

Salary Account Package for Central Government Employees

Bank Name: CENTRAL BANK OF INDIA

Salary Product Features	Group-C	Group-B	Group-A
Cover for Account Holder Only	Personal Accident Death Insurance (Free of cost)	₹ 100.00 lakhs	₹ 120.00 lakhs
	Air Accident Insurance (Free of cost)	₹ 100.00 lakhs	₹ 120.00 lakhs
	Permanent Total Disability (Free of cost)	₹ 100.00 lakhs	₹ 120.00 lakhs
	Permanent Partial Disability (Free of cost)	₹ 50.00 lakhs	₹ 60.00 lakhs
	ADD on Covers- Girls Child Education/ Marriage, Air/ Ambulance charges, etc. (Free of cost) <i>{Details in the Annexure.....}</i>	Details in the Annexure I (Point 1)	
	Term Life Insurance Cover (Free of cost)	₹ 5.00 lakhs	₹ 10.00 lakhs
	Term Life Insurance- Add on Cover (Cost to be borne by A/c holder) <i>{Details in the Annexure.....}</i>	Details in the Annexure I (Point 2)	
	Wellness Program/ Benefits / Annual Health Check-up <i>{Details in the Annexure.....}</i>	Details in the Annexure I (Point 3)	
	Health/ Medical Insurance Cover <i>{Details in the Annexure.....}</i>	Details in the Annexure I (Point 4)	
Top-Up Health/ Medical Insurance Cover <i>{Details in the Annexure.....}</i>	Details in the Annexure I (Point 5)		

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Minimum Balance

Nil

Nil

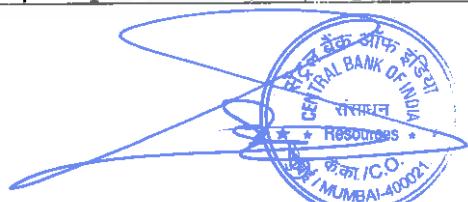
Nil



Instant Overdraft Facility
{Details in Annexure.....}

Details in the Annexure I (Point 7)

Sweep In -Out facility	Threshold limit ₹1,00,000/- multiple ₹10,000/- (On customer's request)	Threshold limit ₹1,50,000/- multiple ₹10,000/- (On customer's request)	Threshold limit ₹2,00,000/- multiple of ₹10,000/- (On customer's request)
IMPS/ RTGS/ UPI/ SMS Charges	Free		
Free Demand Draft	Free, 5 per quarter up to ₹2.00 Lakh		
Free Cheque Facility	Unlimited Free		
Concession in Locker Charges	25% discount on small locker	25% discount on small locker	25% discount on small locker
Concession in Processing & Documentation charges on Housing/ Car/ Education / Personal/ other Retail loan	Details in the Annexure I (Point 8)		
Concession in Rate of Interest on Housing/ Car/ Education / Personal/ other Retail loan	Details in the Annexure I (Point 9)		
Concession in Demat AMC	NA	NA	NA
Family Banking Benefits	NA	NA	NA
Any Other.....	NA	NA	NA
Debit Card Variant	RuPay Platinum	RuPay Select	RuPay Select
Debit Card - Issuance / Annual Maintenance Charges	Free	Free	Free
No. of Free ATM TXN (in a month)	CBoI ATM – Unlimited Other ATM – 5 per month	CBoI ATM – Unlimited Other ATM – 5 per month	CBoI ATM – Unlimited Other ATM – 5 per month



Airport Lounge Access on Debit Card {Domestic}*{International}*{International}	1 per quarter (if ₹5000/- spent in previous quarter)	1 per quarter	1 per quarter
Airport Lounge Access on Debit Card {International}*{International}	2 per year (if ₹5000/- spent in previous quarter)	3 per year	3 per year
Other Benefits on ATM {Details in Annexure.....}	Details in the Annexure (Point 6)		
Credit Card Variant	NA	NA	NA
Credit Card- Issuance / Annual Maintenance Charges	NA	NA	NA
Airport Lounge Access on Credit Card {Domestic}	NA	NA	NA
Airport Lounge Access on Credit Card {International}	NA	NA	NA
Features & Other Benefit on Credit Card {Details in Annexure... }	NA	NA	NA
Other	NA	NA	NA

Enclose Annexures.....



