

**Restricted**



	(Cost to be borne by A/c holder)	
	<b>Wellness Program/ Benefits / Annual Health Check-up</b> <i>{Details in the Annexure 4}</i>	<ul style="list-style-type: none"> <li>• Tele Consultations- 24 (GP Only)</li> <li>• Preventive Health Counselling with doctor- 1 Voucher.</li> <li>• Pharmacy Discounts- Up to 10%</li> <li>• In App Discount- Up to 10%</li> <li>• Members Covered- 2 Adult</li> <li>• Validity- 365 days</li> </ul> <ul style="list-style-type: none"> <li>• Tele Consultations- 24 (All Specialities)</li> <li>• Eye Check-up Specialist Consultation- 1 Voucher / Year</li> <li>• Preventive Digital Health Scan- 2 Voucher</li> <li>• Preventive Health Counselling with doctor- 4 Voucher.</li> <li>• Preventive Health Check-Up- 1 Voucher</li> <li>• Combined Wallet (OPD + Lab)- 750</li> <li>• Dental Care- 1 Voucher / Year</li> <li>• Diet &amp; Nutrition Consultations-12</li> <li>• Pharmacy Discounts- Up to 10%</li> <li>• In App Discount- Up to 10%</li> <li>• Members Covered- 2 Adult</li> <li>• Health Buddy (Relationship Manager)- Included</li> <li>• Validity- 365 days</li> </ul>
	<b>Health/ Medical Insurance Cover</b> <i>{Details in the Annexure 5}</i>	<p>Medical insurance for Rs 5.00 lakhs for (Individual) at premium of Rs 2195/- + GST. Premium to be borne by a/c holder.</p> <p>Medical insurance for Rs 5.00 lakhs for (2 adult+2 child) at premium of Rs 6481/- + GST. Premium to be borne by a/c holder.</p> <p>Medical insurance for Rs 10.00 lakhs for (2 adult+2 child) at premium of Rs 10111/- + GST. Premium to be borne by a/c holder.</p>
	<b>Top-Up Health/ Medical Insurance Cover</b> <i>{Details in the Annexure 6}</i>	<p>Top up cover for (age 18-60) of Rs 2117/-+ GST for sum insured 30 lakhs. Deductible- 3 Lakhs.</p> <p>Premium to be borne by a/c holder.</p>
Banking	<b>Minimum Balance</b>	NIL
	<b>Instant Overdraft Facility</b> <i>{Details in Annexure 7}</i>	Five times of net Salary or 5 Lakhs maximum

	Sweep In -Out facility	Threshold limit 1,00,000 In multiple of 10,000	Threshold limit 1,50,000 In multiple of 10,000	Threshold limit 2,00,000 In multiple of 10,000
	IMPS/ RTGS/ UPI/ SMS Charges	Waived		
	Free Demand Draft	NIL charges for Issuance of Demand Draft		
	Free Cheque Facility	100 leaves/annum		
	Concession in Locker Charges (Only for 1 locker) *Subject to availability	75% concession on First Year (for Type A/B locker)	100% concession on First Year rent (for Type A/B locker)	100% concession on First Year rent (for Type A/B locker)
		Flat 50% concession from 2nd year onwards. (for Type A/B locker)	Flat 75% concession from 2nd year onwards. (for Type A/B locker)	
	Concession in Processing & Documentation charges on Housing/ Car/ Education / Personal/ other Retail loan	1. 100% waiver on Processing Fees and 50% Waiver on Account Handling charges for Personal, Housing, Car, and Education Loan 2. 100% waiver on Processing fees and Account handling charges for Overdraft Facility		
	Concession in Rate of Interest on Housing/ Car/ Education / Personal/ other Retail loan	1. Housing Loan: Concession upto 0.90% subject to floor rate i.e RLLR-0.95% and Cibil Score (Current floor rate-7.10%)* 2. Vehicle Loan: Concession upto 0.40% subject to floor rate i.e RLLR-0.60% and Cibil score (Current floor rate -7.45%)* 3. LAD (Loan Against Deposit): Concession of 1% therefore effective rate will be FD rate+1% 4. Personal Loan- Concession upto 1% subject to floor rate of RLLR+0.70% and Cibil Score (Current floor rate – 8.75%)* 5. Education Loan- Concession upto 0.50% subject to floor rate of RLLR-1.20 (Current floor rate – 6.85%)* *Subject to prevailing retail loan scheme guidelines of the Bank		

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	<b>Concession in Demat AMC</b>	AMC Waived Off		
	<b>Family Banking Benefits</b>	1. Regular Saving Bank Account with NIL Minimum Balance 2. Free issuance of Debit Card- Rupay Platinum (Personal Accidental Insurance of 2 lakhs) * Subject to NPCI guidelines for Rupay Platinum Card for 1st Year 3. Free 20 Cheque leaves/account		
	<b>Any Other</b>	Free Account Statement Nil Cash Handling Charges upto 1 Lakh/day Free Balance Certificate Free Interest Certificate Higher Interest rate on special Term Deposit as per prevailing deposit rates of Bank		
<b>Cards &amp; Offers</b>	<b>Debit Card Variant</b>	Rupay Select	Rupay Select	Rupay Select
	<b>Debit Card - Issuance / Annual Maintenance Charges</b>	Waived	Waived	Waived
	<b>No. of Free ATM TXN (in a month)</b>	Free unlimited Txn at Bank of Maharashtra ATM	Free unlimited Txn at Bank of Maharashtra ATM	Free unlimited Txn at Bank of Maharashtra ATM
	<b>Airport Lounge Access on Debit Card</b> <i>{Domestic}</i>	Two (2) per Calendar quarter *Subject to prevailing NPCI guidelines with respect to ATM Card variant (Rupay Select)		
	<b>Airport Lounge Access on Debit Card</b> <i>{International}</i>	Two (2) per Calendar Year (Jan-Dec) *Subject to prevailing NPCI guidelines with respect to ATM Card variant (Rupay Select)		
	<b>Other Benefits on ATM</b> <i>{Details in Annexure 8}</i>	Following benefits to be provided subject to prevailing NPCI guidelines with respect to ATM Card variant (Rupay Select)- 1. Gym- Complimentary Gym membership every quarter (90 days for Home Workouts or 30 days for the Offline Workouts) 2. Golf- Complimentary Golf Lesson or Round every quarter		

