

## Salary Account Package for Central Government Employees

**Bank Name: Union Bank of India**

Salary Product Features		Group-C	Group-B	Group-A
Insurance  <b>Cover for Account Holder Only</b>	<b>Personal Accident Death Insurance</b> (Free of cost)	₹ 75 Lakh	₹ 100 Lakh	₹ 100 Lakh (Gross Salary more than ₹ 75k) / ₹ 150 Lakh (Net Salary above ₹ 1.80 Lakh)
	<b>Air Accident Insurance</b> (Free of cost)	₹ 100 Lakh	₹ 200 Lakh	₹ 200 Lakh
	<b>Permanent Total Disability</b> (Free of cost)	Up to ₹ 75 Lakh (As per Disability %)	Up to ₹ 100 Lakh (As per Disability %)	Up to ₹ 100 Lakh (Gross Salary more than ₹ 75k) / Up to ₹ 150 Lakh (Net Salary above ₹ 1.80 Lakh) (As per Disability %)
	<b>Permanent Partial Disability</b> (Free of cost)	Up to ₹ 75 Lakh (As per Disability %)	Up to ₹ 100 Lakh (As per Disability %)	Up to ₹ 100 Lakh (Gross Salary more than ₹ 75k) / Up to ₹ 150 Lakh (Net Salary above ₹ 1.80 Lakh) (As per Disability %)
	<b>ADD on Covers- Girls Child Education/ Marriage, Air/ Ambulance charges, etc.</b> (Free of cost) <i>{Details in the Annexure-A}</i>	Child Education - ₹ 6 Lakh Girl Child Marriage - ₹ 1 Lakh Air Ambulance - ₹ 6 Lakh Repatriation of Mortal remain – ₹ 0.20 Lakh Family transportation to reach place of accident- ₹ 0.20 Lakh Cost of Plastic Surgery - ₹ 2 Lakh Transportation of Imported Medicine - ₹ 2 Lakh	Child Education - ₹ 6 Lakh Girl Child Marriage - ₹ 1 Lakh Air Ambulance - ₹ 6 Lakh Repatriation of Mortal remain – ₹ 0.20 Lakh Family transportation to reach place of accident- ₹ 0.20 Lakh Cost of Plastic Surgery - ₹ 2 Lakh Transportation of Imported Medicine - ₹ 2 Lakh	Child Education - ₹ 6 Lakh Girl Child Marriage - ₹ 1 Lakh Air Ambulance - ₹ 6 Lakh Repatriation of Mortal remain – ₹ 0.20 Lakh Family transportation to reach place of accident- ₹ 0.20 Lakh Cost of Plastic Surgery - ₹ 2 Lakh Transportation of Imported Medicine - ₹ 2 Lakh

	<b>Term Life Insurance Cover</b> (Free of cost)	Up to ₹ 10 Lakh	Up to ₹ 20 Lakh	Up to ₹ 20 Lakh
	<b>Term Life Insurance- Add on Cover</b> (Cost to be borne by A/c holder) <i>{Details in the Annexure-B}</i>	Up to ₹ 30 Lakh	Up to ₹ 30 Lakh	Up to ₹ 30 Lakh
	<b>Wellness Program/ Benefits / Annual Health Check-up Hospi cash for IPD</b>	₹ 30,000 (₹ 1000/- per day up to 30 Days)	₹ 1,00,000 (₹ 3500/- per day up to 30 Days)	₹ 1,00,000 (₹ 3500/- per day up to 30 Days)
	<b>Health/ Medical Insurance Cover</b> (Free of Cost)	₹ 1 Lakh (2 Adult + 2 Child)	₹ 1 Lakh (2 Adult + 2 Child)	₹ 1 Lakh (2 Adult + 2 Child)
	<b>Top-Up Health/ Medical Insurance Cover</b> (Cost to be borne by A/c holder) <i>{Details in the Annexure-C}</i>	₹ 30 Lakh (₹ 3 Lakh deductible)	₹ 30 Lakh (₹ 3 Lakh deductible)	₹ 30 Lakh (₹ 3 Lakh deductible)
	Note: - Insurance features are as on date, may vary on the date of onboarding and subject to annual review.			

	<b>Minimum Balance</b>	Nil	Nil	Nil
	<b>Instant Overdraft Facility</b> <i>{Details in Annexure-D}</i>	90% of the one-month net salary with maximum of ₹ 50,000 repayable in 3/6/9/12 EMI	90% of the two months net salary credited to account with maximum of ₹ 2,00,000/- repayable in 3/6/9/12 EMI	90% of the two months net salary credited to account with maximum of Up to ₹ 5,00,000/-
	<b>Sweep In -Out facility</b> <i>{Details in Annexure-E}</i>	Threshold limit ₹ 75,000. Sweep In/Out In multiple of ₹ 10,000	Threshold limit ₹ 1,00,000. Sweep In/Out in multiple of ₹ 10,000	Threshold limit ₹ 2,00,000. Sweep In/Out in multiple of ₹ 10,000
	<b>IMPS/ RTGS/ UPI/ SMS Charges</b>	Nil	Nil	Nil

