

Salary Account Package for Central Government Employees

Bank Name: STATE BANK OF INDIA (SBI)

Salary Product Features		Group-C	Group-B	Group-A
Insurance Cover for Account Holder Only	Personal Accident Death Insurance (Free of cost)	₹ 100 lakh for all CGSP account holders and ₹ 130 lakh for account holders under Royale variant		
	Air Accident Insurance (Free of cost)	₹ 160 lakh for all CGSP account holders and ₹ 190 lakh for account holders under Royale variant		
	Permanent Total Disability (Free of cost)	Upto ₹ 100 lakh for all CGSP account holders and Upto ₹ 130 lakh for account holders under Royale variant		
	Permanent Partial Disability (Free of cost)	Upto ₹ 80 lakh for all CGSP account holders and Upto ₹ 110 lakh for account holders under Royale variant		
	ADD on Covers- Girls Child Education/ Marriage, Air/ Ambulance charges, etc. (Free of cost) <i>{Details in the Annexure 1.1}</i>	Additional covers applicable, only if Personal Accidental Insurance (PAI) (death) claim is found admissible		
	Term Life Insurance Cover (Free of cost)	₹ 10 lakh for all CGSP account holders and ₹ 20 lakh for account holders under Royale variant * GTL terms and conditions apply		
	Term Life Insurance- Add on Cover (Cost to be borne by A/c holder) <i>{Details in the Annexure 5 }</i>	₹ 10,00,000 to maximum of ₹ 1,00,00,000 subject to capping of 10 times of Annual CTC. Cover to be as per the eligibility of the member and annual premium as per age band. <i>The Term insurance cover is being offered by SBI Life insurance company Ltd and subject to change over time</i>		

	Wellness Program/ Benefits / Annual Health Check-up <i>{Details in the Annexure 1.2 }</i>	Available with RuPay Select Debit card only.
	Health/ Medical Insurance Cover <i>{Details in the Annexure 3}</i>	Base Health insurance (Sapphire Classic) up to 5 lakhs available and provided by SBI General Insurance Company <i>The Base health insurance cover is being offered by SBI General Insurance Company Ltd. The rates quoted are subjected to change over time</i>
	Top-Up Health/ Medical Insurance Cover <i>{Details in the Annexure 3}</i>	Super Top-Up Health Insurance (Sapphire Super Top-Up) up to 50 lakh Cover with 5 lakhs deductible available and provided by SBI General Insurance Company <i>The Super Top up health insurance cover is being offered by SBI General Insurance Company Ltd. The rates quoted are subjected to change over time</i>
Banking	Minimum Balance	No minimum balance required
	Instant Overdraft Facility	We provide overdraft facility through digital channel and our branches up to 35 lakhs.
	Sweep In -Out facility	Threshold Amount: ₹ 50,000/- TDRs/STDRs to be created for a minimum amount of ₹ 15, 000/- and in multiples of ₹ 5, 000 thereafter
	IMPS/ RTGS/ UPI/ SMS Charges	Waived
	Free Demand Draft	Waived for unlimited number of drafts, if debited through salary account
	Free Cheque Facility	25 Free Cheque Leaves per month
	Concession in Locker Charges	50% (Diamond Variant Onwards)
	Concession in Processing & Documentation charges on Housing/ Car/ Education / Personal/ other Retail loan <i>{Details in the Annexure 1}</i>	<ul style="list-style-type: none"> • SBI Personal loan (erstwhile Xpress Credit): 50% • Home Loan: 100% in case of builder tie up (BTU) cases, Other than BTUs Where TIR & Valuation are required, actual cost to be recovered. (Charges for TIR, Valuation etc. to be recovered from customer) • Car Loan: 50% or Min. ₹ 500 (Whichever is higher) <p><i>The concession in PF and other charges on loans are subject to change as per bank guidelines over time</i></p>

