | 2 Lakhs | 3 lakhs | 4 Lakhs | 5 lakhs | 7 Lakhs | 10 Lakhs |
| 2 A | 3m- 35 | 4815 | 5180 | 5755 | 6255 | 7230 | 8365 |
| A- Adult | 36-45 | 6260 | 6735 | 7480 | 8130 | 9395 | 10875 |
| | 46-50 | 8765 | 9425 | 10475 | 11385 | 13155 | 15230 |
| | 51-55 | 11395 | 12255 | 13615 | 14800 | 17100 | 19795 |
| | 56-60 | 14815 | 15930 | 17700 | 19240 | 22235 | 25735 |
| | 61-65 | 19260 | 20710 | 23010 | 25010 | 28905 | 33455 |
| | 66-70 | 25035 | 26920 | 29915 | 32515 | 37575 | 43490 |
| | 71-75 | 32550 | 35000 | 38885 | 42270 | 48845 | 56540 |
| | 76-80 | 42315 | 45500 | 50555 | 54950 | 63500 | 73500 |
| | Above 80 | 55005 | 59145 | 65720 | 71435 | 82550 | 95550 |
| | | 2 Lakhs | 3 lakhs | 4 Lakhs | 5 lakhs | 7 Lakhs | 10 Lakhs |
| C- Child | 1st C | 1540 | 1655 | 1840 | 2000 | 2310 | 2675 |
| | 2nd C | 1385 | 1490 | 1655 | 1800 | 2080 | 2410 |
| | 3rd C and beyond | 1245 | 1340 | 1490 | 1620 | 1870 | 2165 |

*Terms & Conditions of Insurance Company will be applicable

OPTION 3

NATIONAL INSURANCE CO. LTD.

Attached separately in the end.

| | | | | | | |
|-----|--|---|---------|----------|---------|----------|
| | Top Up Group Medical Insurance (Cost to be borne by the customer, to be purchased voluntarily) (Amt in Rs.) | | | | | |
| (a) | Niva Bupa Insurance Health Insurance (Cost to be borne by the customer, to be purchased voluntarily) | Plan-1 BOB-Niva Super Top Up Plan | | | | |
| | | Base Sum Insured INR 15 Lacs with INR 2 Lacs Deductible | | | | |
| | | Family Combination | 1A | 2A | 2A1C | 2A2C |
| | | Premium (Incl GST) | INR 749 | INR 1235 | INR1589 | INR 1939 |
| | | Plan-2 BOB-Niva Super Top Up Plan • Inpatient hospitalization – covered up to sum insured & Single Private room • 536 major day care procedures covered. • 30 days pre and 60 days’ post hospitalization expenses covered • Domiciliary Hospitalization Covered up to base sum insured • Modern Treatment up to Sum Insured • Organ transplant covered up to S.I • 30 Lacs Inbuilt Accidental cover for primary insured • Accompanying person accommodation cover (Rs 1000/- Per Day Maximum 10 Days) • Sum Insured 30 lacs with Deductible of 3 Lacs | | | | |

| | | | | | |
|------------|---|--|--------------------------------|----------------------------------|---|
| | | <ul style="list-style-type: none"> • Entry Age Adult – 18 yrs. to 65 yrs. Child 91 Days- 21 Years Plan type – 1A to 2A+2C • Initial waiting period – 30 Specific waiting period- 24 Months PED- 24 Months • Premium Rates for Super protect plus Top plan Incl GST- Rs 1999/- (Age Agnostic) | | | |
| (b) | Star Health & Allied Insurance Company (Cost to be borne by the customer, to be purchased voluntarily) | Family Size | Sum Insured (Amt in Rs Lac) | Defined Limit (Amt in Rs Lac) | Premium per person (Excl GST) (Amt in Rs). |
| | | 1A | 5.00 | 2.00 | 795 |
| | | | | 3.00 | 517 |
| | | | 10.00 | 2.00 | 954 |
| | | | | 3.00 | 620 |
| | | | 15.00 | 2.00 | 1097 |
| | | | | 3.00 | 713 |
| | | | 20.00 | 2.00 | 1229 |
| | | | | 3.00 | 799 |
| | | | 25.00 | 2.00 | 1351 |
| | | | | 3.00 | 878 |
| | | Family Size | Sum Insured (Amt in Rs Lac) | Defined Limit (Amt in Rs Lac) | Premium per person (Excl GST) (Amt in Rs). |
| | | 2A +2C | 5.00 | 2.00 | 1135 |
| | | | | 3.00 | 738 |
| | | | 10.00 | 2.00 | 1363 |
| | | | | 3.00 | 886 |
| | | | 15.00 | 2.00 | 1567 |
| | | | | 3.00 | 1019 |
| | | | 20.00 | 2.00 | 1755 |
| | | | | 3.00 | 1141 |
| | | | 25.00 | 2.00 | 1931 |
| | | | | 3.00 | 1255 |

Annexure D



| | Group-C | Group-B | Group-A |
|---|--|--|--|
| Overdraft -Available immediately after | 2 Salary credits | 1st Salary credit | 1st Salary credit |
| Amount of Overdraft - Average of (rounded off to '000) | Last -2- salary credit subject to maximum Rs. 100,000 | Last Salary credit subject to maximum Rs. 200,000 | Last Salary credit subject to maximum Rs. 300,000 |
| Overdraft is to be adjusted in full | Once in 60 days from date of availment. | Once in 60 days from date of availment. | Once in 60 days from date of availment. |

Annexure E

| | Features of Bank of Baroda Debit Card for Central Govt Employee* | | | |
|----------------|--|---|---|-------------------------------|
| Offerings ↓ | Employee Grade → | A | B | C |
| | Debit Card Variant → | Select | Select | Platinum |
| Healthcare | Free health care checkup | Health check up 1 once per Qtr - Thyrocare / SRL Diagnostic | Health check up 1 once per Qtr - Thyrocare / SRL Diagnostic | ----- |
| Lounge | Access to Domestic and International Airport lounge | DOM - 1 per qtr INTL - 2 per year | DOM - 1 per qtr INTL - 2 per year | DOM: 1 per year |
| OTT | Free OTT subscription | 1 membership per year | 1 membership per year | ----- |
| SPA | Free SPA sessions | 1 per qtr | 1 per quarter | ----- |
| Fitness | Free fitness subscription | 1 per qtr (30 days membership - offline workout) | 1 per qtr (30 days membership - offline workout) | ----- |
| Golf | Complimentary lessons/rounds | 2 per year | 1 per year | ----- |
| Insurance | | Personal Accidental - 10 Lakhs | Personal Accidental - 10 Lakhs | Personal Accidental - 2 Lakhs |
| Concierge | | 24x7 DOM | 24x7 DOM | 24x7 DOM |

*Features are subject to change

Annexure F

| Features of BOBCARD Credit Card for Central Government Employees* | | | |
|---|--|---|---|
| Employee Grade  | A | B | C |
| Credit Card Variant  | RuPay Eterna | RuPay Premier | RuPay Easy |
| RuPay Platform | Select | Select | Platinum |
| Joining Fee/Annual Fee | INR 2,499 (waived off) | INR 1,000 (waived off) | INR 500 (waived off) |
| Limits | Subject to Internal Policy Guidelines | Subject to Internal Policy Guidelines | Subject to Internal Policy Guidelines |
| Rewards | 3 Reward points for every Rs. 100 spent. 1 Reward Point = Rs. 0.25. <i>Select MCCs will not earn any Reward points</i> | 2 Reward points for every Rs. 100 spent. 1 Reward Point = Rs. 0.25 <i>Select MCCs will not earn any reward points</i> | 1 Reward points for every Rs. 100 spent. 1 Reward Point = Rs. 0.20 <i>Select MCCs will not earn any reward points</i> |
| Movies | ZOMATO District: Buy one Get one free movie ticket (max. Rs. 250 per card per month) | Not Applicable | Not Applicable |
| Accelerated Reward Points | 5X i.e. 15 Reward points for every Rs. 100 spent on Ecom, International, Dining and Travel (Max. 5000 per statement cycle month) | 5X i.e. 10 reward points on every Rs. 100 spent on Travel, Dining & Abroad (Max. 2000 RP per month) | 5X i.e. 5 Reward Points on every Rs. 100 spent on Departmental Store & Movies (Max. 1000 RP per statement cycle month) |
| Milestone Rewards | 10,000 Bonus Reward points on spending Rs. 50,000 in first 60 days | 500 Reward points on spend of Rs. 5000 in initial 60 days of card issuance. | 500 Reward points on spend of Rs. 5000 in initial 60 days of card issuance. |

| | | | |
|-----------------------|---|--|---|
| | 20,000 Bonus Reward Points on spending Rs. 5,00,000 in a year | | |
| Lounge | Unlimited complimentary domestic airport lounge visits, subject to spends of 40,000 in preceding calendar quarter | Complimentary** Airport Lounge access (1 Lounge Visit per calendar quarter), subject to spends of Rs. 20,000 in preceding calendar quarter | Not Applicable |
| Insurance | Air Accidental - 1 Crs (subject to tickets purchased from the same card) | Air Accidental - 1 Crs (subject to tickets purchased from the same card) | Not Applicable |
| | Personal Accidental (rail/Road) - 10 lakhs | Personal Accidental (rail/Road) - 10 lakhs | |
| Fuel surcharge waiver | Fuel surcharge waiver on txns between Rs. 400 to Rs. 5000 (max. Rs.250 per month) | Fuel surcharge waiver on txns between Rs. 400 to Rs. 5000 (max. Rs.250 per month) | Fuel surcharge waiver on txns between Rs. 400 to Rs. 5000 (max. Rs.250 per month) |