	<b>Free Demand Draft</b>	Unlimited	Unlimited	Unlimited
	<b>Free Cheque Facility</b>	60 leaves free per year	100 leaves free per year	100 leaves free per year
	<b>Concession in Locker Charges</b>	25% concession on locker for first 5 years	50% Concession on Locker for first 3 Years & 25% Concession for subsequent 4th & 5th Year {Gross salary above 75k}	50% Concession on Locker for first 3 Years & 25% Concession for subsequent 4th & 5th Year {Gross salary above 75k} 100% Concession on Locker for One Year & 50% Concession from 2nd Year till 5th Year {Net salary ₹1.80 Lakh & above}
	<b>Concession in Processing &amp; Documentation charges on Housing/ Car/ Education / Personal/ other Retail loan</b>	100 % Concession (Housing/Personal/Edu/Car/Mort.)	100 % Concession (Housing/Personal/Edu/Car/Mort.)	100 % Concession (Housing/Personal/Edu/Car/Mort.)
	<b>Concession in Rate of Interest on Housing/ Car/ Education / Personal/ other Retail loan</b>	Home/Vehicle/Personal/Mortgage Loan: - Up to 0.10 %* Education Loan: - up to 0.40 %* (Additional up to 0.10% for Women Employees) * on applicable ROI	Home/Vehicle/Personal/Mortgage Loan: - Up to 0.10 %* Education Loan: - up to 0.40 %* (Additional up to 0.10% for Women Employees) * on applicable ROI	Home/Vehicle/Personal/Mortgage Loan: - Up to 0.10 %* Education Loan: - up to 0.40 %* (Additional up to 0.10% for Women Employees) * on applicable ROI
	<b>Concession in Demat AMC</b>	As per applicable charges	As per applicable charges	As per applicable charges (Gross salary above 75k) No registration & No AMC for 1 <sup>st</sup> Year (for net salary of ₹ 1.80 Lakh & above)
	<b>Family Banking Benefits</b>	Zero Balance account to 3 family members (Spouse, 2 Children) Personal Accident Insurance of ₹ 2 Lakh	Zero Balance account to 3 family members (Spouse, 2 Children) Personal Accident Insurance of ₹ 2 Lakh	Zero Balance account to 3 family members (Parent, Spouse, Sibling, Children)/4 Family members (Net Salary above ₹ 1.80 Lakh) Personal Accident Insurance of ₹ 2 Lakh
	<b>Any Other – Joint Account Facility with Spouse</b>	Yes	Yes	Yes

Cards & Offers	Debit Card Variant	RuPay Select	RuPay Select	RuPay Select/Elite Metal
	<b>Debit Card - Issuance / Annual Maintenance Charges</b>	Issuance – Free AMC – Lifetime Free	Issuance – Free AMC – Lifetime Free	Issuance – Free AMC – Lifetime Free
	<b>No. of Free ATM TXN (in a month)</b>	Unlimited Free	Unlimited Free	Unlimited Free
	<b>Airport Lounge Access on Debit Card {Domestic}</b>	One per Quarter	One per Quarter	RuPay Select: One per Quarter Elite Metal: Four per Quarter (Net Salary above ₹ 1.80 Lakh)
	<b>Airport Lounge Access on Debit Card {International}</b>	Two per Year	Two per Year	RuPay Select: Two per Year Elite Metal: Four per Year (Net Salary above ₹ 1.80 Lakh)
	<b>Other Benefits on Debit Card {Details in Annexure-F}</b>	OLA/UBER voucher, Gym/Fitness, OTT Subscription, Spa Service, Golf Session	OLA/UBER voucher, Gym/Fitness, OTT Subscription, Spa Service, Golf Session	OLA/UBER voucher, Gym/Fitness, OTT Subscription, Spa Service, Golf Session, Book My Show, Make My Trip
	Credit Card Variant	RuPay Platinum – GROSS SALARY > ₹ 5.00 Lakh Per Annum  Divaā (for Women) - GROSS SALARY > ₹ 5.00 Lakh Per Annum	UNICORN – GROSS SALARY > ₹ 5.00 Lakh Per Annum  Divaā (for Women) - GROSS SALARY > ₹ 5.00 Lakh Per Annum	UNICORN – GROSS SALARY > ₹ 5.00 Lakh Per Annum  Divaā (for Women) - GROSS SALARY > ₹ 5.00 Lakh Per Annum
	<b>Credit Card- Issuance / Annual Maintenance Charges</b>	Platinum - As per applicable charges  Divaā – Waived for 1 <sup>st</sup> Year & not levied if annual spend is ₹ 30,000 in previous year	Divaā – Waived for 1 <sup>st</sup> Year & not levied if annual spend is ₹ 30,000 in previous year  UNICORN - Waived off if annual spend is ₹ 3 Lakh & above	Divaā – Waived for 1 <sup>st</sup> Year & not levied if annual spend is ₹ 30,000 in previous year  UNICORN - Waived off if annual spend is ₹ 3 Lakh & above  AMC – Waived for 1 <sup>st</sup> Year only (Net Salary above ₹ 1.80 Lakh)
	<b>Airport Lounge Access on Credit Card {Domestic}</b>	With RuPay Platinum – Nil With Divaā – Two per Quarter	With Divaā /UNICORN– Two per Quarter	With Divaā /UNICORN– Two per Quarter