ANNEXURE I

S. No.	Features	Cent Salary - Group-C	Cent Salary - Group-B	Cent Salary - Group-A
Add on Covers IN PAI				
1	Daughter's Marriage Support (18-25 years)	₹ 10.00 lakhs	₹ 10.00 lakhs	₹ 10.00 lakhs
	Higher Education Cover	₹ 10.00 lakhs	₹ 10.00 lakhs	₹ 10.00 lakhs
	Cost of Plastic Surgery/Burn	₹ 5.00 lakh	₹ 5.00 lakh	₹ 5.00 lakh
	Death in Coma after accident	₹ 5.00 lakh	₹ 5.00 lakh	₹ 5.00 lakh
	Repatriation of Mortal remains	₹ 0.50 lakh	₹ 0.50 lakh	₹ 0.50 lakh
	Ambulance Charges	₹ 0.50 lakh	₹ 0.50 lakh	₹ 0.50 lakh
2	Term Plan Insurance – to be borne by customer at concessional rate	As per customer's eligibility from Generali Central Life Insurance Co. – Details of premium is attached in Annexure III.		
3	Wellness Program/Benefits/Annual Health Check-up	Nil	Nil	Nil
4	Group Medical Insurance - Premium to be borne by Customer	As per customer's eligibility from Bajaj General Insurance – Details of premium is attached in Annexure IV.		
5	Top-up Health/Medical Insurance Cover	Nil	Nil	Nil
6	Other benefits on ATM	Details in Annexure II		
7	Overdraft Facility	1 month gross salary	1 month gross salary	1 month gross salary
		Max. ₹70,000/-	Max. ₹1,20,000/-	Max. ₹2,00,000/-
8	Concession on Processing Charges on Retail Loans	100%	100%	100%
9	Concession in ROI on various Retail Loans			
9.1	All variants of Housing Loan excluding Grih Laxmi#	---	0.05%	0.10%
9.2	Takeover Home Loan Excluding Grih Laxmi#	0.05%	0.10%	0.15%
9.3	Vehicle Loan for five years	0.05%	0.10%	0.15%
9.4	Education Loan (excluding AAA & AA institute)##	0.25%	0.50%	0.50%
9.5	Personal Loan subject to undertaking obtained from Employer	1.00%	1.25%	1.50%

Only in case of non-DSA canvassed proposals.

* Subject to NPCI guidelines



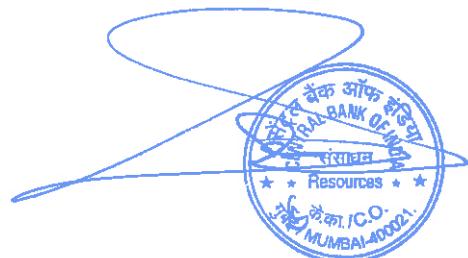
ANNEXURE II

Rupay Select Debit Card – Features*

Feature	Program
Personal Accident Insurance*	Personal Accident Insurance cover (Accidental Death or permanent total disability) of up to Rs. 10.00 lakhs Cardholder needs to perform minimum one successful RuPay card induced financial transaction at any POS/Ecom, both Intra and Inter-bank i.e. on-us or off us within 30 days prior to date of accident including accident date of RuPay Cardholder.
Gym	1 complimentary 3 months Cult.Fit- Cure.Fit Live subscription or Cult Fit-1 month Elite Pass subscription
Golf	1 complimentary Golf Lesson or Round every quarter
Health Check Up	1 complimentary premium health check-up package every quarter
OTT	1 complimentary 12 months Amazon Prime Video or ZEE5 HD membership or 12 months Sony Liv membership every year
Spa Services	1 complimentary SPA service every quarter.
Travel	1 complimentary INR 100 coupon for Ola or Uber cab service every quarter.
RuPay Lounge Program	Domestic Airport lounge program for RuPay Select Debit card provides access to cardholders three (3) times per calendar year and one per quarter per card in any of the 50+ participating Domestic Airport lounges. International lounge program provides access to cardholders three (3) times per calendar year in any of the 500+ participating International Airport lounges. The list of lounges is available on the below URL- https://www.rupay.co.in/lounges
Exclusive Merchant Offers	Exclusive offers from partner merchants