<p>Concession in Rate of Interest on Housing/ Car/ Education / Personal/ other Retail loan <i>{Details in the Annexure 2}</i></p>	<ul style="list-style-type: none"> SBI Personal Loans: Employee NMI up to ₹1,00,000/- : 1.00% Employee NMI above ₹ 1,00,000/-: 2.50% $[Card Rate = MCLR for two years (8.85\%) + Spread as per CIBIL range]$ SBI Home Loans: 0.10% subject to floor rate which is 7.5% at present (as on 06/08/2025). <p><i>The interest rates on loans are subject to change as per bank guidelines over time</i></p>
<p>Concession in Demat AMC</p>	<ul style="list-style-type: none"> First year – Waiver Second year Onwards- 50% of AMC applicable <p><i>The Concessions on Demat accounts are subject to change as per the policies of SBICAP Securities.</i></p>
<p>Family Banking Benefits</p>	<ul style="list-style-type: none"> ➤ Eligible for employees with a net salary greater than ₹ 25,000. ➤ Spouse, Children, Parents and Siblings are eligible to open “SBI Rishtey” – Family Saving Bank account, Maximum 4 accounts may be opened under this facility with following benefits: <ul style="list-style-type: none"> • Zero minimum balance account • Issuance of Free Debit Card • Unlimited free Multicity Cheque Book (25 cheque leaves per month) • Free Accidental Insurance Cover of ₹ 5 Lakh x4 members. Total upto ₹ 20 Lakh (except minors) • RTGS/NEFT charges free (Online) • DD issuance charges free, if debited through “SBI Rishtey” Account • 10% concession on annual lockers rental • Auto sweep facility for higher rate of interest (Optional, on request) <p><i>SBI Rishtey facility will continue till salary account relationship is maintained.</i></p>
<p>Any Other.....</p>	<ol style="list-style-type: none"> 1. Categorisation of customers based on net monthly salary credit in the salary account: <ul style="list-style-type: none"> • Silver-₹ 10,000 to ₹25,000 • Gold- >₹ 25,000 to ₹ 50,000 • Diamond->₹ 50,000 to ₹ 1 lakh • Platinum->₹ 1 lakh to ₹ 2 lakh • Rhodium- >₹ 2 lakh • Royale- All IAS, IPS and Indian Forest Services (IFS) officers

			<ol style="list-style-type: none"> 2. Details of Central Government salary Package <i>{Details in the Annexure 1}</i> 3. SBI Comprehensive Pension Package <i>{Details in the Annexure 6}</i> 4. SBI Wealth <i>{Details in the Annexure 7}</i> <p><i>Continuation of GPA cover and life insurance cover beyond the policy year is subject to policy renewal, at bank's sole discretion.</i></p>
Cards & Offers	Debit Card Variant (Based on Net Monthly Salary Credit)	Free RuPay Platinum Debit Card: Gold Customers	Free RuPay Platinum Debit Card: Diamond Customers
	Debit Card - Issuance / Annual Maintenance Charges	Free	
	No. of Free ATM TXN (in a month)	Unlimited free number of transactions on all SBI network ATMs. Total 10 free transactions (including financial and non-financial) per month, at all non-SBI ATM networks	
	Airport Lounge Access on Debit Card {Domestic}	Platinum: 1 free visit a quarter	Platinum: 2 free visits a quarter
	Airport Lounge Access on Debit Card {International}	Platinum: NA	Platinum: NA
	Other Benefits on ATM {Details in Annexure 1.2 }	<p>Personal Accident & Permanent Disability Insurance: ₹ 10 lakh (With PoS condition 45 days) and other insurance and lifestyle benefits as per annexure 1.2</p> <p><i>RuPay debit card is being offered as per the variant of the customer under CGSP. The benefits associated with RuPay Debit cards are being offered by NPCI and subject to change over time</i></p>	
	Credit Card Variant (based on Net Monthly Salary Credit)	<ul style="list-style-type: none"> • Simply Save: > ₹ 25,000/- and up to ₹ 50,000/- • Prime: >₹ 50,000/- up to ₹ 1 lakh 	Prime: >₹ 50,000/- up to ₹ 1 lakh <ul style="list-style-type: none"> • Elite : >₹1 lakh up to ₹ 2 Lakh • AURUM: >₹ 2 Lakh and SBI ROYALE