	<b>Airport Lounge Access on Credit Card {International}</b>	With RuPay Platinum – Nil With Divaā – Two per Year	With Divaā /UNICORN– Two per Year	With Divaā /UNICORN– Two per Year
	<b>Features &amp; Other Benefit on Credit Card {Details in Annexure-G}</b>	Nykaa, Flipkart, Myntra, Lakme, Book My Show, Swiggy One, Big Basket, Agilus	Nykaa, Flipkart, Myntra, Lakme, Book My Show, Swiggy One, Big Basket, Agilus, OTT,Spa, Make My Trip	Nykaa, Flipkart, Myntra, Lakme, Book My Show, Swiggy One, Big Basket, Agilus, OTT,Spa, Make My Trip
	<b>Dedicated Relationship Manager</b>	Not Available	Not Available	To assist with banking services
	<b>Call Centre Facility</b>	Not Available	A priority desk at call centre for banking related queries	A priority desk at call centre for banking related queries

**Details of Insurance Service Providers: -**

Insurance Facility	Insurer
Personal Accident Insurance	United India Insurance Company Limited
Air Accident Insurance	The National Insurance Company Limited
Term Life Insurance cover (a) Bank sponsored (b) Optional Top-Up Cover	(a) Life Insurance Corporation of India (b) Life Insurance Corporation of India/SUD Life Insurance Company Ltd
Group Medical Insurance Cover (a) Bank sponsored (b) Optional Top-Up Cover	(a) Yet to be finalized (b) Manipal Cigna Health Insurance Company Limited

Note :- Insurance company are subject to change annually.

**Details of Insurance Facility (Bank Sponsored): -**

Insurance Facility	Quantum of Cover	Max Age of Cover
Personal Accident Insurance	Up to ₹ 150 Lakh	Up to Age of retirement Max 65 Yrs (#)
Air Accident Insurance	₹ 200 Lakh	No upper age limit (\$)
Add-on Cover with Personal Accident Insurance	Up to ₹ 16.40 Lakh	Up to Age of Retirement (Max 65 Years)
Term Life Insurance	Up to ₹ 20 Lakh	Up to Age of Retirement (Max 65 Years)
Medical Insurance	Up to ₹ 1 Lakh	Up to Age of 60 Years

(#) Personal Accident Insurance cover is available up to the age of retirement. If pension is routed through the existing salary account maintained with Union Bank of India, cover is extended till 70 Years.

(\$) Debit Card should be in active status with at least one financial/non-financial transaction within 90 days from the date of claim.

**Details of Insurance Facility (Voluntary Basis): -**

Insurance Facility	Max Quantum of Cover	Premium Rate	
Term Life Insurance	Up to ₹ 30 Lakh	SUD Life Insurance Co Ltd (18-60 Yrs)	
		Age Band	Premium Rate per Lakh
		18-25	147.50
		36-50	305.60
Medical Insurance	₹ 30 Lakh (₹ 3 Lakh deductible)*	₹ 2117 + GST per Lakh	

\* The initial expenses up to ₹ 3 Lakh is to be covered under the base medical policy or to be borne by the employee.

Note- Insurance facility and premium are as on date and may vary on the date of onboarding and subject to annual review.

**Terms & Condition relating to Add-on Cover: -**

- a) The following Add-on covers are offered to the debit cardholder in addition to the accident insurance cover.
  - (i) Children Education Bonus – 5% of SI or actual expenses subject to max of ₹ 15000/- (whichever is lower) for max 2 children (school/college going)
  - (ii) Checked In Baggage Loss Cover – for lost baggage during air travel (domestic & international) max of ₹ 15000/- or actual loss (whichever is lower), subject to condition of the air ticket being purchased using the debit card of Union Bank of India
  - (iii) Girl Child Cover – extended to Unmarried Girl Child of the insured person for her marriage. The age of the unmarried girl child should be between 18 – 25 Years at the time of death of the debit cardholder. An amount up to 20% of SI subject to max of ₹ 200,000/- is payable on producing marriage certificate
  - (iv) Ambulance Charges – reimbursement of charges for transportation of insured person to hospital following accident subject to max ₹ 1000/-
  - (v) Transportation Expenses – reimbursement of transportation of mortal remains of insured person to place of residence subject to max of ₹ 10000/-
- b) Higher education cover of 10% of PAI cover or subject to max of ₹ 6 Lakh (whichever is lower)
- c) Expenses incurred on Transportation of Imported Medicine up to 5% of PAI cover or subject to max of ₹ 2 Lakh (whichever is lower)
- d) Cost of Plastic Surgery up to 5% of PAI cover or subject to max of ₹2 Lakh (whichever is lower)
- e) Cost of Air Ambulance up to 10% of PAI or subject to max of ₹ 6 Lakh (whichever is lower)
- f) Family transportation to reach place of accident (immediate 2 family members) actual cost or subject to max of ₹ 20,000 (whichever is lower)
- g) Repatriate of Mortal Remains of the insured, actual cost of subject to max of ₹ 20,000 (whichever is lower)