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	<p>3.Health Check-up- Complimentary health check-up package every quarter 4.SPA/Salon- Complimentary health check-up package every quarter.</p> <p>5.cab services-Complimentary INR 100 coupon for cab service every quarter.</p> <p>6.OTT-Complimentary 12 months Amazon Prime or Hotstar membership or Sony Liv membership every year.</p> <p>7.Merchant offers- Exclusive Merchant Offers available on <a href="http://www.rupay.co.in/rupay-offers">www.rupay.co.in/rupay-offers</a></p> <p><b>Personal Accidental Insurance</b> (accidental Death or Permanent Total Disability) Cover of Upto <b>10 Lakhs</b></p>
<b>Credit Card Variant</b>	<p>BOM-SBI co-branded credit card. The card Variants are-</p> <p>1.Bank of Maharashtra Simply Save SBI Card</p> <p>2.Bank of Maharashtra SBI Card PRIME</p> <p>3.Bank of Maharashtra SBI Card ELITE</p> <p>*Card Variants will be provided as per the eligibility.</p>
<b>Credit Card- Issuance / Annual Maintenance Charges</b>	<p>1. Bank of Maharashtra <b>Simply Save</b> SBI Card- <b>AMC Waived</b> (Reimbursement will be provided to the salary account holders)</p> <p>2. Bank of Maharashtra SBI Card <b>PRIME</b>- AMC @ 2999* (*Excluding taxes)</p> <p>3.Bank of Maharashtra SBI Card <b>ELITE</b>- AMC @ 4999* (*Excluding taxes)</p> <p>For Prime and Elite Cards, AMC to be borne by the account holder.</p>
<b>Airport Lounge Access on Credit Card</b> <i>{Domestic}</i>	<p>Bank of Maharashtra SBI Card <b>PRIME</b>- 8 complimentary visits per calendar year to Domestic lounges in India (Max. 2/quarter)</p> <p>Bank of Maharashtra SBI Card <b>ELITE</b>- - 2 complimentary visits every quarter</p> <p>*Subject to change based on Bank's arrangement or prevailing guidelines for specific SBI Card Variant</p>
<b>Airport Lounge Access on Credit Card</b> <i>{International}</i>	<p>Bank of Maharashtra SBI Card <b>PRIME</b>- - 4 complimentary visits per calendar year to International Priority Pass Lounges, outside India in India (Max. 2/quarter)</p> <p>Bank of Maharashtra SBI Card <b>ELITE</b>- 6 complimentary visits per calendar year to International Priority Pass Lounges, outside India in India (Max. 2/quarter)</p> <p>*Subject to change based on Bank's arrangement or prevailing guidelines for specific SBI Card Variant</p>

**Features & Other Benefit  
on Credit Card**  
{Details in Annexure 9}

**PRIME-** Welcome e-Gift Voucher worth Rs 3000, from an array of travel and lifestyle brands: Yatra, Hush Puppies/Bata, Pantaloons, Aditya Birla Fashion and Shoppers Stop.

**ELITE-**

1. Welcome e-Gift Voucher worth Rs.5,000, from an array of travel and lifestyle brands: Yatra, Hush Puppies/Bata, Pantaloons, Aditya Birla Fashion and Shoppers Stop.
2. Free Movie Tickets worth Rs. 6,000 every year (Transaction valid for at least 2 tickets per booking per month. Maximum Discount is Rs. 250 per ticket for 2 tickets only. Convenience Fee would be chargeable)

\*Subject to change based on Bank's arrangement or prevailing guidelines for specific SBI Card Variant

Enclose Annexures 2 to 9 as mentioned above and Annexure 10 as basic Terms & Conditions

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**Exclusive offering for Central Government Employees Pensioners**

Bank of Maharashtra will offer following feature/benefit for next 2 years if the account holder continues existing salary account as its pension account with us\*

**\*Applicable only for the employees whose retirement age is 60 years or earlier**

Salary Product Features			Group-C**	Group-B	Group-A
Insurance	(Cover for Account Holder Only)	Personal Accident Death Insurance *Excluding Defence Personnel	20 Lakhs	40 Lakhs	60 Lakhs
		Term Life Insurance Cover	2 Lakhs	4 Lakhs	8 Lakhs
		Wellness Program/ Benefits / Annual Health Check-up {Details in the Annexure 4}	<ul style="list-style-type: none"><li>• Tele Consultations- 24 (GP Only)</li><li>• Preventive Health Counselling with doctor- 1 Voucher.</li><li>• Pharmacy Discounts- Up to 10%</li><li>• In App Discount- Up to 10%</li><li>• Members Covered- 2 Adult</li><li>• Validity- 365 days</li></ul>	<ul style="list-style-type: none"><li>• Tele Consultations- 24 (All Specialities)</li><li>• Eye Check-up Specialist Consultation- 1 Voucher / Year</li><li>• Preventive Digital Health Scan- 2 Voucher</li><li>• Preventive Health Counselling with doctor- 4 Voucher.</li><li>• Preventive Health Check-Up- 1 Voucher</li><li>• Combined Wallet (OPD + Lab)- 750</li><li>• Dental Care- 1 Voucher / Year</li><li>• Diet &amp; Nutrition Consultations-12</li><li>• Pharmacy Discounts- Up to 10%</li><li>• In App Discount- Up to 10%</li><li>• Members Covered- 2 Adult</li><li>• Health Buddy (Relationship Manager)- Included</li><li>• Validity- 365 days</li></ul>	
Banking	Minimum Balance		NIL		
	Sweep In -Out facility		Threshold limit 1,00,000 In multiple of 10,000	Threshold limit 1,50,000 In multiple of 10,000	Threshold limit 2,00,000 In multiple of 10,000
	IMPS/ RTGS/ UPI/ SMS Charges		Waived		
	Free Demand Draft		NIL charges for Issuance of Demand Draft		