	<p>Credit Card- Issuance / Annual Maintenance Charges</p>	<p>First Year Free 2nd Year Fees</p> <ul style="list-style-type: none"> Simply Save: ₹ 499 + GST Prime: ₹ 2999 + GST 	<p>First Year Free 2nd Year Fees</p> <ul style="list-style-type: none"> Prime: ₹ 2999 + GST 	<p>First Year Free 2nd Year Fees</p> <ul style="list-style-type: none"> Elite : ₹ 4999 + GST AURUM: ₹ 9999 + GST 	
	<p>Airport Lounge Access on Credit Card {Domestic}</p>	<ul style="list-style-type: none"> Simply Save: NA Prime: Complimentary 8 Domestic Lounges access (2 in a Calendar Quarter) 	<ul style="list-style-type: none"> Prime: Complimentary 8 Domestic Lounges access (2 in a Calendar Quarter) 	<ul style="list-style-type: none"> Elite : Complimentary 8 visits / year s.t. max 2 per quarter. AURUM: 16 Domestic Lounge access free for a year (4 in a Quarter) 	
	<p>Airport Lounge Access on Credit Card {International}</p>	<ul style="list-style-type: none"> Simply Save: NA Prime: Complimentary 4 visits / year s.t. max 2 per quarter 	<ul style="list-style-type: none"> Prime: Complimentary 4 visits / year s.t. max 2 per quarter 	<ul style="list-style-type: none"> Elite : Complimentary 4 visits / year s.t. max 2 per quarter AURUM: Unlimited International Membership (Priority pass access) and Free access for Guests – Once in a Quarter 	
	<p>Features & Other Benefit on Credit Card {Details in Annexure 4.}</p>	<p><i>SBI card is being offered as per the Net Monthly Salary credit under CGSP. Features of SBI Credit cards {Details in the Annexure 4} The offerings associated with SBI Credit cards are being offered by SBI Cards and subject to change over time</i></p>			
	<p>Other (SBI credit cards)</p>	<p>Spend Based Reversal (SBR) basis annual spends applicable from second year onwards</p>			

Annexures Enclosed :

Annexure-1 : Features of Central Government Salary Package (CGSP)

Annexure -1.1: Additional covers applicable, only if Personal Accidental Insurance (PAI) (death) claim is found admissible

Annexure -1.2 : Benefits associated with new age RuPay Debit Card

Annexure -2 : Interest Rate Concessions on Loans to CGSP customers

Annexure -3 : Base Health insurance (Sapphire Classic) and Super Top-Up Health Insurance (Sapphire Super Top-Up) Cover annual premium chart (₹ inclusive of GST) by SBI General Insurance Company.

Annexure -4 : SBI Credit Cards Offerings for Central Government Employees

Annexure -5 : Term Life insurance cover offerings by SBI Life Insurance co. Ltd. to SBI Central Government Salary Package accounts holders.

Annexure -6: SBI Comprehensive Pension Package

Annexure -7: SBI Wealth

Features of Central Government Salary Package (CGSP)