**Terms & Conditions relating to Term Life Insurance: -**

- a) Term Life Insurance means a life insurance policy that pays a death benefit only if the Employee dies during the policy term due to illness or otherwise, as defined by IRDAI guidelines.
- b) Since, the Government service is 24 X 7 and warranted under any circumstances, there should not be any categorisation like on duty or off duty. In case of death of an employee even on holiday or out of office hours or outside the headquarters of the employee should be categorised as on duty only.
- c) The insurance benefit will be paid to the Employee's nominee. In the absence of nomination, the benefit will be paid as per IRDAI guidelines.
- d) Only primary Salary Account holder will be eligible for coverage under the Insurance facility (i.e. account holder for whom salary is being credited). There should be minimum one salary credit within 30 days prior to the date of accident/death for claims being eligible.
- e) The policy covers all kinds of death including but not limited to natural death, accidental death suicidal death, and death due to any illness including COVID, death due to any pre-existing illness including critical illness will also be covered.
- f) Waiting period of 45 days for any kind of death except accidental death and 1 Year waiting period for suicidal death will be applicable for all new account holders of the policy.
- g) If an account holder commits suicide within 1 Year of joining, the insurance company will pay 80% of the deceased member's premium to their nominee and no extra death benefits will be paid.
- h) For availing the optional top-up term life insurance cover, the premium is to be paid by the account holder.
- i) In case of joint accounts, the account holders may choose single or all joint holder for insurance cover. In such cases the premium for joint holder also to be paid for availing the Term Life Insurance cover (voluntary basis).

**Terms & Conditions relating to Top-Up Medical Insurance (voluntary basis): -**

- a) Account holders who already have health insurance (basic medical insurance policy up to ₹ 3 Lakh) are eligible for cover under the optional / top-up cover.
- b) The policy covers family for maximum 2 Adults + 2 Children.
- c) The key exclusions of the policy are as under.
  - (i) Any illness resulting from the insured committing any breach of law
  - (ii) Contamination from Nuclear fuel or radiation
  - (iii) Foreign invasion or civil war
  - (iv) Suicide or drug abuse
  - (v) Any pre-existing disease
- d) The premium quoted ₹ 2117+GST pertains to the age bank of 18 to 60 Years. The premium for age bank of 61 to 65 Years is ₹ 5371+GST.

### Terms & Conditions relating to Instant Overdraft: -

- a) The account holder will be eligible for availing Instant Overdraft upon credit of two consecutive month's salary in the account.
- b) The overdraft can be availed on any working day and the same shall be adjusted from the immediate next salary credit, but not later than 33 days in case of Group-C employees (Executive Salary Account {gross salary from 25k to 75k}) & not later than 63 days in case of Group-B & Group-A employees (Premier {gross salary above 75k} & Elite Salary Account {net salary ₹ 1.80 Lakh & above}), from the date of availment of overdraft.
- c) The rate of interest on overdraft is EBLR+3.60% presently being 11.65% (EBLR being the external benchmark lending rate i.e. 8.05% at present. The EBLR is finalized by the Bank from time-to-time in accordance with the regulatory guidelines).
- d) The account holder availing the instant overdraft facility is liable to execute fresh documentation & pay any charges relating as per Bank's norms.
- e) The account holder cannot avail instant overdraft more than 12 times during a calendar year.
- f) An option to convert repayment of outstanding overdraft availed into 3/6/9/12 EMIs is available to the account holders. The facility is to be availed within 33 days for Group-C & 63 days for Group-B & Group-A employees from the date of availing overdraft.
- g) The rate of interest is based on the CIC score of the account holder and falls under 3 slabs.

CIC Score	Applicable ROI
<b>750 &amp; above</b>	EBLR +3.60%
From 700 to 749	EBLR +3.70%
From 650 to 699	EBLR +3.90%

# Present EBLR is 8.05 % and subject to change from time to time.

- h) Availing fresh overdraft till closure of existing EMI account is restricted.
- i) Repayment in EMI option is not available to account holders of Elite Salary Account {net salary ₹ 1.80 Lakh & above} scheme.

**Terms & Conditions relating to Sweep-In & Sweep-Out Facility: -**

- a) Sweep In & Sweep Out facility in multiples of ₹ 10000/- is available to all account holders.
- b) The threshold balance in lieu of auto sweep facility is as under.

Group-C	Group-B	Group-A
₹ 75000	₹ 100000	₹ 200000

- c) Flexi Fixed Deposit will be made over & above the set threshold limit in the account.
- d) Provision for opting Sweep In & Sweep Out other than the set limit of ₹ 10000/- is not available.
- e) The account holders availing auto sweep facility will not be eligible for availing instant overdraft facility.
- f) The tenure of the Fixed Deposit will be from 46 Days to 12 Months & the rate of interest applicable to the deposit tenure will be applied.
- g) The revision in interest rates are reserved with the Bank.
- h) The quantum of deposit will be restricted to ₹ 1 Crore.
- i) For more details visit [www.unionbankofindia.bank.in/en/details/rate-of-interest](http://www.unionbankofindia.bank.in/en/details/rate-of-interest)

