

NORTH CENTRAL RAILWAY

NCRPS-6399/2025

Headquarters Office  
Subedarganj, Prayagraj

No. 797-E/NCR/Policy/2025/Misc.

Dated: .05.2025

All PHODs / CHODs, NCR HQ office, Prayagraj,  
Divisional Railway Manager AGRA, JHANSI & PRAYAGRAJ,  
CWM/JHS WS, CWM/ MLR WS, CWM/ RSK/STLI, CWM/CPOH Prayagraj,  
Sr.DPO AGRA, JHANSI & PRAYAGRAJ, Dy.CPO/Const PRYJ, Dy.CPO/WS/JHS,  
SPO/MLR, APO /RSK/STLI, CEE/WS/ JHS, Dy.CE/WS/JHS, Dy.CMM/GSD JHANSI,  
Dy.CE/ Bridge Line JHANSI AGRA, Prayagraj, Dy.CE/ TMC Line JHANSI DyCE / CSP  
Prayagraj, Staff Officer/RPF/NCR/HQ/Prayagraj. Dy.FA&CAO/G/NCR,  
Principal- ETC/ Kanpur. Principal- IRTMTC / Prayagraj, Principal- CETA / Kanpur,  
Principal- Supervisor Training Centre /Jhansi, Principal- Area Training Centre/Jhansi,  
Principal- Transportation Training Centre, Subedarganj / Prayagraj, Principal- Basic Training  
Centre, Loco/Jhansi, Principal- BTC/C&W/Jhansi, Principal- BTC, Wagon Workshop/Jhansi,  
Principal- C&W training Centre/ Kanpur, Principal- Permanent Way Training Centre/JHS,  
Principal- Electric Training Centre/TRD/Jhansi.

**Sub:** SBI's Proposals on Railway Salary Package and Group Term Insurance  
Scheme for Railway Employees.

**Ref:** Railway Board Letter No. 2025/E(W)/40/10 dated: 22.05.2025.

\*\*\*\*\*

Copy of Railway Board Letter No. 2025/E(W)/40/10 dated: 22.05.2025 (along with its  
enclosures), is annexed herewith for further necessary action.

Policy Letter Circulated under NCRPS/NCRBE is also be available on website  
[www.ncr.indianrailways.gov.in](http://www.ncr.indianrailways.gov.in) (About us→Department→Personnel→NCR Policy Circulars).

**DA:** as above

Digitally Signed by Lavkush  
(Singh Rawat)  
Date: 26-05-2025 17:43:30  
Reason Approved  
For General Manager/P

C/- Secretary to GM for kind information to General Manager.  
C/- Secretary to AGM for kind information to AGM.  
C/- DGM/Law/NCR/HQ/PRYJ  
C/- All Personnel Officer in HQ.  
C/- All Recognized Union and Associations.  
C/- RP Cell, NCR/HQ/PRYJ monitor the position of reservation as advised in the letter.  
C/- SWC for information in reference to SWC No.



भारत सरकार / GOVERNMENT OF INDIA  
रेल मंत्रालय / MINISTRY OF RAILWAYS  
(रेलवे बोर्ड / RAILWAY BOARD)



No. 2025/E(W)/40/10

New Delhi, dated 22.05.2025

The General Manager (P)  
All Zonal Railways & PUs

Sub: SBI's Proposals on Railway Salary Package and Group Term Insurance Scheme for Railway Employees.

Ref: Railway Board's letter No. 2024/ACII/9/2/e 3465654 dated 18.10.2024 (RBA No. 29/2024)

AGM, SBI, vide their letter No. RB/SL/2025-26/4 dated 04.04.2025, has submitted a proposal regarding the *Railway Salary Package* and data requirements for quoting *Group Term Insurance* on a chargeable basis for Railway employees maintaining salary accounts with SBI. The proposal includes special complimentary and add-on benefits, such as Personal Accident Insurance (Death) cover, among others.

2. Subject to RBA No. 29/2024 dated 18.10.2024, it has been agreed to circulate the above proposal for the information and benefit of all Indian Railway employees. Interested employees may submit their consent directly to SBI to avail the benefits under the scheme.

3. It is pertinent to mention that Central Railway, Northern Railway, North Western Railway, and the Railway Protection Force (RPF) have already entered into agreements with SBI in this regard. While entering into such agreements, due consultation with the Legal and Associate Finance departments must be ensured.

4. Railways are also requested to extend necessary support to SBI in organizing awareness camps, disseminating information about the salary account benefits, and providing training to simplify banking for employees and their families.

5. The detailed list of financial benefits available under SBI's proposed scheme is enclosed herewith and may be widely disseminated for the information of all employees within your zone.

DA: As above.

  
(Renu Sharma)

Principal Executive Director (IR)  
Railway Board

Phone No. 011-23047172

E-mail Id: [renu.sharma0110@gov.in](mailto:renu.sharma0110@gov.in)

Copy to: Joint Secretary, Railway Board – for Necessary action in r/o Railway Board employees.

तल स/Floor No.4, कमरा स./Room No.402, रेल भवन/Rail Bhawan,  
रायसीना रोड/Raisina Road, नई दिल्ली/New Delhi -110001

Mail Received on 22-5-25

2024/ACII/9/2/e

Single Window Cell HQ  
SWC No. NCR/HQ  
Date..... 23/5/25  
516972

भारत सरकार Government of India  
रेल मंत्रालय Ministry of Railways  
रेलवे बोर्ड (Railway Board)

RBA No.29/2024

No.2024/ACII/9/2/e 3465654

New Delhi, Dated : 18.10.2024

General Managers  
All Zonal Railways /PUs .

**Sub: Bank Account – Salary Package Scheme reg.**

\*\*\*

In order to provide maximum benefits to employees as permissible under salary accounts package of various banks, Zonal Railways/PUs may assist the banks through setting up of camps, dissemination of information on various salary packages, training on personal finances etc. Further, Zonal Railways must ensure that the information must be disseminated only after taking inputs from as many banks as possible to provide wider choice and prevent frequent changes to salary account.