*Features are subject to change

NOTE:

- 1. Joint accounts are allowed as per the existing guidelines. However, the PAI/GTL will be provided to Accounts where Salaried Person is 1st Holder only. Further, in case Salaried Account Holder is 2nd holder, no benefit will be made available to the Customers. Free Rupay Platinum Debit Card can be allowed to the joint Account holder of CGESS scheme.**
- 2. Benefits of Salary Accounts will be available to the Accounts where regular salary is being received. In case Salary in the account is not received for continuous period of -3- months, all the benefits of salary scheme will be withdrawn. Bank can transfer the Account to any scheme code of Bank's choice or mark such account as non-salaried.**

T & C Apply

Terms and Condition to avail the benefits of “**Central Govt Employees Salary Savings Account (CGESS)**”

| | |
|-----|--|
| 1. | The CGESS Salary package is approved for Permanent, Regular & Confirmed Employees of “Central Govt Employees” posted at all central govt departments at various locations. |
| 2. | Salary accounts are opened in the prescribed SB Scheme codes only by complying to KYC and other Document requirements |
| 3. | Insurance benefits such as <u>PAI & LI will be provided only after compliance</u> of the extant guidelines. |
| 4. | Proposed salary accounts are to be opened with our Bank and at least one salary should be credited in all these salary accounts to avail benefits. |
| 5. | That in accounts where salary is not received for 3 months (consecutively in a FY), PAI and LI cover will not be available. |
| 6. | That, benefits of Salary Package Accounts are available only to the Salary Package categorized accounts. The Personnel / employees of Central Govt Departments to verify/ ensure from their Passbook/ Statement of account/ Internet Banking / Branch that their account is categorized under applicable Salary Package as per their gross salary. If account is not categorized under salary package, 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 as a Salary Package account with Bank of Baroda. |
| 7. | <i>Joint accounts are allowed as per the existing guidelines. However, the PAI/GTL will be provided to Accounts where Salaried Person is 1st Holder only. Further, in case Salaried Account Holder is 2nd holder, no benefit will be made available to the Customers. Free Rupay Platinum Debit Card can be allowed to the joint Account holder of CGESS scheme.</i> |
| 8. | <i>Benefits of Salary Accounts will be available to the Accounts where regular salary is being received. In case Salary in the account is not received for continuous period of -3-months, all the benefits of salary scheme will be withdrawn. Bank can transfer the Account to any scheme code of Bank's choice or mark such account as non-salaried.</i> |
| 9. | A Broker empaneled by BOB will monitor and assist in early settlement of all legitimate claims, the details of which are also placed on bank's website. |
| 10. | The claimant shall arrange for submission for the documents towards substantiation of the claim within 180 days of date of Accident to the Bank. |
| 11. | 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. |
| 12. | The Auto Sweep facility (FFD) schemes in the salary saving account are available only “ on request ” and are not provided automatically. |
| 13. | Other Group Term Insurance, Top up Health insurance, in addition to Bank's offerings, will be made available to willing employees at their own cost, subject to terms and conditions and underwriting guidelines of the Insurance Company. |
| 14. | Credit Card offered to the “ Central Govt Employees Salary Savings Account (CGESS) ” is subject to internal guidelines of BOBCARD. |
| 15. | <i>The Bank reserves the right to modify/alter/withdraw the available offerings from time to time as per Banks discretion and may be communicated through the appropriate channels. like website etc</i> |

***Terms & Conditions are subject to change**

Annexure 1 (a)

Consent / Undertaking-cum-Application Form

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

From

{Your Name},
Designation,
Department Name,
Address

To

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

Subject: Request to Convert Existing SB Account to Baroda Central Government Employees Salary Account

Dear Sir/Madam,

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

My Savings / Salary Account credentials are as under:

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

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

Further, I hereby give my consent to your bank to share my personal data with the companies/ entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features. I am providing nominee details for my account as under :

| | | |
|---------------|---------------|-----------------|
| Nominee Name: | Relationship: | DOB:../../..... |
|---------------|---------------|-----------------|

Yours faithfully,

Date :

Place:

(Signature)

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

Annexure 1(b)

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

From

.....{Your Name},

Mob No:

Designation:

Department Name:

Address:

To

The Branch Manager,

Bank of Baroda

Branch: _____

Subject: Request to Open a Salary Account under Baroda Central Government Employees Salary Account scheme.

Dear Sir/Madam,

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

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

Further, I hereby give my consent to your bank to share my personal data with the companies/entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features. I am providing nominee details for my account as under :

Nominee Name:

Relationship:

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

Yours faithfully,

Date :

Place:

(Signature)

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

Annexure 1(C)

Request for Issuance of No Dues Certificate to transfer Salary Package Account with BOB to another Bank

From

{Your Name},
Designation,
Department Name,
Address

To

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

Subject: Request for issuance of No Dues Certificate to transfer Salary Package Account to another Bank

Dear Sir/Madam,

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

My Savings / Salary Account credentials are as under:

Account Number: IFSC:
Mobile Number:
Loan Account Number:

I would like to state that I wish to transfer my Salary Account to _____ (Bank Name).

- I have not availed any Loan from Bank of Baroda
- I have availed of _____ Loan from Bank of Baroda Account No. _____. I have liquidated my loan amount in full and there are no outstanding balance in any of my Loan accounts with you.

I understand that all benefits associated with my **Baroda Central Government Employees Salary Account** will be discontinued on transferring my Salary Account.

I request you to kindly issue a No Dues Certificate to transfer my Salary Package Account to another Bank.

Yours faithfully,

Date :
Place:

(Signature)

Details of Personal Accidental Insurance & Air Accidental coverage

Name of Insurance Company: National Insurance Co Ltd

NATIONAL INSURANCE COMPANY LIMITED

Validity : Up to 11.08.2026 (Subject to renewal)

Annexure C

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

All Personal Accidental Insurance (Death/Disability) claims of the salary package account holders of **(Name of Party)** should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom BOB has a tie-up; the tie-up being subject to annual review and renewal. The details of the appointed insurance company with which bank has arranged the accidental insurance policy, have been placed by BOB on Bank's website <https://www.bankofbaroda.in/personal-banking/accounts/salary-accounts/salary-and-pension-solutions> which can be accessed by the personnel / employee of **(Name of Party)** for getting know how of terms and condition of personal accidental insurance benefits and related claim process / grievance mechanism thereon. The Insurance Company, after receipt of claim papers from the claimant, will initiate the process of claim settlement. All the correspondence related to claim will be directly taken up between the Insurance Company and the claimant. All the settlement/ disputes will be between the claimant and the insurance company, and the Bank will not be a party to such disputes arising out of claim settlement process and the decision of the insurance company on any of the claims. Claims will be settled by the Insurance Company independently as per terms and conditions of the Insurance Policy. A Broker hired by BOB will monitor and assist in early settlement of all legitimate claims, the details of which are also placed on bank's website. General term and conditions of Personal accidental policy, in brief, placed as **Annexure-IV**.

A Broker hired by BOB will monitor and assist in early settlement of all legitimate claims, the details of which are also placed on bank's website.

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

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

A) Scope of cover/Definitions

1. **Personal Accident Insurance Death** – The Insurance Company will pay the nominee 100% of the sum assured plus eligible add on covers if during the Policy Period the Insured Person (s) meets with Accidental Bodily Injury that causes death within policy period.

2. **Permanent Total Disability** – In event of injury occurring to the Insured Salary Package Account holder, solely and directly from accident caused by external, violent and visible means within 12 calendar months of its occurrence resulting in total and irrecoverable loss as total permanent disablement, the claim will be settled as per IRDA guidelines.
3. **Permanent Partial Disability (PPD)** - In event of injury occurring to the Insured Salary Package Account holder, solely and directly from accident caused by external, violent and visible means within 12 calendar months of its occurrence resulting in partial irrecoverable loss of use or the actual loss by physical separation where a part of the body becomes permanently disabled (i.e. partial loss as defined by IRDA)
4. **Air Accident Insurance** – In the event of sustain death resulting solely directly from accident caused by external, violent and visible means in Air Accident occurring while undertaking journey by Airlines covered subject to booking of tickets through any type of mode of payment (UPI/Debit Card/Credit Card/Internet Banking etc) linked with account.

SPECIAL CONDITIONS

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

1. Insurance coverage Capital Sum insured under PAI/AAI/PPD/PTD and Add on Covers proposed by Bank.
2. Claim will be paid in full up to Capital Sum Insured declared irrespective of monthly gainful income.
3. Claim intimation has to be done within 180 days from date of accident/death.
4. That in accounts where salary is not received for 3 Months (Consecutively in a FY), PAI & AAI cover will not be available.
5. Air Accident cover will cover travel by Civilian commercial aircraft.
6. The AAI cover claim will be treated as a valid claim only in event of death occurring while undertaking journey by Commercial Airlines.