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Annexure - I

	Free Cheque Facility	100 leaves/annum		
	Concession in Locker Charges (Only for 1 locker) *Subject to availability	50% concession (for Type A/B locker)	75% concession (for Type A/B locker)	
	Concession in Demat AMC	AMC Waived Off		
	Family Banking Benefits	1. Regular Saving Bank Account with NIL Minimum Balance & QAB 2. Free issuance of Debit Card- Rupay Platinum (Personal Accidental Insurance of 2 lakhs) * Subject to NPCI guidelines for Rupay Platinum Card for 1st Year 3. Free 20 Cheque leaves/account		
	Any Other	Free Account Statement Nil Cash Handling Charges upto 1 Lakh/day Free Balance Certificate Free Interest Certificate Higher Interest rate on special Term Deposit as per prevailing deposit rates of Bank		
Cards & Offers	Debit Card Variant	Rupay Select	Rupay Select	Rupay Select
	Debit Card - Issuance / Annual Maintenance Charges	Waived	Waived	Waived
	No. of Free ATM TXN (in a month)	Free unlimited Txn at Bank of Maharashtra ATM	Free unlimited Txn at Bank of Maharashtra ATM	Free unlimited Txn at Bank of Maharashtra ATM
	Airport Lounge Access on Debit Card {Domestic}	Two (2) per Calendar quarter *Subject to prevailing NPCI guidelines with respect to ATM Card variant (Rupay Select)		
	Airport Lounge Access on Debit Card {International}	Two (2) per Calendar Year (Jan-Dec) *Subject to prevailing NPCI guidelines with respect to ATM Card variant (Rupay Select)		

**\*\* Employees excluded in Group C (post-retirement benefits) for Insurance benefits**

1. Police Constables & Head Constables
2. CAPF Constables
3. Railway Loco Pilots & Assistant Loco Pilots
4. Drivers (Police, Defence, Government Vehicles)
5. Nurses, Lab Technicians

4. Railway Trackmen / Gangmen
5. Signal Operators
6. Fire Service Staff
7. Electrical Linemen & Technicians
10. Forest Guards

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**Add-on-Covers on Accidental Insurance****1. Daughter's Marriage Support Cover – (18-25 Years) upto Rs. 10 Lakhs**

This benefit is extended to maximum two Girl Child whose age is between 18-25 years at the time of death of the insured person. An amount up to 20% of PAI sum insured subject to maximum of ₹ 10,00,000/- is payable (₹ 5,00,000/- each). In case of only one Girl Child an amount of Maximum ₹ 500,000/- is payable.

**2. Child Higher (Post Graduation) Education Benefit – upto Rs. 10 Lakhs**

This benefit is extended to one Child (in case of male child) aged 18-25 at the time of death of the insured person, pursuing full time graduation course in a recognised college/university/Educational institute in India. An amount up to 25% of the PAI Sum Insured subject to Maximum of ₹ 8,00,000/- on lump-sum basis shall be payable as an additional benefit. In case of Girl Child an amount equal to 25% of Base PAI Cover subject to Maximum ₹ 10,00,000 shall be payable as an additional benefit.

**3. Other Benefits:**

- a. Golden Hour Cashless treatment is provided to the insured person for medical treatment provided immediately on shifting to nearest hospital (within one hour from the time of accident only) subject to maximum of INR 1 Lakh.
- b. Baggage Loss in case of domestic /international air / sea travel up to Rs. 1 Lakh.  
- Loss of Baggage is covered in case of domestic/international air / sea travel if the related air ticket/sea travel ticket having been purchased by debit to Salary Package Account.
- a. Hospicash facility – (In case of accident only) - Rs. 500/- per day in case of normal admission Rs. 1000/- per day above 24 Hrs, for maximum upto 15 days admitted in ICU, ICCU, Trauma Centre subject to submission of discharge card of the hospital where treatment for accident is taken. Hospicash is not admissible in case of death of the insured person in hospital.





## **Life Insurance : Term Plan**

A **Term Insurance Plan** is a pure life insurance product that provides financial protection to a policyholder's beneficiaries for a fixed period (the "term"). It offers high coverage at an affordable premium and is designed to safeguard a family's financial stability in the event of the policyholder's death during the policy term.

### **Key Features**

- **Fixed Coverage Period:** Coverage is provided for a specific term, such as 10, 20, or 30 years.
- **High Sum Assured at Low Cost:** Premiums are relatively lower compared to other life insurance products.
- **Death Benefit Only:** The sum assured is paid to the nominee if the policyholder passes away during the term.
- **No Maturity Benefit:** If the policyholder survives the term, no payout is made (unless a return-of-premium option is chosen).
- **Flexible Options:** Riders such as accidental death, critical illness, or disability benefits can be added for enhanced protection.

### **Benefits**

- **Financial Security for Family:** Ensures dependents are protected from financial hardship.
- **Income Replacement:** Provides funds to support living expenses, loan repayment, and future goals.
- **Affordable Premiums:** Suitable for young earners and families looking for cost-effective coverage.
- **Tax Benefits:** Premiums may be eligible for deductions under applicable tax laws.

### **Who Should Consider It**

- Individuals with dependents or financial liabilities.
- Primary income earners seeking long-term security for their families.
- Anyone requiring significant coverage at an affordable price.

## **Pramerica Life RockSolid Term Insurance**

### **Key Benefits:**

- Financial security for your family: Guaranteed Rock Solid protection throughout the policy term
- Pay as you like: Option to pay premiums once, for a limited period or throughout the policy term
- Flexibility: Optional add-on benefits which allow you to customize your plan as per your needs
- Increasing Life Cover: Auto Increase your life cover to take care of increasing responsibilities



- Spouse Cover: Extend life cover to your spouse
- Life Stage Cover Enhancement: Increase your life cover at certain life stage events
- Comprehensive Protection: Option to enhance your protection cover against death, disease and disability through riders
- Smart Exit: Option to exit the policy once your need for cover is over and receive all the premiums paid (excluding Rider premiums and applicable taxes) back as Smart Exit value.
- Death benefit payout options: Flexibility to the policyholder/nominee to structure the payouts as per need i.e. in lump sum, in monthly income or a combination of both.
- Option to change the premium payment term from regular to limited pay during the policy term
- Advantage for Healthy lifestyle: Special premium rates for non-tobacco consumers
- Tax benefits: Tax Benefits may be available as per the applicable laws as amended from time to time, please consult a tax advisor.