Features	Merchant
Entertainment - OTT's	Sony Liv/ Amazon Prime Video/ Zee5 HD
Cab Aggregators	Ola/ Uber
Wellness - SPA/SALON	The Four Fountains Spa/ Kairali Ayurvedic Spa/ Aroma Thai/ O2 Spa Lakme Salon/HR Wellness Spa E-Gift Card
Wellness - Fitness	Cult.Fit- Cure.Fit Live subscription or Cult Fit-1 month Elite Pass subscription
Healthcare - Diagnostics	Thyrocare/ SRL Diagnostics
Golf Rounds/Lessons	Golftripz

*All offers are subject to NPCI guidelines



Rupay Platinum Debit Card – Features**

Feature	Program
Personal Accident Insurance*	Personal Accident Insurance cover (Accidental Death or permanent total disability) of upto Rs. 2.00 lakhs Cardholder needs to perform minimum one successful RuPay card induced financial transaction at any POS/Ecom, both Intra and Inter-bank i.e. on-us or off us within 30 days prior to date of accident including accident date of RuPay Cardholder.
RuPay Lounge Program	Lounge access available only to Debit Card users meeting the minimum spend of ₹5,000 in previous quarter through POS or E-Commerce transactions using the RuPay Platinum Debit Card. Domestic Airport lounge program for RuPay Platinum Debit card provides access to cardholders one per quarter. International lounge program provides access to cardholders twice per calendar year in any of the 500+ participating International Airport lounges. The list of lounges is available on the below URL- https://www.rupay.co.in/lounges
Concierge Services	Personal Assistance Anytime, Anywhere, 24/7 assistance available in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages on the toll free number 1800-26-78729 for RuPay Platinum International Debit card holders

**All offers are subject to NPCI guidelines

ANNEXURE III

(In ₹)

AGE (In years)	50 LAKH	75 LAKH	1 CRORE	1.50 CRORE	2 CRORE	Premium Payment Term (PPT)	Policy Term (PT)	Smoker
18-25	10,500	12,225	13,470	20,205	26,620	10	30	No
26-35	20,850	24,300	26,740	40,110	53,360	10	30	No
36-45	48,850	57,000	62,630	93,945	107,400	10	30	No
46-55	67,550	125,325	137,750	206,625	274,800	10	30	No
56-60	1,32,100	1,54,125	1,69,350	2,54,025	3,38,600	10	25	No



ANNEXURE IV

Age Bracket - 18 - 35 Years			
	2 LAKH	5 LAKH	10 LAKH
1 A	4281	6431	9434
2 A	7213	10993	16739
2A + 1C	9453	12873	18487
2A + 2C	9453	12873	18487

Age Bracket - 36 - 45 Years			
	2 LAKH	5 LAKH	10 LAKH
1 A	5595	8375	12341
2 A	9506	14644	21333
2A + 1C	12508	17025	23444
2A + 2C	12508	17025	23444

Age Bracket - 46 - 55 Years			
	2 LAKH	5 LAKH	10 LAKH
1 A	5595	8375	12341
2 A	10829	16681	24302
2A + 1C	14135	19394	26706
2A + 2C	14135	19394	26706

Age Bracket - 56 - 60 Years			
	2 LAKH	5 LAKH	10 LAKH
1 A	6442	10078	14905
2 A	12521	20261	29615
2A + 1C	15966	22999	31757
2A + 2C	15966	22999	31757