However, it may be noted that instructions issued vide Board's letter no. 2006/ACII/9/1/Pt.II dated 04.05.2012 (RBA No.11/2012) and letter no. 2006/ACII/17/1 dated 14.03.2006 (RBA No.09/2006) remains unchanged. Employees are free to open their account with any bank and Railway administration does not provide any preference for any particular bank with regard to opening of salary accounts. Further, Railway Administration shall neither be a guarantor for any loan nor undertake deduction from salary towards any loan scheme offered by Bank to the employees under the salary package scheme.

Railway should neither make any commitment to the bank nor be a party to any commitment extended by the bank to the employees. This aspect in particular may be widely disseminated amongst employees and the banks.

Suitable arrangements may please be made in the matter.

Signed by

Rajat Agarwal

Date: 18-10-2024 18:49:29

( Rajat Agarwal )  
Joint Director/Finance(CCA)  
Railway Board

*Advisory already by dkr*





## Memorandum of Understanding

This Memorandum of Understanding (MOU), executed on ..... between **Northern Railway, Baroda House, New Delhi** represented by ..... having its office at Northern Railway Headquarters, Baroda House, New Delhi (hereinafter called the "the First Party" which expression shall unless the context otherwise requires, include its successors and permitted assigns of the **ONE PART**

**AND**

**State Bank of India (SBI)**, a body corporate constituted under the State Bank of India Act 1955 and carrying on the business of banking, having its Local Head Office at State Bank of India, 11, Parliament Office, New Delhi (hereinafter called "SBI" or the "Bank" or the "Second Party" which expression shall unless the context otherwise requires, include its successors in business) through **Shri Surya Narayana Panigrahi, Deputy General Manager, State Bank of India, New Delhi.**

WHEREAS

- a) SBI possessing technologically advanced infrastructural facilities has offered to provide banking services as detailed in the MOU and **Annexures** to the ....., Northern Railway personnel/employees maintaining their salary accounts with the Bank.
- b) The **First party** in its efforts to make available modern banking facilities to its personnel/employees has decided to accept the proposal submitted by SBI.





SBI and **First party** may be individually referred to as "Party" and collectively as "Parties".

**Now therefore this Memorandum of Understanding witness as under:**

**Both parties have agreed as follows:**

**1. Period of MOU:**

This MOU shall be operative for a period of three years w.e.f. .... and will be in force, unless terminated earlier or till the next MoU is signed, as mutually agreed by both parties. However, the MOU shall be reviewed by SBI every year for any amendment/ addition/ deletion of features of the Salary package.

**2. Salary Accounts:**

- (a) The Account holders should check whether their account is properly categorized as per their eligibility, as Salary Package benefits are linked to product code of Salary Package accounts in Bank's system. Discrepancy observed, if any, should be brought to the notice of concerned Branch immediately.
- (b) A '**No Dues Certificate**' subject to the extant norms of SBI, will be issued by SBI in the event of a Railway Salary Package (**RSP**) Account holder is desirous of changing his/ her account to another Bank for credit of salary. Obtaining 'NO Dues Certificate' is mandatory for those employees who have an existing personal loan from any of the branches of SBI at the time when the employee concerned wishes to shift his salary account to a bank other than SBI. In the event that a branch of SBI is unable to furnish 'No dues certificate' to an applicant, due intimation with reasons thereof will be advised to the applicant by the branch manager concerned within a period of 15 days from the date of such application. Specimen of application for 'No Dues Certificate' is as per **Annexure- II. First PARTY** shall entertain such request for change to another Bank only upon submission of the SBI's "No Dues Certificate" by the personnel/employee/officer concerned.
- (c) All new accounts being opened by the SBI in the training academies/offices/ centers of **First PARTY** will be opened as Railway Salary Package (RSP) account on receipt of temporary numbers (for training) by training academies/ centers and on receipt of **employee/service** numbers, the personnel / employees will advise the Branch, where account is maintained for requisite amendments in the number by SBI Branch.



- (d) It is to be noted that signing of this MoU between SBI and Northern Railway Headquarters, Baroda House, New Delhi in no way prevents any employees under North Western Railways Zone from maintaining his/her salary account with a bank of his/her individual choice.

### 3. **Facilities to Account holders:**

The Bank undertakes to provide the following facilities/ services to Railway personnel drawing their salary through any of its branches:

- Existing salary accounts of officers / employees of First party will be converted to Railway Salary Package (RSP) subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in **Annexure-I**. The facilities will be provided under Railway Salary Package to Railway personnel / employees as per attached **Annexure-III** depending upon the variant of account.
- Usage of the largest ATM network of SBI Group free of charge subject to limitation in withdrawal amount as prescribed by the Bank from time to time.
- Usage of other banks ATMs free of charges subject to limitation in withdrawal amount as prescribed by the Bank from time to time.
- Anywhere Banking via ATM, Internet, Mobile Banking, YONO.
- Free Shopping-cum-ATM/ Debit Card
- Free Supplementary Shopping-cum-ATM Card / Debit Card for Joint Account holder.
- Free additional Shopping-cum-ATM Cards / Debit Cards for joint account holders on their joint accounts subject to their undertaking that the 'additional card will be issued at their own risk and responsibility'. The Bank will not be held responsible for any cost or consequence that may arise out of misuse of the additional Card.
- Free Facility for setting up of Standing Instructions within SBI.
- Free Financial Advisory Service wherever SBI has such facility.
- For Rupay Card benefits (Details attached at **Annexure -IV**)
- Loans will be disbursed to the eligible personnel / employees upon fulfilment of eligibility criteria by the Railway personnel/employees and on meeting of Bank's terms and conditions, including establishing of the applicant's creditworthiness as per the Bank's guidelines.
- All other facilities being provided to Bank's normal customers operating salary accounts, subject to the discretion of the Bank and prevailing regulatory guidelines from time to time.