STANDARD EXCLUSIONS UNDER THE POLICY

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

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

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

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

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

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

BREAKUP UP OF INSURANCE:

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

Claims Administration

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

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

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

13. The bank would share the soft copy of account details by 10th of every month and transfer of premium.

CLAIM INTIMATION

The claims of the Insured will be intimated through the Insurance Broker, who will co-ordinate with Insurer. On receipt of the intimation, the Claim will be registered and the Insurance Company will be provided with a Letter of Requirements.

The notification of claim shall include:

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

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

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

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

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

DOCUMENT CHECK LIST

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

A. Personal Accidental (death) claim: (within 180 days)

1. Completely filled Claim Form by the claimant
2. Attested copy of FIR Report (In case of case of accidental death)
3. Attested copy of Post Mortem Report (In case of case of accidental death)
4. Attested copy of Death Certificate (Mandatory in all types of event of death)
5. Letter from the Bank's Authorized Signatory certifying the account of the deceased.
6. Notarized translations in English of any provided document which is in regional language.
7. Operative Account along with its variant and name of nominee/ joint account holder as per Bank record.
8. PAN card copy of the claimant. If PAN (Permanent Account Number) card copy is not available, then form 60 may be submitted.

9. Driving License (in case of Deceased Driving Vehicle).
10. Aadhar Card of the Nominee/Legal Heir/claimant and deceased member.
11. Original Cancelled cheque leaf of the claimant's bank account/ photocopy of the first page of the claimant's bank passbook containing the name of account holder. bank account number, IFSC code.
12. NEFT details of the claimant/nominee certified by the claimant's bank.
13. Viscera Report/chemical analysis report in case where post-mortem report shows the viscera is preserved. It is a mandatory requirement.
14. Nominee details to be furnished with details like Name, D.O.B and Relation while commencement of policy.
15. Hospital Paper/ Treatment Paper.
16. Discharge Summary.
17. Indoor Case Paper.
18. 1st page of passbook copy duly stamped by Bank showing Deceased member and Nominee, joint account holder as per bank record.
19. Application letter from Nominee to Bank requesting for claim.
20. Letter / Declaration from Police authority confirming deceased member working with police and posting job location.
21. Other Suitable document to prove Legal heirs (Applicable in case if claimant is not a nominee/Joint account holder as per Bank's record).
22. Any other Document necessary at the time of Claim Processing/Verification.
23. Insurance company may ask any additional document on case to case basis for any clarification required.

B. Disability Claims (within 180 days)

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

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

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

1. Air Accident Insurance

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

Documents Required for Journey by Airlines:

1. Air Ticket,
2. Boarding Pass

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

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

Annexure V

Please go through with below mention checklist for claim submission.

(All docs attested by the concerned bank branch also)

DOCUMENT CHECK LIST

DOCUMENTS TO BE SUBMITTED ALONG WITH CLAIM FORM

| S. No | Document | S. No | Document |
|-------|---|-------|--|
| I | Annexure 1: Completely filled Claim Form by the claimant | IX | Aadhar Card of Nominee/Joint Account holder /Claimant in the account |
| II | Annexure 2: Bank Certificate Duly stamped and signed Certificate by Bank of Baroda Branch Manager on Bank Letter head | X | PAN Card copy of the Nominee/Joint Account holder/ Claimant in the account. if not available, then form 60 |
| III | Annexure 3: Bank details/ NEFT Form of Nominee/Joint Account /Claimant holder in the account | XI | Bank Certified copy of the first page of the Bank Passbook or canceled Cheque containing the Name of Account Holder (claimant), IFSC Code of the Bank, Bank Account Number of Nominee/Joint Account holder/ Claimant |
| IV | Attested Copy of Medical Certificate | XII | Driving License (in case of Deceased Driving Vehicle) |
| V | MLC (wherever applicable) | XIII | Vernacular Language Document in English Translation (Notarised copy) |
| VI | Attested Copy of FIR Report | XIV | Salary/Pension/Income Proof (at least of 3 Months) |
| VII | Certified Copy of Final Police Investigation Report in case of train accident/ drowning/ murder | XV | Notarised copy of Disability Certificate from the Competent Authority - Medical Board of a Government Hospital at District/State Level or any other competent Authority (as per Gov. of India, Direction) |
| VIII | Viscera Report / Chemical Analysis Report in case where postmortem report shows the cause of death due to poisoning or alcohol or confirm after Viscera/ Chemical Analysis Report | XVI | All Hospitalisation Record Any other Document necessary at the time of Claim Processing/Verification |

List of Document for Add-on Cover.

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

I. Air Accident Insurance Documents required.

- Air Ticket
- Boarding Pass

II. Girl Child Marriage Cover (18 - 25 years) - 10% additional limit of base PAI cover

If a claim is accepted as a valid claim, then this benefit is extended to a one Girl Child of the insured person, whose age is between 18-25 years

Documents Required

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

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

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

Documents Required

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

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

Disability percentage sheet (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 | 75 |
| H | Loss of hearing-one ear | 30 |
| I | Loss of speech | 50 |
| J | Loss of four fingers and thumb of one hand | 40 |
| K | Loss of four fingers | 35 |
| L | Loss of thumb-both phalanges | 25 |
| M | Loss of thumb-one phalanx | 10 |
| N | Loss of index finger | |
| | i)Three phalanges | 10 |
| | ii)Two phalanges | 10 |
| | iii)One phalanges | 10 |
| O | Loss of Middle finger | |
| | i)Three phalanges | 6 |
| | ii)Two phalanges | 6 |
| | iii)One phalanges | 6 |
| P | Loss of Ring Finger | |
| | i)Three phalanges | 5 |
| | ii)Two phalanges | 5 |
| | iii)One phalanges | 5 |
| Q | Loss of little finger | |
| | i)Three phalanges | 4 |
| | ii)Two phalanges | 4 |
| | iii) One phalanges | 4 |
| R | Any other 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) | 3 |

Details of Group term Life Insurance coverage

Name of Insurance Company: LIC of India

Validity : 02.05.2026 (Subject to renewal)

STANDARD EXCLUSIONS UNDER THE POLICY:

- 1) **DEATH ANY CAUSE - NCB** - This Insurance Co does not under any conditions, cover death or disability due to or consequent upon the use of Nuclear, Chemical or Biological weapons- 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.- PWR/T - Passive War Risk and/or Passive Terrorism

Annexure I: 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 BROKER through an official email upon the happening or on coming to the knowledge of M/s. Bank of Baroda. On receipt of the intimation, BROKER Team will register the claim with the Insurance Company and generate the Claim Intimation no.

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

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 or medical authority)***

Claims can be intimated through the branch.

For Death Claim

- **Claim Intimation form signed by the Master Policyholder.**

- Claim Form duly signed by nominee / legal heir/nominee/legal representatives and countersigned by Master Policy holder.
- KYC Documents of account holder and nominee / legal heir/nominee/legal representatives
- Copy of Death certificate issued by the Municipal Authority/Local Authority attested by Master Policy holder.
- Police panchnama, Police Inquest Report and FIR copy in case of Accidental / unnatural death
- Post Mortem Report in case of Accidental / unnatural death
- Attending Practitioner's Certificate and All medical Report (admission notes, discharge/death summary, test reports, etc.) in case of Medical / natural death.
- Any other supporting documents related to 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)*

**Insurance company may ask any additional document/s on case to case basis.*

Dept. – Group Term Life Insurance Policy for Bank of Baroda Salary Account Holders and Depositors (Civilian)

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

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.

National Mediclaim Plus Policy Rate Chart

Rate (Individual) without TPA charges (in ₹)

| Age band | Plan A | | | | | | | | |
|----------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| | 2L | 3L | 4L | 5L | 6L | 7L | 8L | 9L | 10L |
| 3m-5 | 5,293 | 6,915 | 8,391 | 9,770 | 10,907 | 11,990 | 13,030 | 14,038 | 15,015 |
| 6-17 | 5,352 | 6,924 | 8,402 | 9,783 | 10,922 | 12,008 | 13,050 | 14,058 | 15,038 |
| 18-25 | 5,956 | 7,706 | 9,352 | 10,888 | 12,155 | 13,365 | 14,527 | 15,650 | 16,741 |
| 26-35 | 6,072 | 7,857 | 9,534 | 11,101 | 12,395 | 13,628 | 14,813 | 15,959 | 17,072 |
| 36-45 | 6,216 | 7,954 | 9,653 | 11,243 | 12,557 | 13,809 | 15,013 | 16,838 | 18,605 |
| 46-55 | 8,742 | 11,641 | 14,302 | 16,798 | 19,191 | 21,314 | 23,363 | 25,357 | 27,302 |
| 56-59 | 12,778 | 17,153 | 21,180 | 24,970 | 28,607 | 31,930 | 35,149 | 38,283 | 41,349 |
| 60-65 | 16,946 | 22,532 | 27,621 | 32,375 | 36,912 | 41,091 | 45,126 | 49,039 | 52,853 |
| 66-70 | 24,608 | 33,166 | 41,037 | 48,444 | 55,547 | 62,221 | 68,691 | 74,993 | 81,157 |
| 71-75 | 28,900 | 38,258 | 46,733 | 54,619 | 62,117 | 69,117 | 75,859 | 82,392 | 88,750 |
| 76-80 | 30,507 | 41,655 | 52,012 | 61,831 | 70,678 | 79,428 | 87,931 | 96,094 | 104,067 |
| 81-85 | 31,864 | 43,857 | 55,072 | 65,759 | 75,455 | 85,144 | 94,457 | 103,549 | 112,455 |
| 86+ | 33,148 | 45,529 | 57,085 | 68,003 | 78,684 | 88,849 | 98,739 | 108,401 | 117,871 |