**Annexure-F**

**Other Benefits on RuPay Debit Card: -**

Group-C	Group-B	Group-A
<b>Insurance-</b> Accidental Insurance cover up to ₹10 Lakh (Death+PTD) subject to usage of the card within 30 days	<b>Insurance-</b> Accidental Insurance cover up to ₹10 Lakh (Death+PTD) subject to usage of the card within 30 days	<b>Insurance-</b> Accidental Insurance cover up to ₹10 Lakh (Death+PTD) subject to usage of the card within 30 days
<b>Health Check UP-</b> Basic Health check-up package at SRL/ Thyrocare Diagnostics per quarter	<b>Health Check UP-</b> Basic Health check-up package at SRL / Thyrocare Diagnostics per quarter	<b>Health Check UP-</b> Basic Health check-up package at SRL/Thyrocare Diagnostics per quarter
<b>Gym/Fitness-</b> 3 Month cure. Fit live subscription (Online) per year or One-month Elite Pass	<b>Gym/Fitness-</b> 3 Month cure. Fit live subscription (Online) per year or One Month Elite Pass	<b>Gym/Fitness-</b> 3 Month cure. Fit live subscription (Online) per year or One Month Elite Pass
<b>OTT Subscription-</b> Amazon Prime/Sony Liv/Zee5-12 months subscription Per Year	<b>OTT Subscription-</b> Amazon Prime/Sony Liv/Zee5-12 months subscription Per Year	<b>OTT Subscription-</b> Amazon Prime/Sony Liv/Zee5 -12 months subscription Per Year
<b>SPA-</b> Spa services at four fountains Spa/HR Wellness/Aroma Thai/ Kairali /O2/Lakme Saloon (Any one per quarter)	<b>SPA-</b> Spa services at four fountains Spa/HR Wellness/Aroma Thai/ Kairali /O2/Lakme Saloon (Any one per quarter)	<b>SPA-</b> Spa services at four fountains Spa/HR Wellness/Aroma Thai/ Kairali /O2/Lakme Saloon (Any one per quarter)
<b>Checked In Baggage Loss-</b> ₹ 15,000/- or actual loss (Subject to Book Ticket through UBI Card)	<b>Checked In Baggage Loss-</b> ₹ 15,000/- or actual loss (Subject to Book Ticket through UBI Card)	<b>Checked In Baggage Loss-</b> ₹ 15,000/- or actual loss (Subject to Book Ticket through UBI Card)
<b>Golf-</b> Golf Lesson or Golf round ( One per Quarter)	<b>Golf-</b> Golf Lesson or Golf round (One Per Quarter)	<b>Golf-</b> Golf Lesson or Golf round (One Per Quarter)

<p><b>Cab Aggregator-</b> ₹100 voucher with OLA/Uber (One per Quarter)</p>	<p><b>Cab Aggregator-</b> ₹100 voucher with OLA/Uber (One per Quarter)</p>	<p><b>Cab Aggregator-</b> ₹100 voucher with OLA/Uber (One per Quarter)</p> <p><b>Additional Benefits with Elite Metal Card (Net Salary &gt; ₹1.80 Lakh) :-</b></p> <p><b>Entertainment:</b> - Flat INR 500 off on minimum booking of two tickets once every month at Book MY Show</p> <p><b>MakeMyTrip:</b> - Flat 10 % discount on International or domestic flights up to ₹ 1500/- (Per quarter)</p>
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## Benefits on Credit Card: -