Annexure-1

Features	Royale [All IAS, IPS and Indian Forest Services (IFS) officers]	All other Central Government Permanent Employees [Variants offered as per Net monthly Salary Credit (₹)]						
		Silver	Gold	Diamond	Platinum	Rhodium		
Variant		₹ 10,000 to ₹25,000	>₹ 25,000 to ₹ 50,000	>₹ 50,000 to ₹ 1 lakh	>₹ 1 lakh to ₹ 2 lakh	>₹ 2 lakh		
Net monthly Salary Credit (₹)		₹ 10,000 to ₹25,000	>₹ 25,000 to ₹ 50,000	>₹ 50,000 to ₹ 1 lakh	>₹ 1 lakh to ₹ 2 lakh	>₹ 2 lakh		
Min. Balance	Nil							
Complementary Personal Accident Insurance (Death)	₹ 130 lakh		₹ 100 lakh					
Complementary Air Accident Insurance (Death)	₹ 190 lakh		₹ 160 lakh					
Permanent Total Disability (PTD) Cover	Upto ₹ 130 lakh		Upto ₹ 100 lakh					
Permanent Partial Disability (PPD) Cover	Upto ₹ 110 lakh		Upto ₹ 80 lakh					
Add-On insurance Covers (Annexure 1.1)	Available as per the insurance policy provisions							
Group Term Life Insurance (GTL)*	₹ 20 lakh		₹ 10 lakh					
Concession in annual locker rent charges	50% if net salary is greater than ₹ 50,000							
New Age RuPay Debit Card\$ (Annexure 1.2)	Free International Select RuPay Debit Card if net salary is greater than ₹ 1 lakh			Free RuPay Platinum Debit Card if net salary is greater than ₹ 10,000 and upto than ₹ 1 lakh				
A T M cum Debit Card (Master card/VISA) \$	Free International Platinum Debit Card if net salary is greater than ₹ 1 lakh	Free, International Gold Debit Card if net salary is greater than ₹ 25,000 and upto ₹ 1 lakh		Free, Domestic Classic Debit Card if net salary is greater than ₹ 10,000 and upto ₹ 25,000				
Debit Card issuance and AMC	Free							
Multi City Cheques	25 Cheque Leaves free per month (except for bulk requirement)							
RTGS/NEFT Charges	Waived (in online mode)							
Setting up Standing Instructions (Within SBI)	Free							
Charges for issue of Demand Draft	Waived for unlimited number of drafts, if debited through salary account							
Passbook	Available for all accounts, Free updating at Non-Home Branches							

Transactions at any Bank ATMs	Unlimited free number of transactions on all SBI network ATMs. Total 10 free transactions (including financial and non-financial) per month, at all non-SBI ATM networks	
Auto Sweep Facility (Available only on customers request)	Threshold Amount: ₹ 50,000/- TDRs/STDTRs to be created for a minimum amount of ₹ 15, 000/- and in multiples of ₹ 5, 000 thereafter	
Family Saving Account – “SBI Rishtey”	<ul style="list-style-type: none"> ➤ Eligible for employees with a net salary greater than ₹ 25,000. ➤ Spouse, Children, Parents and Siblings are eligible to open “SBI Rishtey” – Family Saving Bank account, Maximum 4 accounts may be opened under this facility with following benefits: • Zero minimum balance account • Issuance of Free Debit Card • Unlimited free Multicity Cheque Book (25 cheque leaves per month) • Free Accidental Insurance Cover of ₹ 5 Lakh x4 members. Total upto ₹ 20 Lakh (except minors) • RTGS/NEFT charges free (Online) • DD issuance charges free, if debited through “SBI Rishtey” Account • 10% concession on annual lockers rental • Auto sweep facility for higher rate of interest (Optional, on request) <p><i>SBI Rishtey facility will continue till salary account relationship is maintained.</i></p>	
Concession in loan processing charges	SBI Personal loan (erstwhile Xpress Credit): 50% Home Loan: 100% in case of builder tie up (BTU) cases, Other than BTUs Where TIR & Valuation are required, actual cost to be recovered. (Charges for TIR, Valuation etc. to be recovered from customer) Car Loan: 50% or Min. ₹ 500 (Whichever is higher)	
Concession in Margin Money on Car Loan	5% Concession subject to maximum 100% LTV of ex showroom price of vehicle	
<p>\$ Customer can avail either new age RuPay, Master or VISA ATM cum Debit card as per account variant eligibility. Benefits available on Platinum RuPay debit card vary as per classification of accounts under different variants, based on net salary of employees.</p> <p>* GTL terms and conditions apply</p>		
<p>The insurance benefits under CGSP for policy year 2025-26 are being offered through Insurance companies and serviced by the brokers mentioned as under:</p>		
Particulars	Name of Insurance Company	Name of Insurance Broker Firm
Group personal Accident Cover (PAI, AAI, PTD and PPD)	The Oriental Insurance Company Ltd.	M/S Anand Rathi Insurance Brokers Ltd.
Group Term Life Insurance	M/s SBI Life Insurance Ltd.	M/s Alliance Insurance Brokers Pvt. Ltd.
<p>Continuation of GPA cover and life insurance cover beyond the policy year is subject to policy renewal, at bank's sole discretion.</p> <p>All terms and conditions for insurance benefits under CGSP are placed at bank website https://sbi.bank.in/web/salary-account/accident-insurance</p>		