| Age band | Plan B | | | Plan C | | |
|----------|---------|---------|---------|---------|---------|---------|
| | 15L | 20L | 25L | 30L | 40L | 50L |
| 3m-5 | 20,085 | 23,781 | 27,137 | 30,765 | 36,781 | 41,850 |
| 6-17 | 20,113 | 23,812 | 27,169 | 30,799 | 36,817 | 41,883 |
| 18-25 | 29,762 | 31,863 | 34,126 | 37,061 | 42,926 | 48,946 |
| 26-35 | 33,389 | 46,900 | 48,721 | 51,156 | 55,911 | 59,613 |
| 36-45 | 33,847 | 47,537 | 49,376 | 52,652 | 60,956 | 69,419 |
| 46-55 | 37,907 | 48,996 | 54,477 | 62,831 | 76,937 | 90,288 |
| 56-59 | 54,805 | 65,897 | 75,825 | 84,993 | 99,343 | 111,215 |
| 60-65 | 65,636 | 76,377 | 84,768 | 91,805 | 100,032 | 111,868 |
| 66-70 | 85,841 | 92,629 | 95,091 | 95,802 | 100,361 | 112,544 |
| 71-75 | 93,767 | 96,596 | 99,570 | 103,202 | 106,909 | 114,043 |
| 76-80 | 115,479 | 127,526 | 134,365 | 137,952 | 138,330 | 138,784 |
| 81-85 | 135,804 | 156,864 | 172,574 | 184,620 | 192,968 | 197,690 |
| 86+ | 143,075 | 166,149 | 183,603 | 196,742 | 207,127 | 213,557 |

Rate with TPA charge – 5.4% loading on the premiums tabulated above.

TPA Charges & GST extra as applicable

Optional Covers

| Rate for Critical Illness - GST extra as applicable | | | | | | | |
|---|----------|----------|----------|-----------|-----------|-----------|-----------|
| Age | 2,00,000 | 3,00,000 | 5,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 |
| 18-25 | 372 | 557 | 929 | 1,858 | 2,786 | 3,715 | 4,644 |
| 26-35 | 647 | 970 | 1,617 | 3,234 | 4,851 | 6,468 | 8,085 |
| 36-45 | 1,198 | 1,796 | 2,994 | 5,988 | 8,981 | 11,975 | 14,969 |
| 46-55 | 2,217 | 3,326 | 5,543 | 11,086 | 16,629 | 22,172 | 27,715 |
| 56-59 | 3,209 | 4,813 | 8,022 | 16,043 | 24,065 | 32,086 | 40,108 |
| 60-65 | 4,643 | 6,965 | 11,608 | 23,217 | 34,825 | 46,434 | 58,042 |
| 66-75 | 9,501 | 14,251 | 23,752 | 47,505 | 71,257 | 95,009 | 118,762 |
| 76-85 | 21,109 | 31,664 | 52,773 | 105,546 | 158,319 | 211,093 | 263,866 |
| 86+ | 47,155 | 70,733 | 117,889 | 235,777 | 353,666 | 471,555 | 589,443 |

| Rate for Outpatient Treatment - GST extra as applicable | | | | | |
|---|------|------|------|------|-------|
| Cover | 2000 | 3000 | 4000 | 5000 | 10000 |
| Premium | 1200 | 1800 | 2400 | 3000 | 6000 |

Optional Copayment:

Option 1: Copay of 10% at discount of 12.5%

Option 2: Copay of 20% at discount of 25%

Discounts (not applicable to optional covers)

Family discount 10%

Youth discount 10%

Online discount 10%

Insurance is the subject matter of solicitation



National Insurance Company Limited

CIN - U10200WB1906GOI001713

IRDAI Regn. No. - 58

National Mediclaim Policy

Rate Chart

Rate Chart (in ₹ per Individual, without TPA Charges)

| Age band / SI | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| 3m-5y | 2,526 | 3,579 | 4,638 | 5,333 | 6,129 | 6,736 | 7,211 | 7,674 | 8,124 | 8,488 |
| 6-17 | 2,246 | 3,387 | 4,122 | 4,946 | 5,575 | 6,123 | 6,550 | 6,965 | 7,369 | 7,745 |
| 18-25 | 2,593 | 3,565 | 4,625 | 5,923 | 6,156 | 6,544 | 7,049 | 7,478 | 7,895 | 8,306 |
| 26-30 | 2,934 | 3,691 | 4,997 | 6,662 | 7,125 | 7,578 | 8,166 | 8,667 | 9,153 | 9,678 |
| 31-35 | 3,141 | 3,821 | 5,488 | 7,222 | 7,267 | 7,803 | 8,326 | 8,837 | 9,421 | 9,957 |
| 36-40 | 3,592 | 4,530 | 6,441 | 7,283 | 7,972 | 8,481 | 9,054 | 9,704 | 10,249 | 10,980 |
| 41-45 | 3,825 | 5,868 | 6,586 | 7,446 | 8,213 | 8,737 | 9,326 | 9,900 | 10,456 | 11,153 |
| 46-50 | 5,230 | 7,629 | 10,296 | 10,936 | 11,617 | 12,488 | 13,340 | 14,170 | 14,980 | 16,073 |
| 51-55 | 6,617 | 10,502 | 13,687 | 15,949 | 18,820 | 20,251 | 21,649 | 23,012 | 24,579 | 26,204 |
| 56-60 | 8,980 | 14,678 | 17,836 | 22,953 | 26,078 | 28,047 | 29,976 | 32,160 | 34,035 | 36,259 |
| 61-65 | 11,863 | 19,309 | 23,576 | 31,845 | 35,185 | 37,870 | 40,499 | 43,474 | 46,047 | 48,968 |
| 66-70 | 15,860 | 24,741 | 31,930 | 38,425 | 43,773 | 47,164 | 50,483 | 53,718 | 57,448 | 61,091 |
| 71-75 | 17,588 | 27,390 | 34,387 | 42,540 | 48,776 | 52,555 | 56,256 | 59,863 | 64,020 | 67,330 |
| 76-80 | 19,390 | 30,208 | 36,889 | 46,459 | 52,026 | 55,520 | 60,006 | 63,853 | 68,289 | 70,893 |
| 81-85 | 21,714 | 33,104 | 39,323 | 49,076 | 55,078 | 58,778 | 63,528 | 67,602 | 72,297 | 75,417 |
| 86+ | 23,971 | 37,040 | 42,799 | 51,907 | 60,708 | 64,786 | 70,023 | 74,515 | 78,934 | 83,428 |

GST extra

Rate with TPA charge –5.4% loading on the premiums tabulated above.

Instalment Premium

Half yearly:

1st instalment: 52% of annual premium

2nd instalment: 50% of annual premium

Quarterly:

1st instalment: 28% of annual premium

2nd, 3rd and 4th instalments: 25% of annual premium.

Discounts

Discount for Optional Co-payment –25% discount on policy premium (if opted for 20% Co-payment) or 12.5% discount on policy premium (if opted for 10% Co-payment)

Discount for Direct Sale – 10% on total premium



National Insurance Company Limited

CIN - U10200WB1906GOI001713

IRDAI Regn. No. – 58

National Parivar Mediclaim Plus Policy

Rate chart (in ₹)

Rate for senior most member (without TPA) for each policy year for Zone I (Greater Mumbai Metropolitan area, entire state of Gujarat)

| SI/Age | 3m - 5 | 6 - 17 | 18-25 | 26-35 | 36-45 | 46-55 | 56-59 | 60-65 | 66-70 | 71-75 | 76-80 | 81-85 | 86 + |
|-----------|-----------------|--------|--------|--------|--------|--------|----------|----------|----------|----------|----------|----------|----------|
| 6,00,000 | Only dependents | | 10,509 | 11,649 | 16,099 | 23,157 | 25,606 | 34,306 | 40,973 | 65,108 | 75,134 | 86,357 | 94,527 |
| 7,00,000 | | | 11,464 | 12,904 | 17,484 | 26,160 | 28,927 | 36,804 | 43,954 | 71,118 | 83,768 | 97,178 | 1,07,145 |
| 8,00,000 | | | 12,386 | 14,211 | 18,940 | 27,925 | 29,786 | 38,555 | 46,420 | 75,002 | 92,142 | 1,12,849 | 1,24,462 |
| 9,00,000 | | | 13,198 | 15,591 | 20,200 | 29,521 | 31,730 | 43,495 | 49,832 | 78,205 | 1,00,011 | 1,29,586 | 1,42,955 |
| 10,00,000 | | | 13,978 | 16,505 | 22,225 | 31,216 | 34,095 | 46,341 | 53,486 | 80,766 | 1,07,581 | 1,47,489 | 1,61,247 |
| 15,00,000 | | | 20,279 | 25,986 | 33,886 | 44,675 | 50,427 | 63,504 | 73,302 | 1,05,914 | 1,42,892 | 1,85,479 | 2,02,598 |
| 20,00,000 | | | 23,829 | 31,041 | 41,384 | 52,930 | 62,117 | 71,351 | 81,282 | 1,22,458 | 1,63,377 | 2,02,176 | 2,20,871 |
| 25,00,000 | | | 28,654 | 37,913 | 47,871 | 60,538 | 73,862 | 83,746 | 90,881 | 1,41,593 | 1,70,244 | 2,11,636 | 2,31,216 |
| 30,00,000 | | | 36,032 | 44,547 | 53,100 | 68,062 | 84,234 | 96,756 | 98,810 | 1,54,119 | 1,72,472 | 2,15,542 | 2,35,439 |
| 40,00,000 | | | 42,136 | 52,434 | 60,021 | 79,871 | 99,253 | 1,14,831 | 1,29,758 | 1,80,732 | 1,83,349 | 2,21,244 | 2,41,652 |
| 50,00,000 | | | 45,898 | 56,767 | 65,315 | 90,212 | 1,10,565 | 1,27,432 | 1,49,531 | 1,98,720 | 2,09,137 | 2,34,610 | 2,56,272 |