Group-C	Group-B	Group-A
<b>Personal Accidental Insurance - Platinum: ₹ 2 Lakh</b>	<b>Personal Accidental Insurance - Divaā: 2 Lakh &amp; UNICORN: ₹ 10 Lakh</b>	<b>Personal Accidental Insurance - Divaā: 2 Lakh &amp; UNICORN: ₹ 10 Lakh</b>
<b>Features with Divaā card</b>	<b>Food and Dinning: - 3 Month Swiggy one Membership</b>	<b>Food and Dinning: - 3 Month Swiggy one Membership</b>
<b>Personal Accidental Insurance - 2 Lakh</b>	<b>Travel and Hospitality :- UNICORN: MMT- Discount of 10% on flights up to INR 1500 (Annual) &amp; Divaā - ixigo discount up to INR 500</b>	<b>Travel and Hospitality :- UNICORN: MMT- Discount of 10% on flights up to INR 1500 (Annual) &amp; Divaā - ixigo discount up to INR 500</b>
<b>Food and Dinning: - 3 Month Swiggy one Membership</b>	<b>Lifestyle:- Divaā: Lakme Saloon discount voucher worth INR 1500 &amp; UNICORN: Aromas Spa experience - per quarter</b>	<b>Lifestyle:- Divaā: Lakme Saloon discount voucher worth INR 1500 &amp; UNICORN: Aromas Spa experience - per quarter</b>
<b>Travel and Hospitality :- ixigo discount up to INR 500</b>	<b>Shopping:- Nykaa, Myntra, Flipkart, Blinkit</b>	<b>Shopping:- Nykaa, Myntra, Flipkart, Blinkit</b>
<b>Lifestyle:- Lakme Saloon discount voucher worth INR 1500</b>	<b>Entertainment: UNICORN: 12 Month Amazon Prime/Hot star/Sony Liv/Zee5 Subscription</b>	<b>Entertainment: UNICORN: 12 Month Amazon Prime/Hot star/Sony Liv/Zee5 Subscription</b>
<b>Shopping:- Nykaa, Myntra, Flipkart</b>	<b>Mynta Coupon Value: INR 250</b>	<b>Mynta Coupon Value: INR 250</b>
<b>Mynta Coupon Value: INR 250</b>	<b>Flipkart: Voucher worth INR 250</b>	<b>Flipkart: Voucher worth INR 250</b>
<b>Flipkart: Voucher worth INR 250</b>	<b>Nykaa: Voucher worth INR 500</b>	<b>Nykaa: Voucher worth INR 500</b>
<b>Nykaa: Voucher worth INR 500</b>	<b>Book My Show: Flat INR 250 off on purchase of movie tickets</b>	<b>Book My Show: Flat INR 250 off on purchase of movie tickets</b>
<b>Book My Show: Flat INR 250 off on purchase of movie tickets</b>	<b>OTT Entertainment: -</b>	<b>OTT Entertainment: -</b>
<b>Reward Points per Rs.100 Spent</b> - 2 points for every Rs. 100 spend on non-fuel transactions (1 Reward Point = Rs. 0.25)	<b>UNICORN: 12 Month Amazon Prime/Hot star/Sony Liv/Zee5 Subscription.</b>	<b>UNICORN: 12 Month Amazon Prime/Hot star/Sony Liv/Zee5 Subscription.</b>
<b>Surcharge on fuel purchase waiver: -</b> 1% waiver on transaction value upto ₹ 100 per Month.	<b>Reward Points per Rs.100 Spent</b>	<b>Reward Points per Rs.100 Spent</b>

<p>- 4 points for every Rs. 100 spend on non-fuel transactions (1 Reward Point = Rs. 0.25) for UNICORN</p> <p>-2 points on all other non-fuel spends (1 Reward Point = ₹ 0.25) for Divaa</p> <p><b>Surcharge on fuel purchase waiver: -</b> 1% waiver on transaction value upto ₹ 100 per Month.</p>	<p>- 4 points for every Rs. 100 spend on non-fuel transactions (1 Reward Point = Rs. 0.25) for UNICORN</p> <p>-2 points on all other non-fuel spends (1 Reward Point = ₹ 0.25) for Divaa</p> <p><b>Surcharge on fuel purchase waiver: -</b> 1% waiver on transaction value upto ₹ 100 per Month.</p>
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## **“General Terms and Conditions of the Salary Scheme”**

### **General Terms & Condition relating to salary account –**

- a) Regular salary credits should be evinced in the Salary Accounts. As per Scheme guidelines if salary is not credited continuously for 90 days, account will be converted into SBGEN by system.
- b) Upon conversion to SBGEN, all scheme related benefits i.e. Insurance cover, facilities related with account, concession in Locker, concession in Retail Loans, offers & benefits with debit card etc will be withdrawn with immediate effect.
- c) Wherever salaries start getting rerouted into converted SBGEN accounts, Base Branch must ensure to convert the account into eligible Executive {gross salary from 25k to 75k}/Premier {gross salary above 75k}/Elite {net salary ₹ 1.80 Lakh & above} Account scheme by obtaining a consent/request letter from account holder.
- d) The salary account opened must be labelled with appropriate Occupation Code & Organization Code for availing the scheme related benefits and must remain active under Executive {gross salary from 25k to 75k}/Premier {gross salary above 75k}/Elite {net salary ₹ 1.80 Lakh & above} Salary Account scheme of the Bank.
- e) “Salary account can be opened through an end-to-end digital journey under the Classic Salary Scheme (Basic variant). The account can later be upgraded to an eligible Executive, Premier, or Elite Salary Account by contacting the branch. While opening the account digitally, please select Occupation Code: GOVT and Organisation Code: CENTGOVT.”
- f) Accounts available under the scheme other than Executive {gross salary from 25k to 75k}/Premier {gross salary above 75k}/Elite {net salary ₹ 1.80 Lakh & above} Salary Account with the Bank will be not eligible for any benefits relating to the salary package.
- g) The revision in rate of interest relating to account & deposit are reserved with the Bank.
- h) The details of latest rates relating to account, deposit, loans are available in our corporate website [www.unionbankofindia.bank.in](http://www.unionbankofindia.bank.in)

### **Terms & Conditions relating to Locker Concession: -**

- a) The concession is eligible for 1<sup>st</sup> locker availed by the account holder only.
- b) The allotment of locker is subject to vacancy arising with the concerned branch.
- c) The locker rent is collected upfront from the date of availing the locker & the concession will continue during the maintenance of the locker.
- d) The concession is subject to max period of 5 years only. On expiry of the tenure of 5 years, applicable charges will be deducted.
- e) The details of locker availability is available with <https://icmt.unionbankofindia.co.in/lockeravailability/BranchSelect.aspx>

### **Terms & Conditions relating to Concessions in Retail Loans: -**

- a) The interest rate concessions in retail loan segment are subject to minimum 1-month salary credit with Bank.
- b) 100% concession on Processing Charges under Home/Personal/Education/Vehicle/Mortgage Loans is available.
- c) Concession in ROI is over & above the applicable ROI fixed from time-to-time.
- d) Concession in ROI subject to minimum floor at Repo Rate.