**Key HIGHLIGHTS of RAILWAY SALARY PACKAGE ACCOUNTS For Serving Personnel / Employees of Railway**

**Personal Accident Insurance Cover**  
₹ 100 Lakh in case of Accidental Death  
(Without POS Condition)

Air Accidental Insurance Cover : ₹ 160 lakh  
Permanent Total Disability : ₹ 100 lakh  
Permanent Partial Disability : Maximum up to ₹ 80 lakh  
Disability Sum Insured payable as per prevailing regulatory guidelines  
Group Term Life (GTL) Insurance Cover : ₹ 10 lakh

**Top -Up Health Insurance**

₹ 15 lakh/₹ 30 lakh with ₹ 2 lakh/ ₹ 3 lakh deductible, as per extant T&C of the MoU with Bajaj GIC (Cost to be purchased voluntarily) (Details placed at **Annexure-VII**)

**Child Education Benefit: Applicable on admissibility of Personal Accidental Insurance (Death) Cover**  
Additional up to ₹ 8 lakhs for male Child/or 10 lakh for girl child (18-25 years of age) at the time of Accident, For one Child only

**Girl Child Marriage Benefit: Applicable on admissibility of Personal Accidental Insurance (Death) Cover**  
Additional up to ₹ 5 lakh for one Girl Child .max up to 10 lacs for 2 girl child (₹ 5 lakh each) (18-25 years of age at the time of Accident)  
\*The availability of Group Term Life Insurance is subject to Term & conditions placed as **Annexure-VI**





**Add-on Covers: Applicable on admissibility of Personal Accidental Insurance (Death) Cover**

1. Plastic Surgery in Burn Cases: Maximum up to ₹ 10 lakh
2. Import of medicine: Maximum up to ₹ 5 lakh
3. Ambulance Charges: Maximum up to ₹ 50,000/-
4. Air Ambulance Charges: Maximum up to ₹ 10 lakh
5. Death in coma (more than 48 hours) after accident: Maximum up to ₹ 5 lakh
6. Transportation of mortal remains: Maximum up to ₹ 50,000/-
7. Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum up to ₹ 50,000/-

**Relationship Banking through Wealth / Relationship Manager**

**SBI RISHTHEY: Family Savings account for up to 4 family members (any 4 amongst, Spouse, Children, Parents & Siblings) of Gold and above variant salary account holders**

**Benefits under "SBI Rishtey"**

1. Type of Account: **Regular Savings Bank Account**
2. Minimum Balance/ Monthly Average Balance: **Nil**
3. Debit Card: Classic Debit Card (**Free**, Issuance and AMC)
4. Transaction at ATMs: **Unlimited free** at all bank ATM network, using debit card linked to "Rishtey" accounts.
5. Multi City Cheque: **Nil Charge** (Except for Bulk Requirement i.e in excess of 25 leaves in a month)
6. NEFT/RTGC Charges: **Free** (Online), Applicable charges in offline mode
7. Demand Draft Charges: **Free**, if issued by debit to "Rishtey" account
8. **Auto Sweep Facility: Available** (lucrative option to earn higher interest on Saving A/c)
9. SMS Alert Charges: **Free**
10. Annual Locker Rentals: **10% Concession** on applicable locker rentals, **every year**
11. **Personal Accidental Insurance: ₹ 5 lakh** each for all "Rishtey" A/c holders (except minors)

**Platinum RuPay Debit Card (as an option) to all variant RSP customers  
Variant wise (Master / Visa) Debit Cards for all account holders**

**Concession on annual Locker Rent: 50% Concession, every year** on applicable locker rentals for Diamond, Platinum and Rhodium variant account holders



4. **Improvement/ Upgradation of Campus Branches:** SBI will endeavor to establish / renovate Northern Railway Headquarters, Baroda House, New Delhi Campus Near by Branches as and when required and provide latest technology to facilitate simple and efficient operation of accounts. ...., Northern Railway will provide sufficient space and necessary permission, subject to availability, in accordance with the Railways lease payment norms, wherever required.

5. **Railway Salary Package (RSP):**

The facilities will be provided under Railway Salary Package to Railway personnel / employees as per attached **Annexure-III** depending upon the variant of account. Benefits of Railway Salary Package will not be available in cases where salary being credited, however the accounts are not categorized as RSP (Silver/Gold / Diamond / Platinum/ Rhodium).

6. **Loan facilities:**

(a) State Bank of India will provide the SBI Personal Loan (erstwhile Xpress Credit) to eligible Railway Salary Package account holder. The Xpress Credit Loan will be sanctioned solely at the discretion of the Bank and will be subject to the fulfillment of conditions as laid down by the Bank from time to time.

(b) ....., Northern Railway does not undertake any liability for loans given by SBI to ....., Northern Railway Personnel/employees in their individual capacities. ...., Northern Railway will not be impleaded in any claim, action, lawsuit which an account holder may file against SBI or vice versa, i.e. SBI may file against the account holder.

(c) State Bank of India will provide Home loan to RSP account holders with subject to fulfilling of other Terms and conditions.

7. **Dissemination:** The MoU, once entered by both Parties, will be widely disseminated to all personnel /employees of all ranks/staff by means of service letters/office memorandum/other modes, Data Network, Internet and any other means by (name of First party) and SBI.

8. **Termination:** This MOU may be terminated by either party by giving three months' notice of termination in writing to the other party. In the event of termination or expiry of the term of the MOU, the disbursement of salaries to the individual account holders may be done through the same account, but without the special Salary Package benefits as offered through this MoU.





9. Awareness and engagement: Bank is committed to create awareness amongst the Railway Personnel/employees at various establishments/ locations about Banks' products, investment opportunities through engagement programs. Such programs will be anchored by SBI branches, Relationship Manager (CSRM) etc.

10. **Complaint Redressal and Review Mechanism:**

A Complaint Redressal Mechanism has been structured for personnel / employees of ..... Northern Railway and the Bank has appointed Corporate Salary Relationship Manager (CSRM) to co-ordinate. The CSRM will act as a conduit between the Principal Chief Personnel Officer, North Western Railway Establishments and the Bank and ensure that complaints are passed on/ directed to the concerned Circle and shall monitor the same until resolution. In the occasion of a dispute or a difference of opinion between the parties, the same team can address and resolve the issue.

Apart from the above, bank also has a very well laid down policy on Customer Grievance Redressal. This policy covers all types of customers including pensioner. It also covers the timeframe for redressal as well as the various channels available for lodging the complaints. The policy details are available at Bank's website for public information. The RSP account holders have the additional option to use such channels for redressal of their individual grievances/ complaints.

In the event of a dispute remaining unresolved, it may be referred to the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme.

11. **Publicity:** State Bank of India may publish/ market about its services extended to ..... Northern Railway personnel/employees under this MOU and / or promote its business objectives from time to time.