TPA charge & GST extra as applicable

Rate for family members (without TPA) for each policy year for Zone I (Greater Mumbai Metropolitan area, entire state of Gujarat)

| SI | 3m - 5 | 6 - 17 | 18 - 25 | 26-35 | 36-45 | 46-55 | 56-59 | 60-65 | 66-70 | 71-75 | 76-80 | 81-85 | 86 + |
|-----------|--------|--------|---------|-------|--------|--------|--------|--------|--------|----------|----------|----------|----------|
| 6,00,000 | 1,094 | 1,204 | 1,710 | 1,973 | 3,912 | 8,073 | 10,311 | 17,152 | 21,269 | 35,088 | 42,038 | 50,163 | 61,442 |
| 7,00,000 | 1,173 | 1,287 | 1,865 | 2,187 | 4,250 | 9,119 | 11,649 | 18,403 | 22,817 | 38,327 | 46,869 | 56,446 | 69,644 |
| 8,00,000 | 1,249 | 1,368 | 2,015 | 2,409 | 4,602 | 9,734 | 11,994 | 19,277 | 24,097 | 40,420 | 51,553 | 65,551 | 80,899 |
| 9,00,000 | 1,317 | 1,439 | 2,147 | 2,641 | 4,909 | 10,291 | 12,777 | 21,748 | 25,869 | 42,146 | 55,957 | 75,273 | 92,920 |
| 10,00,000 | 1,382 | 1,507 | 2,274 | 2,797 | 5,402 | 10,882 | 13,730 | 23,170 | 27,764 | 43,527 | 60,192 | 85,672 | 1,04,811 |
| 15,00,000 | 2,022 | 2,185 | 3,299 | 4,404 | 8,235 | 15,574 | 20,306 | 31,752 | 38,051 | 57,080 | 79,948 | 1,07,740 | 1,31,688 |
| 20,00,000 | 2,261 | 2,443 | 3,876 | 5,259 | 10,057 | 18,452 | 25,015 | 35,676 | 42,194 | 65,996 | 91,411 | 1,17,437 | 1,43,566 |
| 25,00,000 | 2,634 | 2,850 | 4,662 | 6,424 | 11,634 | 21,102 | 29,744 | 41,873 | 47,176 | 76,308 | 95,252 | 1,22,933 | 1,50,290 |
| 30,00,000 | 3,304 | 3,575 | 5,862 | 7,548 | 12,905 | 23,725 | 33,921 | 48,378 | 51,291 | 83,058 | 96,498 | 1,25,201 | 1,53,035 |
| 40,00,000 | 4,499 | 4,863 | 6,855 | 8,884 | 14,587 | 27,842 | 39,969 | 57,416 | 67,357 | 97,400 | 1,02,584 | 1,28,514 | 1,57,074 |
| 50,00,000 | 4,743 | 5,077 | 7,468 | 9,619 | 15,874 | 31,447 | 44,524 | 63,715 | 77,621 | 1,07,094 | 1,17,013 | 1,36,278 | 1,66,577 |

TPA charge & GST extra as applicable

Discount in premium for other zones

| Zone | Region | Discount |
|------|--|----------|
| II | National Capital Territory (NCT) Delhi and National Capital Region (# NCR), Chandigarh, Pune | 4.44% |
| III | Chennai, Hyderabad, Bangalore, Kolkata | 11.11% |
| IV | Rest of India | 20.00% |

NCR includes Gurgaon-Manesar, Alwar-Bhiwadi, Faridabad-Ballabgarh, Ghaziabad-Loni, Noida, Greater Noida, Bahadurgarh, Sonapat-Kundli Charkhi Dadri, Bhiwani, Narnaul

Optional cover

Rate for Critical Illness (rates per individual in ₹)

| Age | 2,00,000 | 3,00,000 | 5,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 |
|-------|----------|----------|----------|-----------|-----------|-----------|-----------|
| 18-25 | 372 | 557 | 929 | 1,858 | 2,786 | 3,715 | 4,644 |
| 26-35 | 647 | 970 | 1,617 | 3,234 | 4,851 | 6,468 | 8,085 |
| 36-45 | 1,198 | 1,796 | 2,994 | 5,988 | 8,981 | 11,975 | 14,969 |
| 46-55 | 2,217 | 3,326 | 5,543 | 11,086 | 16,629 | 22,172 | 27,715 |
| 56-59 | 3,209 | 4,813 | 8,022 | 16,043 | 24,065 | 32,086 | 40,108 |
| 60-65 | 4,643 | 6,965 | 11,608 | 23,217 | 34,825 | 46,434 | 58,042 |
| 66-75 | 9,501 | 14,251 | 23,752 | 47,505 | 71,257 | 95,009 | 1,18,762 |
| 76-85 | 21,109 | 31,664 | 52,773 | 1,05,546 | 1,58,319 | 2,11,093 | 2,63,866 |
| 86+ | 47,155 | 70,733 | 1,17,889 | 2,35,777 | 3,53,666 | 4,71,555 | 5,89,443 |

TPA charge & GST extra as applicable

Note: Critical Illness Benefit Amount should not be more than the sum insured opted under the Policy

Rate for Outpatient Treatment (rates per family in ₹)

| Cover | 2,000 | 3,000 | 4,000 | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
|---------|-------|-------|-------|-------|--------|--------|--------|--------|
| Premium | 1,200 | 1,800 | 2,400 | 3,000 | 6,000 | 9,000 | 12,000 | 15,000 |

TPA charges & GST extra as applicable

Rate for Pre-existing diabetes / hypertension

| Cover | Policy year | Claim payable (irrespective of Plan opted) | Loading on base premium (irrespective of Plan opted) |
|--|-------------|--|--|
| Pre-existing diabetes or Hypertension | Year one | Up to 25% of SI | 6% |
| | Year two | Up to 50% of SI | 12% |
| | Year three | Up to 75% of SI | 18% |
| Pre-existing diabetes and Hypertension | Year one | Up to 25% of SI | 14% |
| | Year two | Up to 50% of SI | 28% |
| | Year three | Up to 75% of SI | 42% |

TPA charge & GST extra as applicable

Rate with TPA charge – 5.4% loading on the premiums tabulated above.

Discounts:

No Claim Discount – 5% on base premium for each claim free Policy Year (aggregated for each year and available on renewal)

Online discount 10% on base premium for new policy without any intermediary and renewal

Co-payment discount (optional): Insured may choose either of the two Co-payment options:

- 20% Co-payment on each admissible claim under the Policy, with a 25% discount in total premium.
- 10% Co-payment on each admissible claim under the Policy, with a 12.5% discount in total premium.

Discount in Lieu of no Maternity/ Infertility cover for individuals above forty five years - 3% on individual premium

Above discounts will not apply on premium for Optional Covers

Long term discount

Policy with a term of two policy years - 4% on the total premium for two years (including premium for optional covers)

Policy with a term of three policy years- 7.5% on the total premium for three years (including premium for optional covers)

Copayment

| Plan | A | B | C |
|--|--------------------|--------------------|--------------------|
| Treatment outside zone a. Insured paying premium as per Zone I can avail treatment in Zone I, Zone II, Zone III and Zone IV without copayment b. Insured paying premium as per Zone II a. Can avail treatment in Zone II, Zone III and Zone IV without any copayment b. Availing treatment in Zone I will be subject to a copayment of 5% c. Insured paying premium as per Zone III a. Can avail treatment in Zone III and Zone IV without any copayment b. Availing treatment in Zone I will be subject to a copayment of 12.5% c. Availing treatment in Zone II will be subject to a copayment of 7.5% d. Insured paying premium as per Zone IV a. Can avail treatment in Zone IV without any copayment b. Availing treatment in Zone I will be subject to a copayment of 22.5% c. Availing treatment in Zone II will be subject to a copayment of 17.5% d. Availing treatment in Zone III will be subject to a copayment of 10% | Copayment to apply | Copayment to apply | Copayment to apply |

Above copayments shall not be applicable on Critical illness & Outpatient treatment optional covers, but shall apply on Pre existing diabetes and/ or hypertension optional cover.

