**1.FEATURES OF STATE GOVERNMENT SALARY PACKAGE (SGSP)- FOR SERVING PERMANENT PERSONNEL / EMPLOYEES OF** **GOVERNMENT OF TAMIL NADU**

1.1. Eligibility for SGSP: Regular and Permanent employees of State Government and regular and permanent employees of Boards in States including Teachers/ Professors of aided School, Colleges, universities etc.

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| 1.2. **Variants with associated features** | **Silver** | **Gold** | **Diamond** | **Platinum** | **Rhodium** |
| **Eligibility** (net monthly salary credit in Rs.) | >₹10,000/- to ₹25,000/- | >₹25,000/- to ₹50,000/- | >₹50,000/- to ₹1 lakh | >₹1 lakh to ₹2 lakh | >₹2 lakh |
| Min. Balance  | Nil (No minimum balance required to be maintained) |
| Passbook | Available for all accounts, Free updating at Non-Home branches |
| Internet Banking | Free facility from SBI, Charges applicable to third party sites |
| Auto Sweep Facility(Available only on Customers request) | Available – Threshold Amount: Rs.35000/-, TDRs/STDRs to be created for a minimum amount of Rs.10000/- (and in multiples of Rs.1,000/-) in any one instance |
| ATM cum Debit Card | Free, Domestic Classic Debit Card | Free, International Gold Debit Card | Free, International Platinum Debit Card |
| New Age Rupay Card | Rupay Platinum Debit Card | Rupay Select Debit Card |
| Transactions at ATMs | Free ATM withdrawals – unlimited at all SBI ATMs and 10 free transactions per month at non-SBI ATMs (including both financial and non-financial transactions) |
| Multi City Cheques  | 25 cheque leaves free per month (except for bulk requirement) |
| Concession in locker charges | Nil | 50% of applicable rate |
| Setting up of Standing Instructions within SBI  | Free (within SBI) |
| RTGS/NEFT Charges | Waived (in online mode) |
| Charges for issue of Demand Draft | Waived, if debited through Salary Account |
| Family Savings Account – SBI Rishtey | Available for Gold, Diamond, Platinum & Rhodium variants |
| **1.3.SBI RISHTEY:** 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 SBI ATMs and 10 free transactions (including both financial and non-financial transactions) per month at non-SBI ATMs using debit card linked to “Rishtey” accounts.
5. Multi City Cheque: Nil Charge (Except for Bulk Requirement i.e in excess of 25 leaves at a single instance or in a month)
6. NEFT/RTGS 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) *Threshold Amount: Rs.35,000/- & TDRs/ STDRs to be created for a minimum amount of Rs.10,000/- (and in multiples of Rs.1,000/-) in any one instance*
9. SMS Alert Charges: Free
10. Annual Locker Rentals: 10% Concession on applicable locker rentals, every year
11. Personal Accidental Insurance (Death Cover): Up to ₹ 5 lakh each for all “Rishtey” A/c holders (except minors)
 |
| **1.4. Complimentary Insurance Cover\***  |
| **Variants** | **Silver** | **Gold** | **Diamond** | **Platinum** | **Rhodium** |
| Personal Accident Insurance (Death) Cover (PAI)  | Rs.100 lakh |
| Permanent Total Disability Cover (PTD) | Up to Rs.100 lakh |
| Permanent Partial Disability Cover (PPD) | Up to Rs.80 lakh |
| **Add-on Insurance Covers: Applicable on admissibility of Personal Accidental Insurance (Death) Cover-** Available as per the Insurance Policy provisions1. Plastic Surgery in Burn Cases: Maximum up to ₹ 10 lakh
2. Transportation of Imported medicine: Maximum up to ₹ 5 lakh
3. Ambulance Charges: Maximum up to ₹ 50,000/-
4. Air Ambulance Cover: Maximum up to ₹ 10 lakh
5. Child Higher Education Cover (for Graduation) age between 18-25 years – 25% of entitled PAI cover (If PAI claim is found admissible) – Upto ₹8 lakh for Male Child and Upto ₹10 lakh for Girl Child, for one child only.
6. Girl Child cover for Marriage – Age 18-25 years – 20% of entitled PAI cover (If PAI claim is found admissible) – Maximum ₹10 lakh for two girl children (₹5 lakh each) or ₹5 lakh for 1 Girl child.
7. Death in coma (more than 48 hours) after accident: Maximum up to ₹ 5 lakh
8. Repatriation of mortal remains: Maximum up to ₹ 50,000/-
9. Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum up to ₹ 50,000/-
10. Additional Cover of ₹ 10 lakh in case of death while performing official duties on foreign soil
 |
| Air Accidental Insurance (Death) cover (AAI) | Rs.160 lakh(i) If Air ticket have been purchased by debit to State Government 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 State Government) **or** (iii) ticket is provided by the department for official duty.  |
|  | **\*** Insurance cover available till 03.04.2026and continuation thereafter will be subject to review / renewal. Terms and Conditions apply. |
| 1.5. Group Term Life Insurance (GTLI) | Rs.10 lakh |
| **1.6. Concession in Processing Charges on Loan to SGSP account holders (Serving Personnel)\*** |
| Home Loan\* | Processing Fee: 100% concession (Charges for TIR, Valuation, CERSAI, CIBIL charges etc., to be recovered from customer). |
| Car Loan \* | Processing Fee: 50 % of Card Rate or ₹ 500/-, whichever is more is chargeableRelaxation in Margin: 5% concession (LTV Subject to maximum of 100% of ex-showroom price of the vehicle) |
|  SBI Personal Loan (erstwhile Xpress Credit)\* | Processing Fee: 50 % concession +GST |
|  | \*subject to revision from time to time |
| **1.7.Super Top-up Health Insurance :** Super Top up Health insurance Plan for (1 Adult, 2 Adult , 2 Adult + 1 Child and 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 (To be borne by customer ). |
| Super Top up Health Insurance Policy | **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 |