12. **Personal Accident Insurance (Death) {PAI}/ Total Permanent Disability/ Permanent Partial Disablement Cover / Air Accident Insurance (Death) {AAI}:**

All Personal Accident Insurance (Death / Disability) claims of the Railway salary package account holders should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom SBI has a tie-up; the tie-up being subject to annual review and renewal. The details of the appointed insurance company with has been placed by SBI on Bank's website <https://bank.sbi/web/salary-account/accident-insurance> which can be accessed by the





personnel / employee of ...(name of 1<sup>st</sup> party)...for getting now how of terms and condition of personal accidental insurance benefits and related claim process / grievance mechanism thereon. The Insurance Company, after receipt of claim papers from the claimant, will initiate the process of claim settlement. All the correspondence related to claim will be directly taken up between the Insurance Company and the claimant. All the settlement/ disputes will be between the claimant and the insurance company, and the Bank will not be a party to such disputes arising out of claim settlement process and the decision of the insurance company on any of the claims. Claims will be settled by the Insurance Company independently as per Terms and Conditions of the Insurance Policy. A Broker hired by SBI will monitor and assist in early settlement of all legitimate claims the detail of which are also placed on bank's website.

13. **Group Term Life Insurance Cover:**

- a) All Group Term Life Insurance (Death / Disability) claims of the Railway salary package account holders should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom SBI has a tie-up; the tie-up and continuation of covers being subject to annual review and renewal of the policy.
- b) On receipt of the complete set of claim documents the insurance company will settle the life insurance claims independently. All the settlement / disputes will be between the claimant and the insurance company, and the Bank will not be a party to any disputes arising out of claim settlement process or the decision of insurance company on any of the claims. The details of the appointed insurance company with which the policy has been placed is placed as Annexure-VII. Bank has also appointed insurance brokers for assistance of the claimants and servicing of claims, the details of which is also placed as **Annexure-VII**.
- c) Parties understand and agree that the personal data of the salary package account holders including SBI Rishtey account holders will be shared by SBI with the third-party companies/entities offering the special features or complimentary benefits related to the said Railway salary package accounts and also that such sharing will be in accordance with the applicable laws on sharing of personal data (including the
- d) Digital Personal Data Protection Act, 2023, as and when the same is made effective). However, in accordance with prevalent norms and internal guidelines of SBI, clients' data confidentiality is placed highest importance and data is shared strictly on a need-to-know basis without compromising on data integrity.
- e) A list of all such employees who are eligible for Group Life Insurance Cover under Railway salary package will be shared by ....., Northern Railway with Local Head Office, New Delhi of SBI for onward sharing with insurance provider





appointed by SBI. A refreshed list of all eligible employees will be shared by ....., Northern Railway by 5th of every month for addition of all new employees eligible for such coverage and removal of employees becoming ineligible for coverage on account of death/retirement / loss of employer-employee connection due to any reason with ....., Northern Railway. The life insurance cover will be applicable w.e.f. date of addition of accounts with the appointed insurance company and not from the date of providing data by the First party.

14. **Super Top-Up Health Insurance Cover:** All personnel / employees of ....., Northern Railway will be eligible to avail benefits of Super Top-Up health insurance at specially discounted premium as per the terms and conditions placed as **Annexure-VII**.

15. **Amendment:** Except as otherwise provided in clause 1, any provisions of this MOU may be amended or waived, only by an instrument in writing signed by both Parties.

16. **Notices:** Each notice, demand, or any other communication to be given or made hereunder shall, except as otherwise provided herein, be given or made in writing and may be sent by one party to the other party by Registered Post, hand or official e-mail to the address or such other address and email ID as one party may inform the other in writing. *(Such addresses / email addresses may be mentioned hereunder)*

17. **Miscellaneous:**

a) As most of the benefits of the Railway Salary Package Account variant are linked to the variant of salary account based on net salary credited to the salary account of employees / personnel of ....., Northern Railway, Corporate Office/Head quarter of ....., Northern Railway will communicate to all the ....., Northern Railway personnel /employees that as and when there is a change in the net salary, the individual will intimate the new net salary (with salary certificate) to the SBI branch where his/ her Salary Package account is maintained.

c) In the event of non - credit of salary for more than three months in the RSP account or default in loan accounts of any personnel/employee, Bank has the discretion to convert such account to normal Saving Bank account and all benefit extended to the Salary Package account holders shall stand withdrawn, without any communication. After resumption of salary credits in the account and/or repayment of defaulted amount of loan, Personnel /employee may apply in Bank again for converting the concerned account into RSP.



- c) Benefits of Salary Package Accounts are available only to RSP categorized accounts. The Personnel / employees of ....., Northern Railway to verify / ensure from their Pass Book / Statement of account / Internet Banking that their account is categorized under applicable RSP (Silver/ Gold / Diamond / Platinum / Rhodium) as per their net salary.
- d) Benefits to family account holders will be available only to the accounts which will be categorized as "**SBI Rishtey**" accounts in banks system. This needs to be verified by the Family members through Passbook / Internet Banking. However, benefits attached to family account are also subject to fulfilment of all condition related to maintenance of Railway salary package account.
- e) If account is not categorized properly as mentioned in (c) & (d) above, Serving Personnel / employees / Family members have to submit his / their application with required documents at their Branch of the Bank for categorizing the account properly.
- f) The Bank will consider installation of ATMs and setting up of branches at locations that are mutually convenient. The ....., Northern Railway on its part will make efforts to provide space for setting up ATMs and Branches which is suitable for the Bank's requirements. The space, if available, will be provided on mutually agreed terms by both the parties with prior approval of
- g) As regards "**Know Your Customer norms**" as per RBI guidelines, PAN /Form-16 (mandatory) and one Officially Valid Documents (OVDs) to be provided for opening of Bank accounts. These instructions will be governed by directions issued by RBI/ Bank from time to time. Along with PAN & OVD a certificate/ letter issued/ countersigned by the authorized signatory from the individual's office, certifying his identity and present address along with certified copy of salary slip/certificate will be acceptable to the Bank.
- h) This MOU will be governed by the Laws of India and will be subject to the jurisdiction of the competent courts in New Delhi.
- i) The ....., Northern Railway is vested with the authority to execute a Power of Attorney, delegating the responsibilities concerning the Memorandum of Understanding (MoU) to the Personnel Officers heading the respective units under the jurisdiction of the Northern Railway, including but not limited to Head Quarter Delhi, Delhi Division, Firozpur Division, Lucknow Division, Moradabad Division, Ambala Division, Bikaner Workshop, Jodhpur Workshop, and any other units as may be applicable.