### **Terms & Conditions relating to RuPay Cards: -**

- b) All other features linked with RuPay card can be availed through [www.rupay.co.in](http://www.rupay.co.in) which are subject to review from time-to-time.
- c) The process for availing the facilities & franchise are listed in the RuPay website.
- d) The policy covering the schedule of events are subject to review from time-to-time.

### **General Terms & Condition relating to salary account –**

- a) Regular salary credits should be evinced in the Salary Accounts. As per Scheme guidelines if salary is not credited continuously for 90 days, account will be converted into SBGEN by system.
- b) Upon conversion to SBGEN, all scheme related benefits i.e. Insurance cover, facilities related with account, concession in Locker, concession in Retail Loans, offers & benefits with debit card etc will be withdrawn with immediate effect.
- c) Wherever salaries start getting rerouted into converted SBGEN accounts, Base Branch must ensure to convert the account into eligible Executive {gross salary from 25k to 75k}/Premier {gross salary above 75k}/Elite {net salary ₹ 1.80 Lakh & above} Account scheme by obtaining a consent/request letter from account holder.
- d) The salary account opened must be labelled with appropriate Occupation Code & Organization Code for availing the scheme related benefits and must remain active under Executive {gross salary from 25k to 75k}/Premier {gross salary above 75k}/Elite {net salary ₹ 1.80 Lakh & above} Salary Account scheme of the Bank.
- e) Accounts available under the scheme other than Executive {gross salary from 25k to 75k}/Premier {gross salary above 75k}/Elite {net salary ₹ 1.80 Lakh & above} Salary Account with the Bank will be not eligible for any benefits relating to the salary package.
- f) The revision in rate of interest relating to account & deposit are reserved with the Bank.
- g) The details of latest rates relating to account, deposit, loans are available in our corporate website [www.unionbankofindia.bank.in](http://www.unionbankofindia.bank.in)

## “Insurance-Linked Terms and Conditions of the Salary Scheme”

### Terms & Conditions relating to Personal Accident Insurance: -

- a) Accidental Insurance (also called Accident Insurance) means a type of insurance policy that provides financial coverage for disabilities or death resulting directly from unforeseen accidents, as defined by IRDAI guidelines.
- b) Permanent Total Disability (PTD) refers to a situation, where an Employee is met with an accident and becomes totally disabled and not able to undertake activities of daily living and lost their capacity to work for survival.
- c) Permanent Partial Disability (PPD) refer to a situation where an Employee has experienced an accident resulting in permanent partial disability, preventing him/her from performing his/her official duties to his/her full potential. The degree of disability will be assessed by physicians and claim will be provided by the Insurance Company as per IRDAI guidelines.
- d) Since, the Government service is 24 X 7 and warranted under any circumstances, there should not be any categorisation like on duty or off duty. In case of death of an employee even on holiday or out of office hours or outside the headquarters of the employee should be categorised as on duty only.
- e) The insurance benefit will be paid to the Employee's nominee. In the absence of nomination, the benefit will be paid as per IRDAI guidelines.
- f) Only primary Salary Account holder will be eligible for coverage under the Insurance facility (i.e. account holder for whom salary is being credited). There should be minimum one salary credit within 30 days prior to the date of accident/death for claims being eligible.
- g) The prevailing disability percentage guidelines in accordance with IRDAI is as under.

Sr. No	Table of Benefits	% of Capital Sum Insured
1	<b>Accidental Death</b>	100
2	<b>Permanent Total Disability:</b>	
	1. Loss of Sight (both eye)	100
	2. Loss of two limbs	100
	3. Loss on one limb and one eye	100
3	4. Permanent total and absolute disablement as certified by Medical Practitioner	100
	<b>Permanent Partial Disability</b>	
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	50
H	Loss of hearing-one ear	20
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	8
	iii)One phalanges	4
O	Loss of Middle finger	
	i)Three phalanges	6
	ii)Two phalanges	4
	iii)One phalanges	2
P	Loss of Ring Finger	
	i)Three phalanges	5
	ii)Two phalanges	4
	iii)One phalanges	2
Q	Loss of little finger	
	i)Three phalanges	4
	ii)Two phalanges	3
	iii)One phalanges	2
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)	2

- h) If there are any changes in the IRDAI guidelines, the same will be final. Any modifications or alteration made by IRDAI in this regard shall apply as such.
- i) The following incidents are not covered under the policy for payment of compensation in respect of death.