Annexure -1.1

Additional covers applicable, only if Personal Accidental Insurance (PAI) (death) claim is found admissible

Add on covers are not applicable in case of disability claims

Sl. No.	Particulars of Add on covers	Amount
1.	Cost of plastic surgery in burn cases	Up to ₹10 lakh
2.	Transportation of imported medicine	Up to ₹5 lakh
3.	Death after coma (more than 48 hours) after accident	Up to ₹ 5 lakh
4.	Air ambulance	Up to ₹ 10 lakh
5.	Child higher education cover for graduation (age 18-25 year)	Up to ₹ 8 lakh (for girl child: Up to ₹10 lakh)
6.	Girl child cover for marriage (age 18-25 year)	Up to ₹10 lakh for two girl child (up to ₹5 lakh each) or up to ₹ 5 lakh for 1 girl child
7.	Family transportation (cost of travel incurred by immediate 2 family members to reach place of accident)	Up to ₹ 50,000
8.	Repatriation of mortal remains	Up to ₹ 50,000
9.	Normal ambulance charges	Up to ₹ 50,000
10.	Additional PAI Cover- Death while performing duties on foreign soil	Up to ₹10 lakh

Benefits associated with new age RuPay Debit Card\$

Annexure -1.2

Salary Package Variant	Silver	Gold	Diamond	Platinum & Rhodium	Royale
Net Monthly Salary Credit*	₹ 10,000 to ₹25,000	>₹ 25,000 to ₹ 50,000	>₹ 50,000 to ₹ 1 lakh	>₹ 1 lakh	All IAS, IPS and Indian Forest Services (IFS) officers
Card Variant	Platinum		Platinum		Select
Health Checkup	NA		NA		Once in a year (2%)
MakeMyTrip	NA		Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a Quarter		Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a Quarter
Amazon Prime	NA		Full Year Subscription		Full Year Subscription
Gym membership	NA		NA		One month offline or 3-month online subscription
SPA	NA		NA		Once in a year
Lounge - domestic	1 free visit a quarter	> ₹ 25,000/- and up to ₹ 50,000/-*	1 free visit a quarter	3 free domestic visits a quarter	
		₹ 50,000/- and up to ₹ 1 lakh*	2 free visits a quarter		
Lounge - International	NA		NA		3 free international visits a year
Golf	NA		NA		Once in a year

Cab aggregator	NA	NA	Once in a year
Swiggy One	NA	3-month membership once in a year	3-month membership once in a year
Book My Show	NA	INR 250 off on purchase of min 2 tickets; once in a quarter	INR 250 off on purchase of min 2 tickets; once in a quarter
Personal Accident & Permanent Disability Insurance	₹ 10 lakh (With PoS condition 45 days)		
Air Accident Insurance	NA	₹ 50 lakh (With PoS condition 45 days)	₹ 100 lakh (With PoS condition 45 days)
Purchase Protection	NA	₹ 2 lakh	₹ 2 lakh
Concierge	24*7 concierge service 100%	24*7 concierge service 100%	24*7 concierge service
Emergency Cash concierge	NA	NA	Emergency cash – international
<p>§ The benefits associated with RuPay Debit cards are being offered by NPCI and subject to change over time</p>			

Annexure - 2

Interest Rate Concessions on Loans to CGSP customers		
Loan Type	Particulars	Concession on Card Rate
SBI Personal Loans Card Rate = MCLR for two years (8.85%) + Spread as per CIBIL range	Employee NMI up to ₹1,00,000/-	1.00%
	Employee NMI above ₹ 1,00,000/-	2.50%
SBI Home Loans	All Home Loans	0.10% Subject to floor rate which is 7.5% at present (as on 06/08/2025)
<i>The interest rates on loans are subject to change as per bank guidelines over time</i>		

Base Health insurance (Sapphire Classic) and Super Top-Up Health Insurance (Sapphire Super Top-Up) Cover annual premium chart (₹ inclusive of GST) by SBI General Insurance Company