No loading shall apply on renewals based on individual claims experience

Insurance is the subject matter of solicitation



National Insurance Company Limited

CIN - U10200WB1906GOI001713

IRDAI Regn. No. - 58

National Young India Mediclaim Plus Policy

Rate Chart

Rate Chart (in ₹ for Individual)

| Zone 1 | | | | |
|-----------------|--------|---------|---------|---------|
| Eldest Age Band | 500000 | 1000000 | 1500000 | 2500000 |
| 0-5 | 3931 | 4856 | 6120 | 8248 |
| 6-17 | 3940 | 4867 | 6135 | 8267 |
| 18-25 | 7021 | 8570 | 10319 | 13392 |
| 26-30 | 7145 | 8709 | 10483 | 13592 |
| 31-35 | 8199 | 10014 | 12093 | 15886 |
| 36-40 | 9909 | 12174 | 14774 | 19553 |
| 41-45 | 12933 | 15837 | 19859 | 26437 |

| Zone 2 | | | | |
|-----------------|--------|---------|---------|---------|
| Eldest Age Band | 500000 | 1000000 | 1500000 | 2500000 |
| 0-5 | 2833 | 3526 | 4512 | 6101 |
| 6-17 | 2924 | 3637 | 4650 | 6285 |
| 18-25 | 5555 | 6840 | 8276 | 10816 |
| 26-30 | 6025 | 7388 | 8923 | 11487 |
| 31-35 | 7040 | 8631 | 10448 | 13664 |
| 36-40 | 8114 | 9993 | 12154 | 16068 |
| 41-45 | 10091 | 12380 | 15574 | 20713 |

Taxes extra

For ages above 45 years, an increase of 5% on the last years' premium would be applicable.

Rate Chart (in ₹ for Floater)

| Zone 1 | | | | | |
|----------|-----------------|--------|---------|---------|---------|
| Category | Eldest Age Band | 500000 | 1000000 | 1500000 | 2500000 |
| 2A | 18-25 | 8865 | 10821 | 13029 | 16909 |
| | 26-30 | 9005 | 10979 | 13215 | 17136 |
| | 31-35 | 10266 | 12536 | 15135 | 19857 |
| | 36-40 | 12349 | 15163 | 18394 | 24327 |
| | 41-45 | 16850 | 20641 | 25799 | 34325 |
| 1A+1C | 18-25 | 8432 | 10293 | 12393 | 16084 |
| | 26-30 | 8556 | 10432 | 12557 | 16284 |
| | 31-35 | 9691 | 11834 | 14285 | 18731 |
| | 36-40 | 11401 | 13995 | 16966 | 22397 |
| | 41-45 | 14777 | 18088 | 22569 | 29954 |
| 1A+2C | 18-25 | 9141 | 11158 | 13435 | 17436 |
| | 26-30 | 9265 | 11298 | 13599 | 17637 |
| | 31-35 | 10480 | 12798 | 15445 | 20236 |
| | 36-40 | 12190 | 14958 | 18126 | 23903 |
| | 41-45 | 15919 | 19482 | 24247 | 32132 |
| 2A+1C | 18-25 | 10276 | 12544 | 15103 | 19601 |
| | 26-30 | 10417 | 12701 | 15289 | 19828 |
| | 31-35 | 11758 | 14357 | 17327 | 22702 |
| | 36-40 | 13840 | 16984 | 20586 | 27172 |
| | 41-45 | 18694 | 22892 | 28509 | 37842 |
| 2A+2C | 18-25 | 10985 | 13409 | 16145 | 20954 |
| | 26-30 | 11126 | 13567 | 16331 | 21180 |
| | 31-35 | 12547 | 15320 | 18487 | 24208 |
| | 36-40 | 14630 | 17947 | 21746 | 28677 |
| | 41-45 | 19836 | 24286 | 30187 | 40020 |

| Zone 2 | | | | | |
|----------|-----------------|--------|---------|---------|---------|
| Category | Eldest Age Band | 500000 | 1000000 | 1500000 | 2500000 |
| 2A | 18-25 | 7014 | 8637 | 10450 | 13657 |
| | 26-30 | 7484 | 9184 | 11096 | 14328 |
| | 31-35 | 8663 | 10621 | 12852 | 16759 |
| | 36-40 | 10011 | 12318 | 14970 | 19749 |
| | 41-45 | 12874 | 15808 | 19743 | 26224 |
| 1A+1C | 18-25 | 6672 | 8215 | 9939 | 12990 |
| | 26-30 | 7141 | 8763 | 10586 | 13661 |
| | 31-35 | 8220 | 10084 | 12206 | 15961 |
| | 36-40 | 9294 | 11446 | 13912 | 18365 |
| | 41-45 | 11550 | 14176 | 17747 | 23553 |
| 1A+2C | 18-25 | 7233 | 8906 | 10775 | 14082 |
| | 26-30 | 7702 | 9453 | 11422 | 14754 |
| | 31-35 | 8844 | 10853 | 13137 | 17177 |
| | 36-40 | 9919 | 12215 | 14843 | 19581 |
| | 41-45 | 12453 | 15289 | 19093 | 25312 |
| 2A+1C | 18-25 | 8131 | 10012 | 12113 | 15831 |
| | 26-30 | 8600 | 10559 | 12760 | 16502 |
| | 31-35 | 9843 | 12074 | 14611 | 19057 |
| | 36-40 | 11191 | 13771 | 16728 | 22047 |
| | 41-45 | 14333 | 17604 | 21917 | 29065 |
| 2A+2C | 18-25 | 8692 | 10702 | 12949 | 16923 |
| | 26-30 | 9161 | 11250 | 13596 | 17594 |
| | 31-35 | 10468 | 12843 | 15541 | 20273 |
| | 36-40 | 11816 | 14540 | 17658 | 23263 |
| | 41-45 | 15237 | 18717 | 23263 | 30824 |

Taxes extra

For ages above 45 years, an increase of 5% on the last years' premium would be applicable.

Floater Rate chart for any Additional child:

| Zone 1 | | | | |
|-----------------|--------|---------|---------|---------|
| Eldest Age Band | 500000 | 1000000 | 1500000 | 2500000 |
| 18-25 | 569 | 694 | 836 | 1085 |
| 26-30 | 569 | 694 | 836 | 1085 |
| 31-35 | 649 | 792 | 954 | 1238 |
| 36-40 | 649 | 792 | 954 | 1238 |
| 41-45 | 1001 | 1222 | 1472 | 1910 |

| Zone 2 | | | | |
|-----------------|--------|---------|---------|---------|
| Eldest Age Band | 500000 | 1000000 | 1500000 | 2500000 |
| 18-25 | 450 | 554 | 670 | 876 |
| 26-30 | 450 | 554 | 670 | 876 |
| 31-35 | 513 | 632 | 765 | 1000 |
| 36-40 | 513 | 632 | 765 | 1000 |
| 41-45 | 792 | 976 | 1180 | 1543 |

Taxes extra

For ages above 45 years, an increase of 5% on the last years' premium would be applicable

Instalment Premium

Half yearly:

1st instalment: 52.50% of annual premium

2nd instalment: 50.00% of annual premium

Quarterly:

1st instalment: 28.50% of annual premium

2nd, 3rd and 4th instalments: 25.00% of annual premium.

***TPA charges of 3.5% will be extra.**

Loading for Optional Cover – Both Individual and Floater

| | Optional Cover | Loading on Premium |
|----------|--|--------------------|
| Optional | Waiver of pre-existing waiting period of Diabetes or Hypertension | 10% |
| | Waiver of pre-existing waiting period of Diabetes and Hypertension | 15% |

Discounts

| | |
|--------------------|--|
| Direct Discount | Discount of 10% on premium for policies through Direct sale or Online sale |
| Wellness Discount | Discount of 1% on renewal premium for opting for evidence based wellness activities in expiring policy (e.g., gym membership, marathon, etc) |
| Long Term Discount | Discount of 3% on a 2-year policy and 6.25% on a 3-year policy on total premium |



National Insurance Company Limited

CIN - U10200WB1906GOI001713

IRDAI Regn. No. – 58

New National Parivar Mediclaim Policy

Rate Chart (in ₹)

| Zone 1 : Premium of senior-most member without TPA charges | | | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|----------|----------|----------|----------|
| Age band | 100000 | 200000 | 300000 | 400000 | 500000 | 600000 | 700000 | 800000 | 900000 | 1000000 |
| 18-25 | 4,680 | 6,384 | 7,959 | 8,885 | 9,942 | 10,167 | 11,065 | 11,845 | 12,499 | 13,207 |
| 26-30 | 5,246 | 6,530 | 8,026 | 9,332 | 10,351 | 11,532 | 12,539 | 13,666 | 14,470 | 15,300 |
| 31-35 | 5,376 | 6,733 | 8,124 | 9,450 | 10,466 | 11,589 | 12,744 | 13,945 | 15,238 | 16,101 |
| 36-40 | 6,214 | 8,639 | 10,724 | 11,834 | 13,404 | 14,513 | 15,736 | 16,903 | 18,110 | 19,941 |
| 41-45 | 6,719 | 9,462 | 11,552 | 13,570 | 15,223 | 17,059 | 18,420 | 19,872 | 22,134 | 23,241 |
| 46-50 | 8,864 | 13,387 | 15,178 | 17,398 | 19,497 | 21,493 | 24,279 | 25,858 | 27,279 | 28,809 |
| 51-55 | 9,749 | 14,286 | 16,977 | 20,339 | 22,444 | 24,289 | 27,705 | 29,221 | 30,828 | 32,555 |
| 56-60 | 11,777 | 17,137 | 21,358 | 23,866 | 25,768 | 26,749 | 30,533 | 31,135 | 32,708 | 35,369 |
| 61-65 | 13,478 | 21,448 | 25,493 | 29,769 | 33,002 | 36,441 | 39,860 | 40,784 | 45,274 | 47,595 |
| 66-70 | 15,422 | 24,933 | 30,025 | 35,660 | 40,161 | 44,592 | 46,293 | 48,947 | 54,708 | 57,344 |
| 71-75 | 18,707 | 30,480 | 40,745 | 50,355 | 55,377 | 60,575 | 69,421 | 75,427 | 79,229 | 82,417 |
| 76-80 | 19,608 | 34,412 | 43,781 | 52,293 | 63,960 | 68,725 | 80,161 | 86,771 | 93,466 | 1,00,845 |
| 81-85 | 20,893 | 37,628 | 50,564 | 63,238 | 74,060 | 83,872 | 93,338 | 1,05,202 | 1,18,346 | 1,28,683 |
| 86+ | 24,870 | 38,312 | 52,760 | 69,983 | 78,392 | 92,371 | 1,04,510 | 1,19,265 | 1,33,788 | 1,47,415 |