- (i) from intentional self-injury, suicide or attempted suicide
- (ii) whilst under the influence of intoxication (liquor or drugs)
- (iii)whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or travelling in any balloon or aircraft other than a passenger
- (iv)directly or indirectly caused by Venereal Disease, AIDS or Insanity
- (v) arising or resulting from the insured person committing any breach of law with criminal intent
- (vi)Death arising out of directly or indirectly connected with or traceable to declared war, invasion, civil war, rebellion, insurrection, mutiny, military or usurped power seizure, capture, arrest, restraints, and detainments of all kings, princes and people
- (vii) arising from ionizing radiations or contaminations of radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or nuclear weapons material
- (viii) death resulting directly or indirectly caused by contributed to or aggravated or prolonged by childbirth or from pregnancy or in consequence thereof.

**Terms & Conditions relating to Air Accident Insurance: -**

- a) Account holder should possess a debit card under active status i.e. having used the card in the last 90 days are eligible for insurance on accidental death only.
- b) The insurance benefit will be paid to the Employee's nominee. In the absence of nomination, the benefit will be paid as per IRDAI guidelines.
- c) Only accidental death claims are admitted as per prevailing IRDAI guidelines.
- d) Journey undertaken through commercial plane are only eligible. Journey undertaken through personal chartered flights/helicopter are not eligible for cover.
- e) Incidents/accidents on account of war/invasion are not eligible for cover.

**Terms & Conditions relating to Hospi Cash for Mediclaim –**

- a) The policy will provide a fixed sum insured for each day of hospitalization for more than 24 hours.
- b) Twice the cash benefit per day will be available in case of ICU admissions.
- c) No waiting period is applicable for any disease & pre-existing disease are covered from day 1.
- d) All admissible claims will be payable by the insurer to the account holders/nominee/legal heir.
- e) The following expenses arising for claim will not be accepted.
  - (i) Expenses relating to any admission primarily for diagnostics and evaluation purposes
  - (ii) Diagnostic expenses which are not related or not incidental to the current diagnosis & treatment
  - (iii)Expenses relating to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex

- (iv) Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following accident, burns or cancer
- (v) Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventurous sport including para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep sea diving
- (vi) Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof
- (vii) Treatment received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home or a hospital where the hospital has effectively become the insured person's home or permanent abode or where admission is arranged wholly or partly for domestic reasons
- (viii) Expenses relating to treatment of corrective eye sight due to refractive eye sight due to refractive error less than 7.5 dioptress
- (ix) Expenses related to unproven treatment, services & supplies that lack medical documentation to support their effectiveness such as Birth Control. Sterility, Infertility – any type of contraception, sterilization, assisted reproductive services including artificial insemination & advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI, gestational surrogacy, reversal of sterilization

**Application cum undertaking to be taken from account holders, whether new or converted**

To,  
The Branch Manager,  
Union Bank of India,  
.....Branch.

I maintain a salary account with your branch and the account number is..... I request you to convert my account into special salary account scheme for the Central Government Employees

or

I intend to open a new salary account under special salary account scheme for the Central Government Employees

I am presently employed as .....with ....., my employee Number is..... and my Date of Birth is\_ .....,  
My mobile number is.....

My present address is appended below which may please be incorporated in your records for which I am enclosing KYC document[s] and request you to accept it for satisfying the KYC norms as prescribed by your bank, along with other document[s] as prescribed by the RBI.

Since I am presently posted at ...../ is being posted to.....I request that my account should be transferred to..... Branch of Union Bank of India for ease of operation.

Yours faithfully,

Name & Designation:

Date:

Address:

Place:

**Request Letter for availing Overdraft Facility**

Date:

To  
The Branch Manager  
Union Bank of India  
\_\_\_\_\_  
Branch

Sir/Madam,

**Sub: - Request for Overdraft Facility in my Salary Account No. \_\_\_\_\_ with your Branch**

I am working with \_\_\_\_\_ as \_\_\_\_\_. I am maintaining Salary A/c No. \_\_\_\_\_ with your Branch. My salary of ₹ \_\_\_\_\_ is credited to the said A/c with you every month. I request you grant me a temporary overdraft facility of ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_ Only), subject to the maximum of 90% of the salary being credited every month for which I shall be making a separate request for withdrawal as per my financial requirements.

I agree that the said overdraft facility shall be granted on the specific request made by me vide this application form with the following terms.

I undertake to repay the outstanding amount along with interest at the rate stipulated by Bank from time-to-time out of the salary credited to my account subsequently.

I undertake to repay the outstanding amount along with interest at the rate stipulated by Bank from time-to-time under EMI option of 3 / 6 / 9 / 12 months tenor. (strike out whichever is not applicable)

I also agree that any amounts credited to the said account subsequent to such withdrawal can be adjusted by you towards the amounts due on such withdrawals.

I am enclosing herewith a Demand Promissory Note dated \_\_\_\_\_ for ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_), which is given to you as security for the repayment of the overdraft, which I am availing now and for the repayment of the ultimate balance or sum remaining unpaid on the said overdraft.

In case of cessation of my services from \_\_\_\_\_, for any reason I undertake to inform you and hereby authorize you to recover all outstanding amounts towards the overdraft and interest thereon directly from all amounts payable to me by M/s \_\_\_\_\_. In that event I, further, authorize you to directly approach M/s \_\_\_\_\_, my employer/s in this regard. I understand the terms and conditions of the Overdraft facility and undertake to abide by all rules and regulations of the Bank in this regard.

Yours faithfully,