### Sample Premium Table

Policy Tenure has been taken till the age of 65 Years, for example a person of Age 25 shall have a Policy Tenure of 40 Years with following mentioned premium					
Product Name - Pramerica Life Saral Jeevan Bima - Gender - Male					
Age/Sum Assured	INR 10 Lacs	INR 15 Lacs	INR 20 Lacs	INR 25 Lacs	These rates are on the following basis
25 Years	6,908	8,269	9,643	12,054	Premium Payment is in Regular Pay format
30 Years	7,145	8,722	10,336	12,920	
35 Years	7,887	9,943	12,024	15,030	
40 Years	9,302	12,124	14,974	18,717	Policy period end term has been taken 60 Years of Age
45 Years	11,736	15,755	19,800	24,750	
50 Years	15,107	20,750	26,410	33,012	Rates may change basis customer medical and financial underwriting
55 Years	18,528	25,709	32,869	41,086	

Policy Tenure has been taken till the age of 65 Years, for example a person of Age 25 shall have a Policy Tenure of 40 Years with following mentioned premium					
Product Name - Pramerica Life Saral Jeevan Bima - Gender - Female					
Age/Sum Assured	INR 10 Lacs	INR 15 Lacs	INR 20 Lacs	INR 25 Lacs	These rates are on the following basis
25 Years	6,772	8,046	9,327	11,659	Premium Payment is in Regular Pay format
30 Years	6,770	8,133	9,511	11,889	
35 Years	7,156	8,795	10,465	13,081	
40 Years	8,072	10,240	12,427	15,534	Policy period end term has been taken 60 Years of Age
45 Years	9,743	12,737	15,757	19,696	
50 Years	12,117	16,267	20,437	25,546	Rates may change basis customer medical and financial underwriting
55 Years	15,079	20,541	26,005	32,507	

Policy Tenure has been taken till the age of 65 Years, for example a person of Age 25 shall have a Policy Tenure of 40 Years with following mentioned premium						
Product Name - Pramerica Life Rock Solid Term Plan - Gender - Male						
Age/Sum Assured	INR 50 Lacs	INR 60 Lacs	INR 70 Lacs	INR 80 Lacs	INR 90 Lacs	INR 100 Lacs
25 Years	7,104	8,525	9,946	11,366	12,787	12,753
30 Years	8,270	9,923	11,577	13,231	14,885	15,128
35 Years	10,300	12,359	14,419	16,479	18,539	19,215
40 Years	13,161	15,793	18,425	21,057	23,689	24,976
45 Years	17,914	21,497	25,080	28,662	32,245	34,493
50 Years	24,767	29,720	34,673	39,626	44,580	48,161
55 Years	32,524	39,029	45,534	52,038	58,543	63,595

Policy Tenure has been taken till the age of 65 Years, for example a person of Age 25 shall have a Policy Tenure of 40 Years with following mentioned premium						
Product Name - Pramerica Life Rock Solid Term Plan - Gender - Female						
Age/Sum Assured	INR 50 Lacs	INR 60 Lacs	INR 70 Lacs	INR 80 Lacs	INR 90 Lacs	INR 100 Lacs
25 Years	6,454	7,745	9,036	10,326	11,617	11,444
30 Years	7,084	8,501	9,918	11,334	12,751	12,745
35 Years	8,509	10,211	11,913	13,614	15,316	15,636
40 Years	10,587	12,704	14,822	16,939	19,057	19,815
45 Years	13,817	16,580	19,343	22,106	24,870	26,288
50 Years	19,093	22,912	26,730	30,549	34,367	36,810
55 Years	25,900	31,079	36,259	41,439	46,619	50,339

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**Pramerica**  
LIFE INSURANCE

## **WELLNESS PRODUCT**

**POWERED BY BAJAJ FINSERV HEALTH LIMITED**

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## 1. PRODUCT OVERVIEW AND SCOPE OF COVERAGE

The proposed product offers non-indemnity health services accessible through a digital platform and empanelled network partners during a policy period of 365 days. The product has a zero-waiting period, except where explicitly defined under specific benefits.

The scope of coverage includes teleconsultations, OPD in-clinic doctor consultations, doctor-prescribed diagnostics (lab and radiology), preventive health check-ups, preventive health counselling, preventive digital health scans, diet and nutrition consultations, dental care through voucher-based access, eye check-up benefits, pharmacy discounts, in-app discounts, and Health Buddy support under the applicable variant. Coverage is applicable for two adult members under each policy.

## 2. PRODUCT PROPOSAL

Benefit Name	For Group-C	For Group A & B
Tele Consultations	<b>24 (GP Only)</b>	<b>24 (All Specialities)</b>
Eye Check-up Specialist Consultation	-	1 Voucher / Year
Preventive Digital Health Scan	-	2 Voucher
Preventive Health Counselling with doctor	-	4 Voucher
Preventive Health Check-Up	1 Voucher	1 Voucher
Combined Wallet (OPD + Lab)	-	750
Dental Care	-	1 Voucher / Year
Diet & Nutrition Consultations	-	12
Pharmacy Discounts	Up to 10%	Up to 10%
In App Discount	Up to 10%	Up to 10%
Health Buddy (Relationship Manager)	-	Included
Members Covered	2 Adult	2 Adult
Waiting Period	0 days	0 days
Validity	365 days	365 days

## 3. KEY BENEFITS AND COVERAGE CONTROLS:

OPD and Specialist Consultations are available on a cashless basis or via reimbursement where cashless facility is not available in member's location. Consultation fee caps are defined, benefits are non-transferable, and unused consultations do not carry forward to the next policy year.