**2.FEATURES OF POLICE SALARY PACKAGE (PSP)- FOR SERVING PERSONNEL / EMPLOYEES OF** **TAMIL NADU POLICE:**

2.1. Eligibility for PSP: Regular and Permanent Police personnel of Tamil Nadu Police and permanent employees of Home Guards (**except PSP-Silver-Homeguard,** offered to non-permanent Jawans of Homeguard).

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| 2.2. **Variants with associated features** | **Silver** | **Gold** | **Diamond** | **Platinum** | **Rhodium** |
| **Eligibility** (net monthly salary credit in Rs.) | >₹10,000/- to ₹25,000/- | >₹25,000/- to ₹50,000/- | >₹50,000/- to ₹1 lakh | >₹1 lakh to ₹2 lakh | >₹2 lakh |
| Min. Balance  | Nil (No minimum balance required to be maintained) |
| Passbook | Available for all accounts |
| Internet Banking | Free facility from SBI, Charges applicable to third party sites |
| Auto Sweep Facility(Available only on Customers request) | Available – Threshold Amount: Rs.35000/-, TDRs/STDRs to be created for a minimum amount of Rs.10000/- (and in multiples of Rs.1,000/-) in any one instance |
| ATM cum Debit Card | Free, Domestic Classic Debit Card | Free, International Gold Debit Card | Free, International Platinum Debit Card |
| New Age Rupay Card | Rupay Platinum Debit Card | Rupay Select Debit Card |
| Transactions at ATMs | Free ATM withdrawals – unlimited at all SBI ATMs and 10 free transactions per month at non-SBI ATMs (including both financial and non-financial transactions) |
| Multi City Cheques  | 25 cheque leaves free per month (except for bulk requirement) |
| Concession in annual locker rent | Nil | 50% of applicable rate |
| Setting up of Standing Instructions within SBI  | Free (within SBI) |
| RTGS/NEFT Charges | Waived (in online mode) |
| Charges for issue of Demand Draft | Waived, if debited through Salary Account |
| Family Savings Account – SBI Rishtey | Available for Gold, Diamond, Platinum & Rhodium variants |
| **2.3.SBI RISHTEY:** 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 Account2. Minimum Balance/ Monthly Average Balance: Nil 3. Debit Card: Classic Debit Card (Free, Issuance and AMC)4. Transaction at ATMs: Unlimited free at all SBI ATMs and 10 free transactions (including both financial and non-financial transactions) per month at non-SBI ATMs using debit card linked to “Rishtey” accounts.5. Multi City Cheque: Nil Charge (Except for Bulk Requirement i.e in excess of 25 leaves at a single instance or in a month)6. NEFT/RTGS Charges: Free (Online), Applicable charges in offline mode7. Demand Draft Charges: Free, if issued by debit to “Rishtey” account8. Auto Sweep Facility: Available (lucrative option to earn higher interest on Saving A/c) Threshold Amount: Rs.35,000/- & TDRs/ STDRs to be created for a minimum amount of Rs.10,000/- (and in multiples of Rs.1,000/-) in any one instance9.SMS Alert Charges: Free10. Annual Locker Rentals: 10% Concession on applicable locker rentals, every year11. Personal Accidental Insurance (Death Cover): Up to ₹ 5 lakh each for all “Rishtey” A/c holders (except minors) |
| **2.4. Complimentary Insurance Cover\*** |
| **Variants**  | **Silver** | **Gold** | **Diamond** | **Platinum** | **Rhodium** |
| Personal Accident Insurance (Death) Cover (PAI)  | Rs.100 lakh |
| Permanent Total Disability Cover (PTD) | Up to Rs.100 lakh |
| Permanent Partial Disability Cover (PPD) | Up to Rs.80 lakh |
| **Add-on Insurance Covers: Applicable on admissibility of Personal Accidental Insurance (Death) Cover-** Available as per the Insurance Policy provisions1. Plastic Surgery in Burn Cases: Maximum up to ₹ 10 lakh
2. Transportation of Imported medicine: Maximum up to ₹ 5 lakh
3. Ambulance Charges: Maximum up to ₹ 50,000/-
4. Air Ambulance Cover: Maximum up to ₹ 10 lakh
5. **Child Higher Education Cover** (for Graduation) age between 18-25 years – 25% of entitled PAI cover (If PAI claim is found admissible) – Upto ₹8 lakh for Male Child and Upto ₹10 lakh for Girl Child, for one child only
6. **Girl Child cover for Marriage** – Age 18-25 years – 20% of entitled PAI cover (If PAI claim is found admissible) – Maximum ₹10 lakh for two girl children (₹5 lakh each) or ₹5 lakh for 1 Girl child.
7. Death in coma (more than 48 hours) after accident: Maximum up to ₹ 5 lakh
8. Repatriation of mortal remains: Maximum up to ₹ 50,000/-
9. Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum up to ₹ 50,000/-
10. Personal Loan (Xpress credit loan)insurance cover for SBI loan accounts (Police personnel covered under PSP only) death in action against Anti National activities/ Terrorist / Naxalite/ Foreign enemy / Ambush- Up to ₹10 lakh
11. Additional PAI cover for PSP – death in action against Anti National activities/ Terrorist / Naxalite/ Foreign enemy / Ambush - ₹10 lakh
12. Additional Cover of ₹ 10 lakh in case of death while performing official duties on foreign soil