| Zone 1: Premium of dependent without TPA charges | | | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Age band | 100000 | 200000 | 300000 | 400000 | 500000 | 600000 | 700000 | 800000 | 900000 | 1000000 |
| 0-5 | 973 | 1,164 | 1,194 | 1,397 | 1,495 | 1,639 | 1,699 | 1,721 | 1,767 | 1,783 |
| 6-17 | 1,018 | 1,199 | 1,258 | 1,473 | 1,577 | 1,732 | 1,873 | 1,901 | 1,932 | 2,010 |
| 18-25 | 1,147 | 1,432 | 1,510 | 1,816 | 1,907 | 2,133 | 2,217 | 2,349 | 2,439 | 2,513 |
| 26-30 | 1,356 | 1,694 | 1,855 | 1,943 | 2,195 | 2,378 | 2,502 | 2,611 | 2,676 | 2,951 |
| 31-35 | 1,502 | 1,820 | 2,005 | 2,126 | 2,320 | 2,451 | 2,640 | 2,778 | 3,020 | 3,216 |
| 36-40 | 2,049 | 2,692 | 3,037 | 3,292 | 3,506 | 3,623 | 4,110 | 4,261 | 4,746 | 5,063 |
| 41-45 | 2,554 | 3,206 | 3,752 | 3,848 | 4,138 | 4,687 | 5,002 | 5,099 | 5,695 | 5,925 |
| 46-50 | 3,707 | 5,407 | 6,176 | 6,943 | 7,067 | 8,244 | 9,023 | 9,406 | 9,805 | 10,480 |
| 51-55 | 4,701 | 6,189 | 7,468 | 8,677 | 9,442 | 10,344 | 11,118 | 12,070 | 12,729 | 12,964 |
| 56-60 | 5,407 | 7,853 | 9,713 | 11,593 | 12,798 | 13,722 | 14,193 | 16,083 | 16,784 | 17,348 |
| 61-65 | 6,948 | 11,851 | 14,165 | 16,546 | 19,271 | 19,859 | 22,487 | 24,781 | 25,636 | 25,784 |
| 66-70 | 7,973 | 13,677 | 16,927 | 21,419 | 24,100 | 27,338 | 28,238 | 29,761 | 31,918 | 32,634 |
| 71-75 | 9,381 | 17,438 | 19,703 | 24,375 | 30,263 | 35,423 | 36,882 | 40,838 | 41,998 | 44,611 |
| 76-80 | 11,444 | 19,337 | 25,302 | 33,161 | 40,387 | 43,659 | 45,372 | 50,307 | 53,865 | 56,854 |
| 81-85 | 13,146 | 22,072 | 29,213 | 34,903 | 40,910 | 46,379 | 54,105 | 60,268 | 67,209 | 72,685 |
| 86+ | 14,436 | 22,917 | 30,499 | 38,607 | 45,398 | 53,504 | 60,542 | 69,125 | 75,282 | 81,284 |

| Zone 2 : Premium of senior-most member without TPA charges | | | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|----------|----------|----------|
| Age band | 1 L | 2 L | 3 L | 4 L | 5 L | 6 L | 7 L | 8 L | 9 L | 10 L |
| 18-25 | 4,142 | 5,650 | 7,044 | 7,863 | 8,798 | 8,998 | 9,792 | 10,483 | 11,061 | 11,688 |
| 26-30 | 4,643 | 5,779 | 7,103 | 8,258 | 9,161 | 10,206 | 11,097 | 12,095 | 12,806 | 13,541 |
| 31-35 | 4,758 | 5,959 | 7,190 | 8,363 | 9,263 | 10,256 | 11,278 | 12,341 | 13,485 | 14,249 |
| 36-40 | 5,499 | 7,645 | 9,490 | 10,473 | 11,862 | 12,844 | 13,926 | 14,959 | 16,027 | 17,648 |
| 41-45 | 5,946 | 8,374 | 10,223 | 12,009 | 13,473 | 15,097 | 16,302 | 17,586 | 19,589 | 20,568 |
| 46-50 | 7,845 | 11,847 | 13,433 | 15,398 | 17,254 | 19,022 | 21,487 | 22,884 | 24,142 | 25,496 |
| 51-55 | 8,628 | 12,644 | 15,025 | 18,000 | 19,863 | 21,496 | 24,519 | 25,860 | 27,283 | 28,811 |
| 56-60 | 10,423 | 15,166 | 18,902 | 21,121 | 22,805 | 23,673 | 27,021 | 27,555 | 28,946 | 31,302 |
| 61-65 | 11,928 | 18,982 | 22,561 | 26,345 | 29,206 | 32,251 | 35,276 | 36,094 | 40,068 | 42,122 |
| 66-70 | 13,649 | 22,066 | 26,572 | 31,559 | 35,543 | 39,464 | 40,969 | 43,318 | 48,416 | 50,749 |
| 71-75 | 16,556 | 26,975 | 36,060 | 44,564 | 49,009 | 53,609 | 61,437 | 66,753 | 70,117 | 72,939 |
| 76-80 | 17,353 | 30,454 | 38,746 | 46,280 | 56,605 | 60,822 | 70,943 | 76,793 | 82,717 | 89,247 |
| 81-85 | 18,490 | 33,301 | 44,749 | 55,966 | 65,543 | 74,226 | 82,604 | 93,104 | 1,04,736 | 1,13,884 |
| 86+ | 22,010 | 33,906 | 46,692 | 61,935 | 69,377 | 81,748 | 92,491 | 1,05,549 | 1,18,402 | 1,30,462 |

| Zone 2: Premium of dependent without TPA charges | | | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age band | 1 L | 2 L | 3 L | 4 L | 5 L | 6 L | 7 L | 8 L | 9 L | 10 L |
| 0-5 | 861 | 1,030 | 1,057 | 1,236 | 1,323 | 1,451 | 1,504 | 1,523 | 1,564 | 1,578 |
| 6-17 | 901 | 1,061 | 1,113 | 1,304 | 1,396 | 1,533 | 1,658 | 1,683 | 1,710 | 1,779 |
| 18-25 | 1,015 | 1,268 | 1,336 | 1,607 | 1,688 | 1,887 | 1,962 | 2,079 | 2,159 | 2,224 |
| 26-30 | 1,200 | 1,500 | 1,642 | 1,720 | 1,942 | 2,105 | 2,214 | 2,311 | 2,368 | 2,611 |
| 31-35 | 1,330 | 1,611 | 1,775 | 1,882 | 2,053 | 2,169 | 2,336 | 2,459 | 2,673 | 2,846 |
| 36-40 | 1,814 | 2,382 | 2,688 | 2,913 | 3,103 | 3,206 | 3,637 | 3,771 | 4,200 | 4,481 |
| 41-45 | 2,261 | 2,838 | 3,321 | 3,406 | 3,662 | 4,148 | 4,426 | 4,513 | 5,040 | 5,243 |
| 46-50 | 3,280 | 4,785 | 5,465 | 6,145 | 6,254 | 7,296 | 7,985 | 8,324 | 8,677 | 9,275 |
| 51-55 | 4,160 | 5,478 | 6,609 | 7,679 | 8,356 | 9,155 | 9,840 | 10,682 | 11,265 | 11,473 |
| 56-60 | 4,785 | 6,950 | 8,596 | 10,259 | 11,327 | 12,144 | 12,561 | 14,233 | 14,854 | 15,353 |
| 61-65 | 6,149 | 10,488 | 12,536 | 14,643 | 17,055 | 17,576 | 19,901 | 21,931 | 22,688 | 22,819 |
| 66-70 | 7,056 | 12,104 | 14,980 | 18,956 | 21,329 | 24,194 | 24,991 | 26,338 | 28,247 | 28,881 |
| 71-75 | 8,302 | 15,433 | 17,437 | 21,571 | 26,783 | 31,349 | 32,640 | 36,142 | 37,168 | 39,481 |
| 76-80 | 10,128 | 17,113 | 22,392 | 29,348 | 35,743 | 38,638 | 40,154 | 44,521 | 47,671 | 50,316 |
| 81-85 | 11,634 | 19,534 | 25,854 | 30,889 | 36,205 | 41,045 | 47,883 | 53,337 | 59,480 | 64,326 |
| 86+ | 12,776 | 20,282 | 26,992 | 34,168 | 40,177 | 47,351 | 53,580 | 61,175 | 66,624 | 71,936 |