In witness whereof, each Party has scribed their respective hands through its duly authorized representative.

**For North Western Railway, Jaipur**

**For State Bank of India**

(.....)

(.....)

**(Surya Narayana Panigrahi)**

Principal Chief Personnel  
Officer

Principal Financial  
Advisor

Deputy General Manager

**Witness :**

.....  
(NAME)  
(DESIGNATION)

.....  
(NAME)  
( DESIGNATION )



Annexure-I

Application —cum—undertaking to be taken from all account holders, whether new or existing (converting sb accounts to ...SP)

The Branch Manager

State Bank of India.....Branch

Dear Sir,

**RAILWAY SALARY PACKAGE**

**(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO RSP ACCOUNT AND**  
**(2) UNDERTAKING FROM ALL RSP ACCOUNT HOLDERS, NEW AND CONVERTED**

1. I maintain a SB account with your branch and the account number is \_\_\_\_\_ / I intend to open a new SALARY PACKAGE Account. I am presently employed as \_\_\_\_\_ with ...., my personal 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 a certificate issued from the unit and request you to accept it for satisfying the KYC norms as prescribed by your bank, along with other KYC document(s) as prescribed by the RBI.  
*(strike out if not applicable, in case of existing customers)*
2. In this connection, I request that my existing SB account number .....be converted into a RSP account with all its special features.  
*(strike out if not applicable, in case of new customers)*
3. I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately.
4. Since I am presently posted at / is being posted to \_\_\_\_\_ I request that my account should be transferred to \_\_\_\_\_ Branch of SBI for ease of operation.  
*(strike out if not applicable)*
5. I hereby undertake that I shall obtain a 'No Dues Certificate' from SBI in case I desire to shift my account to any other Bank for credit of Salary. I further undertake that I shall not seek to change my Salary Bankers from SBI unless I have liquidated all loans outstanding with SBI.

Address: \_\_\_\_\_

Yours faithfully,

Date :

Place :

Name :  
(with RANK/DESIGNATION)  
Address :



**Annexure -II**

**Application-cum-undertaking to be taken from all account holders new / existing / applying for conversion**

**The Branch Manager**

State Bank of India...

.....Branch

.....

Dear Sir,

**..... SALARY PACKAGE**

**(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO SALARY PACKAGE ACCOUNT AND**

**(2) UNDERTAKING FROM SALARY PACK ACCOUNT HOLDERS FOR CONVERSION SHARING OF PERSONAL DATA WITH THIRD PARTIES**

1. I maintain a SB account with your branch. My account number is ..... I am presently employed in ..... as ..... at ..... I am enclosing Service Certificate issued from the office / salary slip and request you to accept it for satisfying the norms as prescribed by the Bank, along with other KYC document(s).
2. In this connection, I request that my existing SB account be converted into eligible Salary Package account. I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately.
3. I hereby undertake that I shall obtain a 'No Dues Certificate' from SBI in case I desire to shift my account to any other Bank for credit of Salary. I further undertake that I shall not seek to change my Salary Bankers from SBI unless I have liquidated all loans outstanding with SBI.
4. I hereby give my consent to SBI to share my personal data with the companies/ entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features.

Yours faithfully,

(Signature)

Date :

Place :

Address:

Name :

Mob. No. :





**Annexure-III**

The Branch Manager  
State Bank of India  
\_\_\_\_\_ Branch

Acknowledged Receipt

.....  
(Signature of Branch Manager with  
Signature Number and Branch Stamp)

Date of Receipt  
.....

Dear Sir,

**REQUEST FOR ISSUANCE OF NO DUES CERTIFICATE TO TRANSFER SALARY  
PACKAGE ACCOUNT WITH SBI TO ANOTHER BANK**

1. I maintain a Salary package account with your branch and the account number is \_\_\_\_\_ with \_\_\_\_\_ I am presently employed as \_\_\_\_\_ with Indian Navy and my service Personal Number is \_\_\_\_\_. My present address is \_\_\_\_\_

2. I request you to issue me a No Dues Certificate as I desire to change my salary Bank from where I draw my monthly salary i.e. SBI \_\_\_\_\_ Branch to \_\_\_\_\_ Bank for the following reason: \_\_\_\_\_

3. I further declare that I have no loan(s) outstanding with SBI nor I have stood as guarantor for any loans sanctioned by SBI at my request to other \_\_\_\_\_

Yours faithfully,

Date:

Place:

Name:

(with Rank)

Address

To be submitted to the Bank in duplicate and acknowledgement obtained from the Branch Manager/ Authorised signatory of SBI in the second copy, duly stamped including date of receipt by the Bank and signature number of the Bank signatory.



**FEATURES OF RAILWAY SALARY PACKAGE (RSP)- FOR SERVING PERSONNEL /  
EMPLOYEES OF EAST COAST RAILWAY**

Features	Silver	Gold	Diamond	Platinum	Rhodium
Eligibility (net salary)	10K to 25K	>25K to 50k	>50K to 100K	>100K to 200K	>200 K
Min. Balance	NIL( No monthly average balance required)				
Passbook	Available, (Free Updating)				
Internet Banking	Free Facility offered by SBI				
Auto Sweep Facility (On request)	Threshold Amount : Rs 35,000/- TDRs/STDRs to be created for a minimum amount of Rs 10,000/- and in multiple of Rs 1,000/- in any one instance				
ATM cum Debit Card	Platinum Rupay			Select RuPay	
Group Term Life Ins. Cover	₹ 10 lakh				
Multi City Cheques	25 cheque leaves free per month				
Concession in annual locker rent			50 % of applicable rate		
Setting up of Standing Instructions within SBI	No charges				
RTGS/NEFT Charges	Unlimited, Free				
Drafts issue Charges	Unlimited Free, if issued through salary account				