Covers at S.No.11 or 12 are exclusive to each other and both will not be available together. |
| Air Accidental Insurance (Death) cover (AAI) | Rs.160 lakh(i) If Air ticket have been purchased by debit to Police 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 Department) **or** (iii) ticket is provided by the department for official duty.  |
|  | **\*** Insurance cover available till 03.04.2026 and continuation thereafter will be subject to review / renewal. Terms and Conditions apply. |
| 2.5.Group Term Life Insurance (GTLI) | Rs.10 lakh |
| **2.6.Concession in Processing Charges on Loan to PSP account holders (Serving Personnel)\*** |
| Home Loan\* | Processing Fee: 100% concession (Charges for TIR, Valuation, CERSAI, CIBIL charges etc., to be recovered). |
| Car Loan \* | Processing Fee: 50 % concession of Card Rate or ₹ 500/-, whichever is more is chargeableRelaxation inMargin: 5% concession (LTV Subject to maximum of 100% of ex-showroom price of the vehicle) |
|  SBI Personal Loan (erstwhile Xpress Credit)\* | Processing Fee: 50 % concession +GST |
|  | \*subject to revision from time to time |
| **2.7.Super Top-up Health Insurance :** Super Top up Health insurance Plan for (1 Adult, 2 Adult , 2 Adult + 1 Child and 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. (To be borne by customer) |
| Super Top up Health Insurance Policy | **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 |

**3.GENERAL TERMS AND CONDITIONS OF SUPER TOP-UP HEALTH INSURANCE**

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| **Details of Super Top-Up health Insurance Policy for SGSP and PSP** |
| **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. (To be borne by customer) |
| **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 years• 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 Months.• Specific disease waiting period is 24 Months. |
| **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.Bajaj Finserv Building, A -Wing 2nd Floor, Bajaj Finserv Building, Behind Weikfield IT Park , Off Nagar Road, Viman Nagar, Pune - 411 014, Maharashtra |
| Claim status can be viewed on :- <https://general.bajajallianz.com/BagicNxt/InHouseSP/hm/externalUserCC.jsp>  |
| **Claims escalation matrix** | **SPOC** | Preauth@bajajallianz.co.in |
| 1st Escalation | Sandip.Harak@bajajallianz.co.in |
| 2nd Escalation | ashish.rasal@bajajallianz.co.in |
| 3rd Escalation | Tejveer.Singh@bajajallianz.co.in |
| **General Exclusions:** |
| 1. Investigation & Evaluation a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded even if the same requires confinement at a hospital. b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded. 2. Rest Cure, rehabilitation and respite care a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment.Any dental treatment that comprises of cosmetic surgery,  2. Medical Expenses where Inpatient care is not warranted and does not require supervision of qualified nursing staff and qualified medical practitioner round the clock 3. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority. Any Medical Expenses incurred due to Act of Terrorism will be covered under the Certificate of InsuranceNote: Above write up is summary of Product feature along with Basic Terms & Conditions. For More information.Please refer policy wordings www.bajajallianz.co.in, All policy conditions will be available with Certificate of Insurance.  |

Note: Insurance Company will settle claims independently. Bank will not be a party to any dispute between claimants and Insurance company in relation to claim settlement or its process