| Zone 3 : Premium of senior-most member without TPA charges | | | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|----------|----------|
| Age band | 1 L | 2 L | 3 L | 4 L | 5 L | 6 L | 7 L | 8 L | 9 L | 10 L |
| 18-25 | 3,651 | 4,979 | 6,208 | 6,930 | 7,754 | 7,930 | 8,631 | 9,239 | 9,749 | 10,302 |
| 26-30 | 4,092 | 5,093 | 6,260 | 7,279 | 8,074 | 8,995 | 9,780 | 10,660 | 11,287 | 11,934 |
| 31-35 | 4,193 | 5,252 | 6,337 | 7,371 | 8,164 | 9,039 | 9,940 | 10,877 | 11,885 | 12,559 |
| 36-40 | 4,847 | 6,738 | 8,364 | 9,230 | 10,455 | 11,320 | 12,274 | 13,185 | 14,126 | 15,554 |
| 41-45 | 5,241 | 7,380 | 9,010 | 10,585 | 11,874 | 13,306 | 14,368 | 15,500 | 17,265 | 18,128 |
| 46-50 | 6,914 | 10,441 | 11,839 | 13,571 | 15,207 | 16,765 | 18,938 | 20,169 | 21,278 | 22,471 |
| 51-55 | 7,604 | 11,143 | 13,242 | 15,864 | 17,506 | 18,946 | 21,610 | 22,792 | 24,046 | 25,393 |
| 56-60 | 9,186 | 13,367 | 16,659 | 18,616 | 20,099 | 20,865 | 23,815 | 24,286 | 25,512 | 27,588 |
| 61-65 | 10,513 | 16,730 | 19,885 | 23,219 | 25,741 | 28,424 | 31,091 | 31,812 | 35,314 | 37,124 |
| 66-70 | 12,029 | 19,448 | 23,419 | 27,815 | 31,326 | 34,782 | 36,109 | 38,179 | 42,672 | 44,728 |
| 71-75 | 14,592 | 23,774 | 31,781 | 39,277 | 43,194 | 47,249 | 54,148 | 58,833 | 61,798 | 64,285 |
| 76-80 | 15,294 | 26,841 | 34,149 | 40,789 | 49,889 | 53,606 | 62,526 | 67,682 | 72,903 | 78,659 |
| 81-85 | 16,296 | 29,350 | 39,440 | 49,326 | 57,767 | 65,420 | 72,803 | 82,057 | 92,310 | 1,00,372 |
| 86+ | 19,398 | 29,883 | 41,153 | 54,586 | 61,146 | 72,049 | 81,518 | 93,027 | 1,04,355 | 1,14,984 |

| Zone 3: Premium of dependent without TPA charges | | | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age band | 1 L | 2 L | 3 L | 4 L | 5 L | 6 L | 7 L | 8 L | 9 L | 10 L |
| 0-5 | 759 | 908 | 931 | 1,090 | 1,166 | 1,279 | 1,325 | 1,343 | 1,378 | 1,390 |
| 6-17 | 794 | 935 | 981 | 1,149 | 1,230 | 1,351 | 1,461 | 1,483 | 1,507 | 1,568 |
| 18-25 | 894 | 1,117 | 1,177 | 1,416 | 1,487 | 1,663 | 1,729 | 1,832 | 1,903 | 1,960 |
| 26-30 | 1,058 | 1,322 | 1,447 | 1,516 | 1,712 | 1,855 | 1,952 | 2,037 | 2,087 | 2,302 |
| 31-35 | 1,172 | 1,420 | 1,564 | 1,659 | 1,809 | 1,912 | 2,059 | 2,167 | 2,356 | 2,508 |
| 36-40 | 1,598 | 2,100 | 2,369 | 2,567 | 2,735 | 2,826 | 3,206 | 3,323 | 3,702 | 3,949 |
| 41-45 | 1,992 | 2,501 | 2,927 | 3,002 | 3,227 | 3,656 | 3,901 | 3,977 | 4,442 | 4,621 |
| 46-50 | 2,891 | 4,218 | 4,817 | 5,416 | 5,512 | 6,430 | 7,038 | 7,337 | 7,648 | 8,174 |
| 51-55 | 3,667 | 4,828 | 5,825 | 6,768 | 7,364 | 8,069 | 8,672 | 9,414 | 9,928 | 10,112 |
| 56-60 | 4,218 | 6,126 | 7,576 | 9,042 | 9,983 | 10,703 | 11,071 | 12,545 | 13,092 | 13,531 |
| 61-65 | 5,419 | 9,244 | 11,048 | 12,906 | 15,032 | 15,490 | 17,540 | 19,329 | 19,996 | 20,112 |
| 66-70 | 6,219 | 10,668 | 13,203 | 16,707 | 18,798 | 21,324 | 22,026 | 23,213 | 24,896 | 25,455 |
| 71-75 | 7,317 | 13,602 | 15,369 | 19,012 | 23,605 | 27,630 | 28,768 | 31,854 | 32,758 | 34,797 |
| 76-80 | 8,926 | 15,083 | 19,735 | 25,866 | 31,502 | 34,054 | 35,390 | 39,239 | 42,015 | 44,346 |
| 81-85 | 10,254 | 17,216 | 22,786 | 27,224 | 31,910 | 36,175 | 42,202 | 47,009 | 52,423 | 56,694 |
| 86+ | 11,260 | 17,875 | 23,789 | 30,114 | 35,410 | 41,733 | 47,223 | 53,917 | 58,720 | 63,401 |

*GST and TPA charges extra

Rate with TPA charge –3.5% loading on the premiums tabulated above.

| Zone | Definition |
|------|---|
| 1 | Greater Mumbai Metropolitan area, entire state of Gujarat, Delhi, NCR, Chandigarh, Pune |
| 2 | Chennai, Hyderabad, Bangalore |
| 3 | Rest of India |

Instalment Facility (all installments for 2/ 3 years policy to be payable during year 1 of the long-term policy):

| Instalment | Half Yearly | Quarterly |
|----------------|-------------|-----------|
| 1st Instalment | 52.00% | 28.00% |
| Others | 50.00% | 25.00% |

Long Term Discount (available to policies with 2/3 years duration):

| Term | Discount |
|---------|----------|
| 2 years | 2.25% |
| 3 years | 4.50% |

Online Discount: 10% discount in premium (for new and Renewal, ONLY where no intermediary is involved)

Copayment:

| | |
|--|--|
| Treatment outside zone | |
| • Insured paying premium as per Zone I can avail treatment in Zone I, Zone II and Zone III without copayment | |
| • Insured paying premium as per Zone II | |
| a. Can avail treatment in Zone II and Zone III without any copayment | |
| b. Availing treatment in Zone I will be subject to a copayment of 13% | |
| • Insured paying premium as per Zone III | |
| a. Can avail treatment in Zone III without any copayment | |
| b. Availing treatment in Zone I will be subject to a copayment of 28% | |
| c. Availing treatment in Zone II will be subject to a copayment of 13.5% | |
| Optional Copayment: | |
| • 20% Co-payment on each admissible claim under the Policy, with a 25% discount in total premium. | |
| • 10% Co-payment on each admissible claim under the Policy, with a 12.5% discount in total premium. | |

Above copayments shall not be applicable on Critical illness & Outpatient treatment optional covers, but shall apply on Pre-existing diabetes and/ or hypertension optional cover.

Rate for Critical Illness (Optional Cover)

| Age/ SI | 2,00,000 | 3,00,000 | 5,00,000 | 10,00,000 |
|---------|----------|----------|----------|-----------|
| 18-25 | 372 | 557 | 929 | 1,858 |
| 26-35 | 647 | 970 | 1,617 | 3,234 |
| 36-45 | 1,198 | 1,796 | 2,994 | 5,988 |
| 46-55 | 2,217 | 3,326 | 5,543 | 11,086 |
| 56-59 | 3,209 | 4,813 | 8,022 | 16,043 |
| 60-65 | 4,643 | 6,965 | 11,608 | 23,217 |
| 66-75 | 9,501 | 14,251 | 23,752 | 47,505 |
| 76-85 | 21,109 | 31,664 | 52,773 | 1,05,546 |
| 86+ | 47,155 | 70,733 | 1,17,889 | 2,35,777 |

Rate for Outpatient Treatment (Optional Cover)

| Cover | 2,000 | 3,000 | 4,000 | 5,000 | 10,000 |
|---------|-------|-------|-------|-------|--------|
| Premium | 1,200 | 1,800 | 2,400 | 3,000 | 6,000 |

Rate for Pre-existing diabetes / hypertension (Optional Cover)

| Cover | Loading on base premium | Co-payment |
|--|-------------------------------|---|
| Pre-existing diabetes or Hypertension | 13.5% loading on base premium | 10% co-payment on admissible claim amount for diabetes or hypertension claims |
| Pre-existing diabetes and Hypertension | 30% loading on base premium | 25% co-payment on admissible claim amount for diabetes or hypertension claims |

No loading shall apply on renewals based on individual claims experience