**Family Savings  
Account – SBI Rishtey  
(w.e.f. 01.04.2023)**

1. Type of Account: **Regular Savings Bank Account**
2. Minimum Balance/ Monthly Average Balance: **Nil**
3. Debit Card: Classic Debit Card (**Free**, Issuance and AMC)
4. Transaction at ATMs: **Unlimited free** at all bank ATM network, using debit card linked to “Rishtey” accounts.
5. Multi City Cheque: **Nil Charge** (Except for Bulk Requirement i.e in excess of 25 leaves in a month)
6. NEFT/RTGC Charges: **Free** (Online), Applicable charges in offline mode
7. Demand Draft Charges: **Free**, if issued by debit to “Rishtey” account
8. **Auto Sweep Facility: Available** (lucrative option to earn higher interest on Saving A/c)
9. SMS Alert Charges: **Free**
10. Annual Locker Rentals: **10% Concession** on applicable locker rentals, **every year**

**11. Personal Accidental Insurance: ₹ 5 lakh each for all “Rishtey” A/c holders (except minors)**

**Complimentary Insurance Cover**

Personal Accident Insurance (Death) Cover {PAI}	₹ 100 lakh	
Additional PAI (On duty Death during action against Terrorists / Naxalites	₹ 10 lakh	
Permanent Disability Cover Total	Upto ₹ 100 lakh	
Permanent Disability Cover Partial	Upto ₹ 80 lakh	
Add-On applicable with Personal Accident Insurance (Death) Cover	Cost of Plastic Surgery Burn cases	Upto ₹10 lakh
	Transportation of Imported Medicine	Upto ₹ 5 lakh
	Death after Coma after accident (more than 48 hrs)	₹ 5 lakh
	Air Ambulance Cover	Up to ₹ 10 lakh



	Child Higher Education Cover (for Graduation) age between 18-25. (If PAI claim is found admissible).	Up to ₹ 8 lakh (Male Child) (Upto ₹10 lakh Girl Child) For One Child only
	Girl Child Cover for Marriage (Age 18-25 Years) Maximum 10 Lakh for two girl children (5 lakh each) or ₹ 5 lakh for 1 Girl Child.	Up to ₹ 10 lakh
	Family Transportation- (cost of travel incurred by immediate 2 family members to reach the place of accident) (Max.)	₹ 50,000/-
	Repatriation of mortal remains (Max)	₹ 50,000/-
	Ambulance Charges (Max)	₹ 50,000/-
	Additional Cover for all Salary Packages, death while performing duties on foreign soil.	₹ 10 lakhs
Air Accidental Insurance (Death) cover	₹ 160 lakh (i) If Air ticket have been purchased by debit to Railway Salary Package Account through Debit Card/ Cheque / Internet Banking or (ii) where ticket is not required to be purchased by the account holder (service/combat/chartered aircrafts of ECoR) or (iii) ticket is provided by the department for official duty.	
	Insurance cover available till 03.04.2025 and continuation thereafter will be subject to review / renewal. Terms and Conditions apply.	
Concession in Processing Charges and Relaxation in margin on Loan to RSP account holders (Serving Personnel)		
Home Loan	Processing fee - Full waiver of Processing Fee For Builder Tie-up cases- 100% waiver Other than Builder Tie-up cases- Where TIR & Valuation are required, actual cost to be recovered.	
Car Loan	Processing fee, flat ₹ 1000+GST, irrespective of loan amount., 5% relaxation in Margin (90% Finance)	
Xpress Credit (Personal Loan)	50% processing fee waived. 0.50% intt Concession for loan above Rs 10 Lakh. Additional 0.50 % intt Concession for Platinum variant. Online Loan available upto Rs 8.00 lakh on YONO platform	





## Benefits associated with new age RSP RuPay#

Account Variant	Silver	Gold	Diamond	Platinum & Rhodium
Card Variant	Platinum	Platinum	Platinum	Select
Health Checkup				Once in a year (2%)
MakeMyTrip		Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a year	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		Full Year Subscription	Full Year Subscription	Full Year Subscription
Gym membership				One month offline or 3month online subscription
SPA				Once in a year
Lounge - domestic	1 free visit a quarter	1 free visit a quarter	2 free visits a quarter	3 free domestic visits a quarter
Lounge - International				3 free international visits a year
Golf			NA	Once in a year
Cab aggregator				Once in a year
Swiggy One		3-month membership once in a year	3-month membership once in a year	3-month membership once in a year
Book My Show		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	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)	10 lakh (With Pos condition 45 days)	10 lakh (With POS condition 45 days)	10 lakh (With POS condition 45 days)
Air Accident Insurance		50 lakh (With Pos condition 45 days)	50 lakh (With POS condition 45 days)	100 lakh (With POS condition 45 days)



Purchase Protection	NA	2 lakh	2 lakh	2 lakh
Swiggy Offer		100 every Friday - once in month	100 every Friday - once in month	100 every Friday - once in month
Amazon Offer	100 every Friday once in month	100 every Friday - once in month	100 every Friday - once in month	
Concierge	24* 7 concierge service 100%	24* 7 concierge service 100%	24* 7 concierge service 100%	24* 7 concierge service
Emergency Cash concierge	NA	NA	NA	Emergency cash — international

#Issuance of New Age RuPay Card is under development in CBS system and will be advised separately once made live





**Annexure-V**

**GENERAL TERMS AND CONDITIONS OF PERSONAL ACCIDENT INSURANCE (PAI)  
DEATH / PERMANENT TOTAL DISABLEMENT / PERMANENT PARITAL  
DISABLEMENT / AIR ACCIDENT INSURANCE (AAI) DEATH**