(Cost of premium to be borne by customers)

Sapphire Classic: Base Health Insurance Cover Annual Premium Chart						
Family Combinations	Policy rates valid until 63 years@			Renewal rates above 65 age and max upto 75 years		
	Per family rates (₹ inclusive of GST)					
	2 lakh	3 lakh	5 lakh	2 lakh	3 lakh	5 lakh
1 Adult	1983	2155	2629	3642	3959	4830
2 Adults	3193	3471	4235	5866	6376	7779
2 Adults +1 Child	3697	4018	4902	6791	7381	9005
2 Adults +2 Child	4507	4899	5977	8280	8999	10979
1 Adult +1 Child	2221	2414	2945	4079	4434	5409
1 Adult +2 Child	2487	2703	3298	4569	4966	6058

Sapphire Super Top-Up Health Insurance Cover Annual Premium Chart								
Family Combinations	Policy rates valid until 63 years@				Renewal rates above 65 age and max upto 75 years			
	Per family rates (₹ inclusive of GST)							
	10 lakh cover with 2 lakh deductible	15 lakh cover with 2 lakh deductible	30 lakh cover with 3lakh deductible	50 lakh cover with 5 lakh deductible	10 lakh cover with 2 lakh deductible	15 lakh cover with 2 lakh deductible	30 lakh cover with 3lakh deductible	50 lakh cover with 5 lakh deductible
1 Adult	1521	1618	1649	2391	2961	3150	3211	4656
2 Adults	1653	1758	1796	2604	3217	3423	3496	5070
2 Adults +1 Child	1727	1837	1881	2728	3362	3577	3663	5311
2 Adults +2 Child	1869	1988	2020	2929	3638	3871	3934	5704
1 Adult +1 Child	1703	1812	1847	2678	3317	3528	3596	5215
1 Adult +2 Child	1806	1921	1958	2839	3516	3740	3812	5527

@ Policy rates valid until 63 years, separate rates apply for continuation in higher age bracket. Premium cost and policy continuation beyond 55 years of age will be subject to medical examination.

Note: The Base health insurance and Super Top up health insurance cover is being offered by SBI General Insurance Company Ltd. The rates quoted is subjected to change over time.

