|  |  |  |  |
| --- | --- | --- | --- |
| **State Government Salary Package- Canara Bank Offer** | | | |
| **Sl. No** | **Benefits** | **Bank Offering** | |
| I | **TERM INSURANCE** | | |
| a | Group term insurance policies for government employees without any premium for the sum assured of Rs.15 lakh | Rs. 10 Lakhs |  |
| II | **PERSONAL ACCIDENT INSURANCE (PAI)** | | |
| a | Coverage for accidental death for minimum assured amount of Rs.100 lakh per employee | Rs. 100 Lakhs |  |
| b | **Disability Assistance: Financial support for employees facing temporary or permanent disability** | | |
| c | Total Disability - Rs.100 lakh | Rs. 100 Lakhs |  |
| d | Partial Disability - upto Rs.80 lakh | Rs. 100 Lakhs |  |
| e | Marriage Assistance: Special financial assistance for employees children  weddings (to daughter) - Rs.10 lakh | Girl Child cover (for two child marriage as an additional benefit between up to 25 years of age)- Rs. 10 lakhs | |
| f | Educational Assistance: Educational assistance to the dependents of  deceased employees- Rs.10 Lakh | Higher education benefit (for two child up to 25 years of age or till graduation whichever is earlier)- Rs. 10 lakhs | |
| g | Air accident:Air accident insurance coverage of Rs.1.50 crore in case of death  Rs.1.50 cr in case of complete disability due to air accident  Upto Rs.1.20 cr in case of partial disability due to air accident | Rs. 100 Lakhs |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl.**  **No** | **Benefits** | | **Bank Offering** | |
| a | No minimum balance | | Yes | |
| b | No charge for issuance of debit card & credit card and waiver of AMC | | Issuance of both Debit and Credit card is free.  AMC Waiver:   |  |  |  | | --- | --- | --- | | Salary Band | Debit Card | Credit card | | Upto Rs. 50,000/- | Nil | Nil | | Rs. 50,000/- to < Rs. 1,00,000/- | 25% | 25% | | Rs. 1,00,000/- to < Rs. 1,50,000/- | 50% | 50% | | Rs 1,50,000/- & above | 100% | 100% | | |
| c | Free cheque book facility | | 200 cheque leaves /annum | |
| d | No DD charges | |  | |  |  | | --- | --- | | Salary Band | Benefit | | Upto Rs. 50,000/- | 2 DD's Free per | | Rs. 50,000/- to < Rs. 1,00,000/- | Free Unlimited | | Rs. 1,00,000/- to < Rs. 1,50,000/- | Free Unlimited | | Rs 1,50,000/- & above | Free Unlimited | |
| e | Free email & SMS alert | | Yes | |
| f | Free internet and mobile banking facility | Yes | | |
| g | No charges for NEFT/RTGS/IMPS | Yes | | |
| h | Free ATM withdrawals-unlimited | Unlimited at our Bank ATMs &  At other Banks- 3 at Metro and Urban Centres, 5 at Semi urban and Rural Centres | | |
| i | Concession in loan products-at least 0.25% less | Housing loan  0.05% additional concession for salaried customers of our Bank and not below the ceiling ROI fixed by Bank from time to time. | | |
| j | waiver of processing fee-50% | For Retail loans,   |  |  | | --- | --- | | Salary Band | Benefit | | Upto Rs. 50,000/- | Nil | | Rs. 50,000/- to < Rs. 1,00,000/- | 25% | | Rs. 1,00,000/- to < Rs. 1,50,000/- | 50% | | Rs 1,50,000/- & above | 75% | | | |
| k | overdraft facility upto one month net salary of the employee | |  |  | | --- | --- | | Salary Band | Debit Card | | Upto Rs. 50,000/- | 50% of previous Month net salary Credit upto Rs.10000 | | Rs. 50,000/- to < Rs. 1,00,000/- | 2 Months net salary Upto Rs.1 Lakh | | Rs. 1,00,000/- to < Rs. 1,50,000/- | 3 Months net Salary Upto Rs.2 Lakh | | Rs 1,50,000/- & above | 3 Months net Salary Upto Rs.3 Lakh |   \*Eligible after 6 months’ regular salary Credit in every month after account opening | | |
| l | Auto sweep facility if the account balance exceeds Rs.25000 in multiples of Rs.10000 for enhanced interest rate | Auto Sweep facility available on demand by the customer if the account balance exceeds Rs. 100000/- in multiples of Rs. 10000/- for enhanced ROI | | |
| m | free annual health check up at network hospital | NA | | |
| n | Hospitalisation cash facility @2000 per day for maximum of 30 days in a  year | NA | | |

|  |
| --- |
| Add on Benefits: |
| a. Death after Coma- Rs.5 Lakhs |
| b. Ambulance Charges-Rs.15000/- |