Doctor-Prescribed Diagnostics are covered only when supported by valid medical prescriptions. Preventive tests are excluded under this section. Cashless or reimbursement processes are subject to documentation requirements.

Teleconsultations are offered as fully digital and cashless services through the designated platform. A Fair Usage Policy is applicable, and all consultations comply with prevailing Telemedicine Practice Guidelines.

Preventive and Wellness Services include a standardized test panel for preventive health check-ups.

Preventive digital health scans are positioned solely for well-being and self-monitoring and do not substitute professional medical advice.

Nutrition and preventive counselling consultations are limited to in-app interactions.

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Dental and Eye Care Benefits are voucher-based, cashless, and restricted to network providers. These are one-time usable benefits within the policy period.

Pharmacy and In-App Discounts operate on a discount-only mechanism, with no reimbursement applicability.

#### 4. TERMS, CONDITIONS, AND RISK MITIGATION:

No mid-term addition or deletion of members is allowed. The cancellation policy provides for full refunds only within 30 days of plan issuance, with no refunds beyond this period. Fraud prevention measures are clearly defined, including the right to suspend benefits, recover losses, and void coverage in cases of misuse or misrepresentation.

All benefits are governed by the applicable base policy terms and conditions. Utilization is restricted to approved networks and the designated digital platform to ensure control, transparency, and auditability.

#### 5. UTILIZATION AND CUSTOMER JOURNEY:

All benefits under the product are accessed exclusively through the Bajaj Finserv Health application. The digital journey enables end-to-end cashless servicing, reduces operational dependency, and provides strong MIS and audit trails.

Clearly defined utilization flows are available for teleconsultations, OPD appointment booking, diagnostic services through prescription upload or home sample collection, and preventive health check-ups.

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बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra  
भारत सरकार का उद्यम  
एक परिवार एक बैंक

**Manipal Cigna**  
Health Insurance

# HEALTH INSURANCE THAT LASTS FOR A LIFETIME

## PRESENTING

Group scheme for the customers  
of Bank of Maharashtra

**Mahabank Salary/Super Salary  
Saving Scheme**



## ManipalCigna Prohealth Group Insurance Policy



**In-patient  
Hospitalization  
Cover**



**Road  
Ambulance  
Cover**



**Day Care  
Treatment**



**Donor  
Expense  
Cover**



**Critical  
Illness**

## Benefit at Glance

Sum Insured (in ₹)

Sum Insured Options

₹5 Lac, ₹10 Lac



In-built Benefits	Description
In-patient Hospitalization	Up to SI
Room Rent	₹ 5,000 for normal Hospitalization and upto SI for ICU admission
Day Care Treatment	Up to SI
Pre & Post Hospitalization	30 / 60 days
Road Ambulance Cover (per event)	₹ 1,000
In-patient Hospitalization Cover for Ayush Treatment	Up to SI
Domiciliary Hospitalization Cover	Up to SI
Donor Expenses Cover	Up to SI
Refractive Error Correction beyond +/-5 Expenses Cover	₹ 20,000
Critical Illness Benefit Cover	₹ 50,000

Waiting Period	
Pre-Existing Disease Waiting Period	2 Years
Specific Illness Waiting Period	2 Years
Initial Waiting Period for Hospitalization	30 Days
Critical Illness waiting period	90 Days
Survival period for Critical Illness	30 Days

## Other Details

Other Details	
Policy Tenure	1 Year
Policy Type	Individual & Family Floater
Relationships Allowed	Self, Spouse, Upto 2 dependent children
Entry Age (Min - Max)	Individual - 18 Years to 65 Years

## Premium Section Details

Plan Options	Sum Insured	Premium for Basic Sum Insured (Excluding GST)	Premium for Basic Sum Insured (Including GST)
Mahabank Salary/ Super Salary Saving Scheme (Individual)	₹ 5 Lacs	₹ 2,195	₹ 2,590
Mahabank Salary/ Super Salary Saving Scheme (Family Floater Upto 2A+2C)	₹ 5 Lacs	₹ 6,481	₹ 7,648

SI	Premium without Tax	Premium with Tax
10L (2A+2C floater)	₹ 10,111	₹ 11,931

### Disclaimer:

ManipalCigna ProHealth Group Insurance Policy is the name of the filed product and approved by IRDAI with UIN: MCIHLGP21172V032021. Bank of Maharashtra has taken Master Policy from ManipalCigna Health Insurance Company Limited bearing Master Policy Number: XXXXXX under ManipalCigna ProHealth Group Insurance Policy. The policy is underwritten by ManipalCigna Health Insurance Company Limited. The actual benefits available shall be described in the policy, and will be subject to the policy terms, conditions and exclusions as opted under the Master Policy. Bank of Maharashtra, Lokmangal, 1501, Shivajinagar, Pune, Maharashtra, is a registered corporate agent of ManipalCigna Health Insurance Company Limited having CA license number as CA0068.

ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited), CIN: U66000MH2012PLC227948, IRDAI Reg. No.: 151, Address: 4th Floor, Raheja Titanium, Off Western Express Highway, Goregaon East, Mumbai - 400 063 | Website: www.manipalcigna.com | Toll Free: 1800-108-6242 | For more details on risk factors, terms and conditions, please read the sales brochure/ sales document before concluding a sale | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | For Internal Circulation Only





# Your Family's Health deserves the Health Insurance Expert



Presenting

## Maha **Super Top Up** 30

Cover your family's health for ₹ 30lacs  
at just ₹ 6 per day!