1. Personal Accident Insurance (Death / Disability) Cover (PAI) will be available only in case of death / Disablement resulting solely and directly from accident caused by external, violent, and visible means. Accidental death is defined as per IRDA norms/ guidelines. Death / Disablement due to direct war / circumstances traceable to declared war will not be covered.
2. The Personal Accident Insurance Cover will be available to Railway Salary Package customers (Serving and Regular Pensioners).
3. Only Primary Salary Package Account holders will be eligible for coverage under policy (i.e. account holder for whom salary is being credited). There should be minimum one Salary/Pension Credit within 90 days prior to the date of accident for claims being eligible.
4. In case of death / disability by accident of a newly recruited Indian Railway Personnel, he /she will be eligible for Insurance benefits immediately after opening of RSP Account. However, if salary / Stipend is not being credited in this RSP Account after one month from opening of the account, then such customer will not be eligible for Insurance Claims.
5. The benefit of Personal Accident Insurance (Death) Cover {PAI} and Air Accident Insurance (Death) Cover {AAI} will be available to the claimant only if the account is under the Salary Package with appropriate product code of RSP as per terms and conditions of Insurance.
6. In case of multiple accounts related to a single CIF, only one account where salary is credited will be taken into consideration.
7. Joint account holders of Salary Package Accounts opened under RSP are not included under Free Personal Accident Insurance (Death) Cover {PAI} /Air Accident Insurance (Death) {AAI} Cover.
8. The Personal Accident cover will be available for the beneficiaries even in case of death in a Terrorist/ Naxalite action.
9. Payment of Insurance will not be eligible in respect of death / disability:
  - a. from intentional self-injury, suicide, or attempted suicide
  - b. whilst under the influence of intoxicating liquor or drugs
  - c. directly or indirectly caused by venereal disease or insanity



d. arising or resulting from the insured committing any breach of the law with criminal intent.

10. Insurance in respect of death due to bodily injury or any disease or illness of the insured persons is not payable, if :

a) Directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactive substance from any nuclear fuel or from any any nuclear waste from the combustion of nuclear fuel.

b) Directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.

11. The insurance under this policy shall not extend to cover death disablement resulting directly or indirectly from pregnancy or in consequence thereof.

12. In case of death due to ship accident other than declared war by Government of India shall also be covered for Personal Accident (Death) Insurance Cover.

13. The Air Accident Insurance (Death) Cover [AAI] claim will be treated as valid claim only if, Air ticket have been purchased by debit to Salary Package Account using Cheque / Debit Card / Internet Banking, or where ticket is not required to be purchased by the account holder (service/combat/chartered aircrafts of Defence forces) or is provided by the department for official duty. However, it is noted that total claims under this category will be limited to ₹ 25 Crore for any one Air Accident incident and maximum ₹ 50 crore in policy year 04.04.2024 to 03.04.2025 for all SBI Salary Package Accounts.

15. Claimants will submit claims directly to the Insurance Company. The Insurance Company will settle claims independently, as per the Policy terms and conditions. Bank will not be a party to any dispute between the claimant and insurance company.

16. All the eligible claims will be payable by the insurance company and Bank/Broker shall have no liability whatsoever in respect thereof.

17. Claimants or their representatives have to send intimation of insurance claim to the concerned Insurance Company directly. Intimation may be sent by email/ phone/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. However, for settlement of claims, the relevant supportive documents as per the arrangement have to submitted by the claimant subsequent to submission of intimation of claim within 180 days of the date of death of salary package account holder. Insurance company will settle the claim as per IRDA guidelines.

18. In case of death occurred due to High Altitude Condition, it will also be treated as eligible for Accidental Death.





19. Maximum Insurance claim amount payable to claimant of any deceased DSP personnel will be Rupees 1 crore.

20. The beneficiary on death of Primary Salary Account holder shall be as follows: -

i. In case of account opened in single name, the nominee registered in Salary Package account of deceased will be beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).

ii. In case, the account is opened as joint account, then the beneficiary will be the surviving account holder(s) for the purpose of insurance claim even if the nominee is available in the account. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank records).

iii. In case, the account is opened as joint account, in event of death of all the account holders, the nominee, if available, will be the beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).

iv. In cases other than i, ii and iii above the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim will be the responsibility of the Insurer.

21. **Permanent Total Disablement (PTD)** : In event of injury occurring solely and directly from accident caused by external, violent and visible means resulting in total permanent disablement, the claim will be settled as per terms and conditions on PTD of Insurance Company.

22. **Permanent Partial Disablement (PPD)** : Where a part of the body becomes permanently disabled (i.e partial loss) due to an accident, the claim will be settled by insurance company as per their terms and conditions.

23. **Payment Of Claim** : Insurance claim amount will be paid in beneficiary's account with State Bank of India only. Claim amount will first be appropriated against loan outstanding with SBI, if loan amount is not covered under another Insurance Policy (Rinn Raksha).

24. **Disclosures** : Details in relation to claim guidelines, escalation matrix of insurance company and insurance brokers, grievance redressal mechanism, claim format etc. have been placed by the bank at bank's website <https://bank.sbi/web/salary-account/accident-insurance> . for information and usage of personnel / employees of Principal Chief Personnel Officer, North Western Railway, and also for public at large.



**Annexure-VI**

**GENERAL TERMS AND CONDITIONS OF GROUP TERM LIFE INSURANCE (GTLI)  
(DEATH)**

1. **Policy Number:** 72100481905
2. **Name of Insurer:** SBI Life Insurance Company Limited
3. **Current Policy Period:** 22.02.2024 to 21.02.2025 (continuation beyond 21.02.2024 is subject to policy renewal).
4. **Age Group:** Entry age is 18 years (subject to condition of maintaining Railway salary package account with SBI. Maturity Age is 65 years (last birthday) or superannuation whichever is earlier.
5. **All activities** of / at work are covered.
6. The account holders under Railway salary package will be covered under the policy on the basis of list of employees provided by the Divisional Personnel Officer, Jaipur as mentioned under Para 15 of the MoU.
7. 24 hours death risk cover under one-year term insurance plan covering all deaths including suicided is covered from day one subject to addition of the eligible account holder in policy list maintained with the insurance company. The data for which is to be supplied to the insurance company as per the terms of Para 15 of this MoU.
8. No medical examination of individual Salary Package Account holder will be undertaken as it will be a group policy.
9. The claimant of the salary account holder needs to submit claim form along with required documents directly to the Insurance Company.
10. Nominee will not be asked at the time of addition of members or members joining the policy. Claimant / Beneficiary to be decided as under-
  - a) In case of account opened in single name, the nominee recorded in Bank will be beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the name of nominee as per Bank records).
  - b) In case, the account is opened as joint account, then the beneficiary will be the surviving account holder(s) for the purpose of insurance claim even if a nominee is available in the account. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank records).
  - c) In case, the account is opened as joint account, in event of death of all the account holders, the nominee in salary account in Bank's system, if available, will be the beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).