Annexure -4

SBI Credit Cards Offerings for Central Government Employees				
Net Monthly Salary Credit	> ₹ 25,000/-and up to ₹ 50,000/-	>₹ 50,000/- up to ₹ 1 lakh	>₹1 lakh up to ₹ 2 Lakh	>₹ 2 Lakh and SBI ROYALE
Credit Card Variant	Simply Save	Prime	Elite	AURUM
Offer	First Year Free			
2nd Year Fees	₹ 499 + GST	₹ 2999 + GST	₹ 4999 + GST	₹ 9999 + GST
Spend Based Reversal of renewal fees	₹ 50000	₹ 150000	₹ 500000	₹ 600000
Suggestive Limit on new accounts	₹ 30,000/-	₹ 60,000/-	₹ 1,00,000/-	₹ 1.5 lakh to ₹ 2.0 lakh
Reward Points	<ul style="list-style-type: none"> Earn 10 reward points per ₹ 150 spent on Dining, Movies, Departmental Store and Grocery Spends 	<ul style="list-style-type: none"> Earn 5 times reward points in accelerated categories (10 RPs/ Rs.100 spent): Dining, Departmental stores and Groceries <ul style="list-style-type: none"> Each Reward Point = Rs. 0.25 Earning on Regular Spends: 2RPs / ₹ 100 	<ul style="list-style-type: none"> Earn 4 AURUM Reward Points on every ₹100 spent. (1 AURUM Reward Point = '0.25) <p>Note: Reward Points will not expire</p>	
		<ul style="list-style-type: none"> 20 RPs / Rs. 100 spent on Birthday and Standing Instructions for Utility Bill Payments. 	<ul style="list-style-type: none"> 2 FREE movie tickets worth ₹ 500 every month from Book My Show 	<ul style="list-style-type: none"> 4 FREE movie tickets worth ₹ 1000 from Book My Show every month.
Spend Based Benefits		<ul style="list-style-type: none"> Gift voucher of ₹ 7000/- from Pantaloons or Yatra on 5L annual spends Pizza Hut Gift voucher of ₹ 1000/- on Rs.50,000 Quarterly spends 	<ul style="list-style-type: none"> Earn up to 50,000 Bonus reward points annually - 10,000 points at ₹ 3L, ₹ 4L spends & 15,000 points at ₹ 5L, ₹ 8L spends. 	<ul style="list-style-type: none"> Monthly milestone - Spend 1L – INR 1500 Tata Cliq voucher Annual milestone - Spend 5L – INR 5K Tata Cliq Voucher Spend 10L – INR 10K Taj E-GV Spend 20 L – INR 20K worth GV from Apple
Lifestyle Benefits		<ul style="list-style-type: none"> Complimentary membership to the Priority Pass program worth \$99 Complimentary 8 Domestic Lounges access (2 in a Calendar Quarter) 		<ul style="list-style-type: none"> Complimentary Memberships to Club Marriot, Digital Subscription of Mint & The wall street Journal.
Exclusive Privileges		<ul style="list-style-type: none"> Complimentary International and Domestic Lounge access* Enjoy a complimentary 1-year Club ITC Silver Tier Membership. Fraud Liability cover of 1L 	<ul style="list-style-type: none"> 16 Domestic Lounge access free for a year (4 in a Quarter), Unlimited International Membership (Priority pass access) and Free access for Guests – Once in a Quarter 1 Domestic Spa per Quarter 4 Complimentary Golf rounds & 12 Lessons – additional 50% discount on subsequent rounds & Lessons) Air Accidental Cover – ₹ 3.5 Cr, Lost card liability, Fraud coverage – ₹ 10 Lakh, 2 flight cancellation coverage up to 3500 and Travel insurance cover of ₹ 1Lakh. 	<ul style="list-style-type: none"> Lowest Foreign Exchange Mark-up of 1.99% 24x7 concierge desk
Surcharge Waiver		<ul style="list-style-type: none"> Get 1% Surcharge Waived off on fuel across all petrol pumps. Monthly Limit 10,000. Per Transaction:500-3000. Save Max 100Rs p.m. 	<ul style="list-style-type: none"> 1% fuel surcharge waiver across all petrol pumps in India – save up to Rs250/every month (500-4000). 	

* Domestic Lounge access: Complimentary 8 visits / year s.t. max 2 per quarter. International Lounge access (outside India): Complimentary 4 visits / year s.t. max 2 per quarter

Note - The offerings associated with SBI Credit cards are being offered by SBI Cards and subject to change over time

Term life insurance cover offerings by SBI Life Insurance co. Ltd. to SBI Central Government Salary Package Accounts holders.

Terms for coverage of members under Voluntary Scheme:

1. The SA criteria for voluntary are INR 10,00,000 to maximum of INR 1,00,00,000 subject to capping of 10 times of Annual CTC. Cover to be as per the eligibility of the member.
2. The coverage is voluntary, and the premium will be paid by the employees themselves.
3. Cover shall be provided to only primary account holders who is a Central Government employee and is holding a salary account with SBI bank. No cover for secondary account holder.
4. The coverage amount determined at inception must remain constant throughout the coverage term (one year). There will be no increase in sum assured during the coverage period.
5. Renewal will be based on the scheme's experience and Age wise rates will be share at the renewal of the group policy.
6. Video Medical Examination Report (VMER) limits

Age in years	VMER limit (Education – Graduate and above)
18-40 years	1,00,00,000
41-45 years	75,00,000
46-50 years	50,00,000

Other conditions for Voluntary covers:

- Available to Applicant currently residing & working in India only.
- Age definition shall be age last birthday.
- No riders shall be offered.
- Cover shall be applicable from age 18 to 50 years only, respectively.
- SBI bank to ensure that the offer is made only to members who have received salary credit till latest month. *Minimum 6 months relationship with the SBI (salary account compulsory). We recommend that cover be offered only to members/accounts that have maintained a relationship with the Bank for a minimum of six months. To be eligible, the Bank must ensure that the member's salary has been credited to the account in the month immediately preceding the offer month.*
- Minimum annual income of INR 5,00,000 mandatory for cover above INR 25,00,000.
- Maximum Cover term will be for 1 year only.
- Confirmation from employer on the employment to be collected during claim stage.
- Insurance cover will be offered only to actively at work, full-time employees only. Not applicable for contractual employees and consultants or members on probation.
- Suicide exclusion is applicable in the first year of coverage from date of joining at member level.
- Medical underwriting Clauses:
 - Long-form medical questionnaires would be mandatory for every case.
 - All covers above INR 25,00,000 or above offered VMER limits or not qualifying for VMER limits to be medically assessed. Medicals to be triggered as per current term medical grid as per Underwriting Guidelines.
 - For VMER, education to be graduate and above mandatory.
- Coverage as offered is up to 1 Cr as proposed. Under normal circumstances, medical underwriting for coverage will be required. Considering that we are covering central government employees, we have proposed relaxed medical underwriting rules. In case the member is in good health, certain questions regarding their health conditions will be asked by a certified doctor

over a video call and the responses will be recorded. In case the response is satisfactory, without calling for additional medical tests. The limits prescribed as age wise.

- An applicant can avail only one insurance cover, regardless of the number of accounts held. A deduplication check will be performed by the bank.
- No Income proof required as SBI bank will be confirming the annual salary income of the applicant.
- The product is available for Indian national only. Not applicable for NRI/PIO/OCI customer.
- SUC calculation: This is a stand-alone product and SA of other products will not be added.
- Standard age proof and ID proof to be collected.
- Not to be offered to individuals in case if any of the prospect's existing policy with SBI Life has been declined/postponed/rated up, system to directly reject such proposals.

Premium Rates:

Annual Premium Rate Per lakh SA, Excluding GST	
Age Band	Rs. Rate Per Lakh Sum Assured
18-30	245
31-35	305
36-40	425
41-45	610
46-50	925

Note- The Term insurance cover is being offered by SBI Life insurance company Ltd and subject to change over time

Annexure - 6

SBI Comprehensive Pension Package

Central Government pensioners can avail "Comprehensive Pension Package. The features of the Product are:

Sr. No.	Particulars	Features
1	Eligibility	Central Government pensioners, age <= 70 years
3	Minimum Balance Condition	Nil
4	SMS Alert Charges	Nil
5	Debit Card	Rupay Platinum Gold Debit Card
6	Debit Card Issuance Charges	Nil
7	AMC on Debit Card	Applicable as per Saving Bank extant norms
8	Personal Accident Insurance (death) cover	₹ 30 lakh (if found admissible)
Add-On insurance Covers (If PAI is admissible)		
	Particulars of Add on covers	Amount
i	Cost of plastic surgery in burn cases	Up to ₹10 lakh
ii	Transportation of imported medicine	Up to ₹5 lakh
iii	Death after coma (more than 48 hours) after accident	Up to ₹ 5 lakh
iv	Air ambulance	Up to ₹ 10 lakh
v	Child higher education cover for graduation (age 18-25 year)	Up to ₹ 8 lakh (for girl child: Up to ₹10 lakh)
vi	Girl child cover for marriage (age 18-25 year)	Up to ₹5 lakh
vii	Family transportation (cost of travel incurred by immediate 2 family members to reach place of accident)	Up to ₹ 50,000
viii	Repatriation of mortal remains	Up to ₹ 50,000
ix	Normal ambulance charges	Up to ₹ 50,000
All other charges excluding those, mentioned above will be available to these customers without any exception.		

Annexure - 7

SBI Wealth

Dedicated Relationship Manager under SBI Wealth is assigned to Central Government salary account holders based on following eligibility criteria:

- i. All Rhodium variant customers. **OR**
- ii. All Central Government officials in rank of IAS, IFS, IPS, IRS or equivalent rank of Joint Secretary level and above officers. **OR**
- iii. Total relationship value (TRV) of ₹ 50 lakh and above.