### Benefits



In Hospitalization Cover



Road Ambulance Cover



Day Care treatment



Donor Expense Cover



Pre and Post Hospitalisation Cover



## Premium Band

Age Band of Eldest Member	Premium before GST (in INR)	Premium inclusive of GST (in INR)
[18-60]	₹ 2,117	₹ 2,499
[61-65]	₹ 5,371	₹ 6,337

## Scheme Construct

### Plans - ManipalCigna ProHealth Group Insurance Policy

Sum Insured (SI) (in INR)	
SI (in Lacs)	₹ 30 Lacs
Deductible (in Lacs)	₹ 3 Lacs

In-built Benefits		Details
In-patient Hospitalisation	Up to SI	Medical Expenses of an Insured Person taken during hospitalisation due to Illness or Injury is within the Policy Year.
Room Rent	Up to Single Private Room	Hospital Room category.
Day Care Treatment	Up to SI	Any Treatment taken under Day Care covered.
Pre & Post Hospitalization	60 / 90 days	Medical Expenses covered before & after date of hospitalisation respectively.
Road Ambulance Cover (per event)	Rs. 2000	Ambulance Charges covered.
Domiciliary Hospitalisation Cover	Up to SI	Medical expenses toward Domiciliary Hospitalisation covered.
Donor Expenses Cover	Up to SI	In patient Hospitalisation Expenses of Donor covered.

Waiting Period	
Pre Existing Disease Waiting Period	2 Years
Specific illness waiting period	2 Years
Initial Waiting Period for Hospitalisation	30 Days

#### Disclaimer:

The Bank of Maharashtra has taken master policy from ManipalCigna Health Insurance Company Limited bearing Master Policy Number: 208300002713/00/00 under ManipalCigna Lifestyle Protection Group Policy. The policy is underwritten by ManipalCigna Health Insurance Company Limited.

ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Registered Office: 401/ 402, 4th Floor, Raheja Titanium, Off Western Express Highway, Goregaon East, Mumbai - 400 063 | For more details on risk factors, terms and conditions, please read the sales brochure/ sales document before concluding a sale | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | ManipalCigna Lifestyle Protection Group Policy UIN: MCIPAGP21235V032021 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com | Bank of Maharashtra, Lokmangal, 1501, Shivajinagar, Pune, Maharashtra, is a registered corporate agent of ManipalCigna Health Insurance Company Limited having CA license number as CA0068. The product is underwritten by ManipalCigna Health Insurance Company Limited

For internal circulation for Bank of Maharashtra only.





**Overdraft Facility Details**

S.N.	Particulars	Details
1.	Amount of OD	5 times of monthly take home salary subject to Maximum Loan amount of Rs 5.00 Lakh
2.	Age	Minimum - 21 Years  Maximum entry age should be three years before superannuation / retirement.
3.	Eligibility	The customer should be in permanent employment with total minimum 1 year of Service
4.	Minimum Take home salary	Minimum Take Home salary of the applicant should be Rs.25000/-p.m.  For deciding take home salary, average of last 3 months' salary credited in the account be reckoned."
5.	Deduction	Total deduction of the applicant including notional interest of the proposed OD facility should not exceed 65% of the Gross Monthly Salary.
6.	ROI	<ul style="list-style-type: none"> <li>➤ 1 Year RLLR + 3.15 %*</li> <li>➤ Interest will be applied on monthly basis.</li> <li>➤ Interest at the rate of SB account would be credited to the account for days the account is in credit</li> </ul> <p>*Subject to prevailing retail loan scheme guidelines of the Bank</p>
7.	Processing Fee & Account Handling Charges	Waived Off



**Rupay Select Debit Card Features****Features:**

Sr	Feature	Detailed Information												
1.	<b>Accident Insurance*</b>	Personal Accident Insurance cover (Accidental Death or Permanent Total Disability) of up to Rs.10,00,000.  Click here for detailed information: <a href="https://www.npci.org.in/PDF/npci/rupay/2024/Annexure-B-recently-Asked-Questions-2024-25-Premium.pdf">https://www.npci.org.in/PDF/npci/rupay/2024/Annexure-B-recently-Asked-Questions-2024-25-Premium.pdf</a>												
2.	<b>Airport Lounge Access*</b>	<ul style="list-style-type: none"> <li>Domestic Airport Lounge access - Two (2) times per calendar quarter.</li> <li>International Airport Lounge access - Two (2) times per calendar year.</li> <li>Click below for more information on Domestic and International Lounges <a href="https://www.rupay.co.in/lounges">https://www.rupay.co.in/lounges</a></li> <li>Calendar year will be considered from January to December.</li> </ul>												
3.	<b>Gym*</b>	1 Complimentary Gym membership every quarter (90 days for Home Workouts or 30 days for the Offline Workouts)												
4.	<b>Golf*</b>	1 Complimentary Golf Lesson or Round every quarter.												
5.	<b>Health Check-Up*</b>	1 Complimentary health check-up package every quarter.												
6.	<b>SPA/Salon*</b>	1 Complimentary SPA session or Salon service every quarter.												
7.	<b>Cab Services*</b>	1 Complimentary INR 100 coupon for cab service every quarter.												
8.	<b>OTT*</b>	1 Complimentary 12 months Amazon Prime or Hotstar membership or Sony Liv membership every year.												
9.	<b>Concierge Services</b>	24*7 assistance (Toll free number- 1800-26-78729).												
10.	<b>Merchant Offers</b>	Exclusive Merchant Offers available on <a href="http://www.rupay.co.in/rupay-offers">www.rupay.co.in/rupay-offers</a>												
11.	<b>Card Offers</b>	Click here for exclusive offers for Select Card Holders: <a href="https://www.rupay.co.in/our-cards/rupay-debit/rupay-select">https://www.rupay.co.in/our-cards/rupay-debit/rupay-select</a>												
12.	<b>Enhanced Withdrawal Limits</b>	<table border="1"> <thead> <tr> <th>Mode</th><th>Default</th><th>Maximum Limit</th></tr> </thead> <tbody> <tr> <td>Cash Withdrawal</td><td>1,50,000.00</td><td>1,50,000.00</td></tr> <tr> <td>POS</td><td>5,00,000.00</td><td>5,00,000.00</td></tr> <tr> <td>e-Commerce</td><td>5,00,000.00</td><td>5,00,000.00</td></tr> </tbody> </table> <p>Limits are subject to revision from time to time as per Bank's Internal Policy.</p>	Mode	Default	Maximum Limit	Cash Withdrawal	1,50,000.00	1,50,000.00	POS	5,00,000.00	5,00,000.00	e-Commerce	5,00,000.00	5,00,000.00
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**Bank of Maharashtra SimplySAVE SBI Card****Extravaganza Offer:**

- Spend Rs.2000 or more in first 60 days and get 2,000 bonus Reward Points.