- d) In case other than A, B, and C, above the nominee shall be the beneficiary in salary account holders service records with the employer, in whose favour terminal dues are paid by the employer, basis certificate issued by the employer to that effect.
- e) In cases other than A, B, C and D above the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim will be the responsibility of the Insurance Company.
- 11. Claims will be processed by the insurance company independently; Bank or Brokers will not be a party to any dispute arising out of claim settlement process at any stage.
- 12. The Insurance Company should entertain claims where intimation from branch/claimant is received by them by email/ fax/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. The claim should be settled within 7 days on receipt of required documents at the centralized point of the insurer. All admissible claims where death happens within the Policy period are to be paid by the Insurance Company whether the Policy is subsequently renewed or not.



## Annexure-VII

### GENERAL TERMS AND CONDITIONS OF SUPER TOP-UP HELATH INSURANCE

#### Details of Super Top-Up health Insurance Policy for Railway Salary Package

##### Claim Support Matrix:

##### Product brief

Super Top up Health insurance Plan for (1 Adult, 2 Adult, 2 Adult + 2 Child) plan with Sum Insured option 15 lakh with 2 lakh deductible and 30 Lakh with 3 lakh aggregate deductible by Bajaj Allianz General Insurance Co Ltd. on individual payment basis Premium table (including Tax) with Sum Insured and deductibles is as below.

Sum Insured/ Deductible	1A (Premium ₹)	2A (Premium ₹)	2A+1C (Premium ₹)	2A+2C (Premium ₹)
15 Lac/ 2 lac	1,623/-	1,763/-	1,843/-	1,995/-
30 Lac/ 3 Lac	2,056/-	2,229/-	2,332/-	2,495/-

##### Key Features

- A Super Top up health Indemnity insurance Plan that helps Individual and his/her family stay adequately insured at the time of Hospitalization event.
- Coverage available for 1Adult, 2 Adult, 2 Adult+ 1 Child and 2 adult + 2 Child.
- In- Patient Hospitalization is considered as treatment.
- Day care procedure is covered.
- Entry age 18 Years to 65 Years (Child age 3 month to 25 Years)
- 60 days Pre and 90 days Post Hospitalization also Covered.
- Medical Advancement Surgery Covered
- Road Ambulance upto Rs 2000/-
- Ayush Treatment also covered
- Renewal upto 75 year
- Auto Renewal option is available

##### Waiting Period:

- For Accidental Hospitalization no waiting period.
- Hospitalization for illness 30 days waiting period is applicable.
- Pre-Existing disease waiting period is 24 Month.
- Specific disease waiting period is 24 Month.

**Policy Buy Journey:** Policy can be purchased through online and offline both options available

##### Claim Process for Cashless and Reimbursement

**Intimation:** Information regarding Intimation of Claim: Customer or individual claiming on customer's behalf must promptly, compulsorily and in any event within 48 hours of admission to a Hospital give intimation of claim including written information or telephonic intimation to Bajaj Allianz's Call Centre on the number (1800 103 2529) provided on the health card. Intimation should include details of policy number, card number of claimant, name of claimant, name of hospital, contact number and address of hospital, complaints/ailment/diagnosis for which treatment is being sought, room type and estimated expenses.

##### Cashless Request:

Need to show the Health ID card of the patient to avail Cashless facility at our Network Hospital helpdesk. Hospital formalities shall be completed and Pre-authorization form shall be send at Bajaj Allianz through Email or Hospital portal.

For status you can utilize our web links or connect to our call center (Toll Free: 1800 103 2529)

**Reimbursement:** Customers are required to send hardcopies within 30 days post discharge on below address

Bajaj Allianz General Insurance Co. Ltd.





Outlook

## Information Required for Group Term Insurance Quotation

From Dhiraj Shrivastava <dhiraj.shrivastava@sblife.co.in>

Date Wed 02-04-2025 12:53 PM

To SBI RAIL BHAWAN (NEW DELHI)(03771) <sbi.03771@sbi.co.in>

1 attachment (29 KB)

Member Data Format GTL.xls;

You don't often get email from dhiraj.shrivastava@sblife.co.in. [Learn why this is important](#)

**Warning:** This email is not originated from SBI. Do not click on attachment or links/URL unless sender is reliable. Malware/ Viruses can be easily transmitted via email.

Dear Ma'am,

Greetings from SBI Life Insurance!!

As discussed, We have required below details for quotation:

- Individual claim details with date of death, cause of death, date of intimation, claim amount for last 3 years.
- Member data in excel with Emp id, gender, employee name, DOB, designation and grade and Sum Assured for all employees

Thanks & Regards

Dhiraj Kumar Shrivastav

Sr. Key Account Manager-Corporate Solutions Group

SBI Life Insurance Co. Ltd.

The Statesman House, Barakhamba Road, New Delhi.110001

Mobile: 9871242993

Visit us at [www.sbilife.co.in](http://www.sbilife.co.in)

**Disclaimer:** The information contained in this e-mail message and/or attachments to it may contain confidential or privileged information. If you are not the intended recipient of this message any dissemination, use, review, distribution, printing or copying of the information contained in this e-mail message and/or attachments to it are strictly prohibited and you are requested to notify the sender delete this message from your system. Any unauthorized use or dissemination of this message in whole or in part is strictly forbidden.

Emails cannot be guaranteed to be timely, secure, error-free or virus-free. Therefore, SBI Life does not accept responsibility for any errors or omissions. Although Anti-virus software is deployed at SBI Life to scan the messages, it does not accept responsibility for any damage whatsoever that is caused by viruses being passed. Computer viruses can be transmitted via email. The recipient should check this email and any attachments for possible presence of viruses. SBI Life accepts no liability for any damage caused by any virus transmitted by this email. SBI Life sends e-mails only from its official domain "[@sbilife.co.in](mailto:@sbilife.co.in)" and "[@sbi-life.com](mailto:@sbi-life.com)". Please do not respond to any e-mails which you may receive from any other email IDs with similar or misleading domains, as same may be fraudulent/ phishing emails". In case of any doubt, please do contact us at "[info@sbilife.co.in](mailto:info@sbilife.co.in)".