**10x Reward Points:**

- Enjoy 10 Reward Points per **Rs.150** spent on Dining, Movies, Departmental Stores and Grocery Spends.
- Earn 1 Reward Point per **Rs.150** spent on all your other spends except fuel.  
(4 Reward Points = **Rs.1**)

**Enjoy Complete Fuel Freedom:**

- Get freedom from paying the 1% Fuel Surcharge at any petrol pump.
- Transact an amount between **Rs.500 to Rs.3,000** at any petrol pump in India to avail this offer.
- You get maximum Surcharge waiver of up to **Rs.100** per statement cycle, on your Bank of Maharashtra SimplySAVE SBI Card.

**Spend Based Reversal:**

- Get annual membership fee reversal from second year of your subscription.
- To avail fee reversal, you need to have spent **Rs.1,00,000** or more on your Bank of Maharashtra SimplySAVE SBI Card in the previous year.

**Fees and Charges:**

- Annual Fee (one-time): **Rs. 499 + Taxes**
- Renewal Fee (per annum): **Rs. 499 + Taxes** from second year onwards. Renewal Fee reversed if annual spends for last year  $\geq$  **Rs. 1,00,000**
- Add-on Fee (per annum): **Nil**



## **Bank of Maharashtra SBI Card PRIME**

### **Welcome Gift:**

- Welcome e-Gift Voucher worth Rs.3000, from an array of travel and lifestyle brands : Yatra, Hush Puppies/Bata, Pantaloons, Aditya Birla Fashion and Shoppers Stop.
- You will receive an SMS to choose from e-Gift Voucher options within 21 days of annual fees payment. The e-Gift Voucher will be sent to your registered mobile number/e-mail ID, within 5 days of the request.
- For Bata/ Hush Puppies, Shoppers Stop and Pantaloons, you can redeem your e-Gift Voucher by showing the code at the respective brand store.
- Aditya Birla Retail vouchers can be redeemed at Louis Philippe, Van Heusen, Allen Solly, Peter England, Planet Fashion, Simon Carter brand stores.

### **PRIME Rewards:**

- Get 10 Reward Points per **Rs.100** spent on Dining, Groceries, Departmental Stores and Movies.
- Earn 2 Reward Points per Rs.100 on all other retail spends except fuel.
- Pay your card outstanding with Reward Points. 4 Reward Points = Rs. 1
- 1% Fuel Surcharge waiver on transaction amount ranging from Rs.500-Rs.4000 across all petrol pumps. (plus Taxes as applicable). Maximum Surcharge waiver of Rs.250 per month, per statement cycle.

### **Milestone Benefits:**

- Get Pizza Hut e-Voucher worth Rs.1,000 on achieving spends of Rs.50,000 in a calendar quarter.
- Waiver of Renewal Fee on annual spends of Rs.3 Lakhs.
- E-Gift Voucher worth Rs.7,000 from Yatra.com/Pantaloons on achieving annual spends of Rs.5 Lakhs.
- Pizza Hut e-Voucher will be sent to your registered mobile number within 30 days of achieving spends of Rs.50,000.
- For Yatra.com/Pantaloons, you will receive an SMS to choose the e-Gift Voucher option within 10 days of achieving spends of Rs.5 Lakhs.

### **Lounge Access:**

- 4 complimentary visits per calendar year to International Priority Pass Lounges, outside India (max. 2 visits per quarter).
- 8 complimentary visits per calendar year to Domestic VISA lounges in India (max. 2 visits per quarter).
- Call at our customer helpline number: 1860 180 1290 or 39020202 (Prefix Local STD code) to receive your Priority Pass.
- For list of lounges visit partner website:  
**VISA**([www.visa.co.in/](http://www.visa.co.in/))/  
**RuPay**(<https://www.rupay.co.in/lounges>)
- To know more about Priority Pass member lounges:  
<https://www.prioritypass.com/en/airport-lounges>
- Offer is valid for Primary Cardholders only.



**Birthday Benefit:**

- Enjoy 20 Reward Points per **Rs.100** spent on your birthday.
- Reward points on Birthday spends (one day before, on birthday and one day after) is capped at 2000 Reward points per calendar year.

**Fees and Charges:**

- Annual Fee (one time): Rs. 2,999 + Taxes.
- Renewal Fee (per annum): Rs. 2,999 + Taxes from second year onwards.
- Add-on Fee (per annum): Nil

For assistance, please call SBI Card helpline at:

Dial 1860 180 1290 or 39 02 02 02 (prefix local STD code)





### **Bank of Maharashtra SBI Card ELITE**

#### **Welcome Gift:**

- Welcome e-Gift Voucher worth Rs.5,000, from an array of travel and lifestyle brands: Yatra, Hush Puppies/Bata, Pantaloons, Aditya Birla Fashion and Shoppers Stop.
- You will receive an SMS to choose from e-Gift Voucher options within 21 days of annual fees payment. The e-Gift Voucher will be sent to your registered mobile number/e-mail ID, within 5 days of the request.
- For Pantaloons, Bata/ Hush Puppies and Shoppers Stop: you can redeem your e-Gift Voucher by showing the code at the respective brand store.
- You can redeem the code online at the time of purchase for Yatra.com and Shoppers Stop.
- Aditya Birla Retail Vouchers can be redeemed at these brand stores - Louis Philippe, Van Heusen, Allen Solly, Peter England, Planet Fashion, Simon Carter.

#### **Complimentary Movie Tickets:**

- Free Movie Tickets worth Rs. 6,000 every year.
- Transaction valid for at least 2 tickets per booking per month. Maximum Discount is Rs. 250 per ticket for 2 tickets only. Convenience Fee would be chargeable.
- This offer is valid on Primary Cards only.
- To know the Redemption process, click here: <https://in.bookmyshow.com/offers/sbi-inr-500-off-on-signature-credit-card/SBI0613>

#### **ELITE Rewards:**

- Get 5X Reward Points on Dining, Departmental Stores and Grocery Spends.
- Earn 2 Reward Points per Rs.100 on all other spends except fuel.
- Pay your card outstanding with Reward Points. 4 Reward Points = Rs.1.
- 1% Fuel Surcharge Waiver on transaction amount ranging from Rs.500-Rs.4000 across all petrol pumps. (Taxes extra as applicable). Maximum Surcharge waiver of Rs.250 per month, per statement cycle.

#### **Milestone Privileges:**

- Earn up to 50,000 Bonus Reward Points worth Rs. 12,500/Year.
- Earn 10,000 Bonus Reward Points on achieving annual spends of Rs. 3 Lakhs and 4 Lakhs.
- Earn 15,000 Bonus Reward Points on achieving annual spends of Rs. 5 Lakhs and 8 Lakhs.
- Spend based reversal of Annual Fee on spends of Rs. 10 Lakhs.

#### **International Lounge Program:**

- Complimentary membership to the Priority Pass Program worth \$99.
- 6 complimentary Airport Lounge visits per calendar year, outside India (max. 2 visits per quarter).
- Access over 1000 Airport Lounges worldwide.
- Call at our customer helpline number: 1860 180 1290 or 39020202 (Prefix Local STD code) to receive your Priority Pass.
- Usage Fee upto \$27+Applicable taxes will be charged on your Bank of Maharashtra SBI Card ELITE for visits to the Priority Pass member lounge after the complimentary visits.



- To know more about Priority Pass member lounges. Visit: <https://www.prioritypass.com/>
- Only Primary Cardholders are eligible for Priority Pass and complimentary membership will be valid for 2 years only.

#### **Domestic Lounge Program:**

- Enjoy 2 complimentary Domestic Airport Lounge visits every quarter in India.
- To avail the offer, please use your Bank of Maharashtra SBI Card ELITE at the respective lounges.
- This offer is brought to you by VISA//RuPay and is for limited period only.
- For list of lounges visit partner website:  
VISA([www.visa.co.in/](http://www.visa.co.in/))/  
RuPay(<https://www.rupay.co.in/lounges>)

#### **Lowest Forex Markup:**

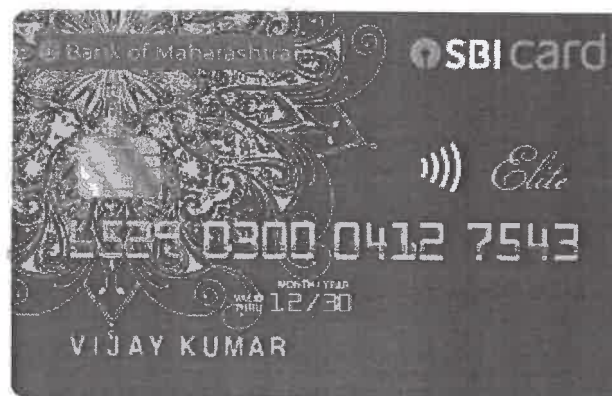
- Your Bank of Maharashtra SBI Card ELITE offers you the privilege of the lowest Foreign Currency Mark-Up charge of 1.99% on international usage.
- You are also entitled to 2 Reward Points on every Rs. 100 spent on international transactions.

#### **Fees and Charges:**

- Annual Fee (one time): Rs. 4,999 + Taxes.
- Renewal Fee (per annum): Rs. 4,999 + Taxes from second year onwards.
- Add-on Fee (per annum): Nil

For assistance, please call SBI Card helpline at:

Dial 1860 180 1290 or 39 02 02 02 (prefix local STD code)



### Important Terms & Conditions of Salary Saving Account Scheme

1. This product is offered exclusively to permanent employees of Central Government
2. If the monthly salary is not credited into the account for more than three (3) consecutive months, the account will be converted to a General Savings Account by the branch without any notice. All associated features will be withdrawn, and applicable charges will be levied as per General Savings Account rules and service/facility availed by the customer.
3. The insurance benefits (Group Personal Accident Cover and Term Life Cover) will commence from the first day of the month following the salary credit month.
4. Claims must be intimated to the on-boarded insurance company within the stipulated timeframe as defined by the insurers.
5. Permanent Total / Permanent Partial Disablement (PTD/PPD) defined as per the Insurance company and under the broad guidelines of IRDA.
6. Mandatory condition for eligibility to Air Accidental Insurance claim: AAI cover claim will be treated as a valid claim only in event of death occurring while undertaking journey by Airline / Aircraft and the related air ticket have been purchased by debit to Salary Package Account using Cheque / Bank of Maharashtra Debit Card / Internet Banking or where ticket is not required to be purchased by the account holder and is provided by the department for official duty.
7. For any Grievance / Dispute related to Bank, Salary account holder shall communicate with the Branch/Zonal Office/Head Office of the Bank.
8. For any Grievance / Dispute related to Insurance, Salary account holder shall communicate directly to the respective Insurance company, Bank will not be liable for it. Continuation of Insurance and other cover is subject to policy renewal, at Bank's sole discretion.
9. Bank reserves the right to withdraw/amend the offer/product any time or make amendments including additions, deletion, correction, or any aspect of the product without any prior notice/intimation to customer.
10. In case of discontinuation of service including Superannuation/resignation/termination/suspension, etc., the respective department/organization/employee/account holder to inform Bank immediately for conversion of salary account into general Savings Bank account or pension account. It will be the responsibility of organization/employee/account holder to inform bank for discontinuation of associated benefits.
11. Bank of Maharashtra is a corporate agent of all the onboarded Insurance partners. The corporate agent does not underwrite the risks or acts as an insurer. All claims, benefits, etc. under the policy will be solely decided upon the insurer. Corporate agent holds no warranty and so not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever.
12. Apart from above all, the prevailing guidelines of Bank Regulator/ Government/ or any other competent authority shall abide with.

**Restricted**

