



ಕರ್ನಾಟಕ ವಿದ್ಯುತ್ ಪ್ರಸಾರಣ ನಿಗಮ ನಿಯಮಿತ

ನಿಗಮದ ಗುರುತಿನ ಸಂಖ್ಯೆ (ಸಿ.ಐ.ಎನ್.) : ಯು40109ಕೆಎ1999ಎಸ್‌ಜಿಸಿ025521
ಕಂಪನಿಯ ಅಧಿಕೃತ ಕಛೇರಿ : ನಿಗಮ ಕಾರ್ಯಾಲಯ, ಕಾವೇರಿ ಭವನ, ಕೆ.ಜಿ. ರಸ್ತೆ, ಬೆಂಗಳೂರು-560 009

ಸಂಖ್ಯೆ: ಕವಿಪ್ರನಿ/ಬಿ14/ಬಿ104/3950/2019-20

ದಿನಾಂಕ : 7 DEC 2020

ಸುತ್ತೋಲೆ

ವಿಷಯ: ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾದಲ್ಲಿ(ಎಸ್.ಬಿ.ಐ) ರಾಜ್ಯ ಸರ್ಕಾರಿ ವೇತನ ಪ್ಯಾಕೇಜ್ ಖಾತೆಯ ಪ್ರಯೋಜನವನ್ನು ಕವಿಪ್ರನಿ ಅಧಿಕಾರಿ/ನೌಕರರು ಪಡೆಯುವ ಬಗ್ಗೆ.

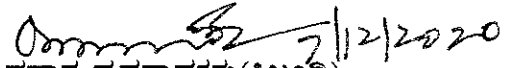
ಉಲ್ಲೇಖ: ದಿನಾಂಕ: 10.11.2020 ರಂದು ಕವಿಪ್ರನಿಯು ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾದಲ್ಲಿ(ಎಸ್.ಬಿ.ಐ)ರೊಂದಿಗೆ ಮಾಡಿಕೊಂಡ ಒಡಂಬಡಿಕೆ.

ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾದಲ್ಲಿ(ಎಸ್.ಬಿ.ಐ) Corporate Salary Account ಹೊಂದಿರುವ ಕವಿಪ್ರನಿಯ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ರಾಜ್ಯ ಸರ್ಕಾರಿ ವೇತನ ಪ್ಯಾಕೇಜ್ ಖಾತೆಯ (State Government Salary Package) ಪ್ರಯೋಜನವನ್ನು ವಿಸ್ತರಿಸಲು ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾದ ಆಡಳಿತ ಮಂಡಳಿಯು ಅನುಮೋದನೆ ನೀಡಿದ್ದು, ಸದರಿ ಯೋಜನೆಯನ್ನು ಅಳವಡಿಸಿಕೊಂಡಲ್ಲಿ ಕವಿಪ್ರನಿಯ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ವೈಯುಕ್ತಿಕ ಅಪಘಾತ ವಿಮೆ ಸೇರಿದಂತೆ ಬ್ಯಾಂಕ್ ಸೇವೆಗಳ ಮೇಲೆ ಹಲವು ರಿಯಾಯಿತಿ ಮತ್ತು ಕೊಡುಗೆಗಳನ್ನು ನೀಡುವುದಾಗಿ ತಿಳಿಸಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, ಕವಿಪ್ರನಿಯು ದಿನಾಂಕ: 10.11.2020 ರಂದು ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ(ಎಸ್.ಬಿ.ಐ)ರವರೊಂದಿಗೆ ಒಡಂಬಡಿಕೆ ಮಾಡಿಕೊಂಡಿರುತ್ತದೆ. ಸದರಿ ಒಡಂಬಡಿಕೆಯ ಪ್ರತಿಯನ್ನು ಮತ್ತು ರಿಯಾಯಿತಿ ಮತ್ತು ಕೊಡುಗೆಗಳ ಅನುಬಂಧ 1 ರಿಂದ 5ರಲ್ಲಿನ ವಿವರಗಳನ್ನು ಈ ಸುತ್ತೋಲೆಯೊಂದಿಗೆ ಲಗತ್ತಿಸಲಾಗಿದೆ.

ಕವಿಪ್ರನಿ ಅಧಿಕಾರಿ/ನೌಕರರು ರಾಜ್ಯ ಸರ್ಕಾರಿ ವೇತನ ಪ್ಯಾಕೇಜ್ ಖಾತೆಯ (State Government Salary Package) ಪ್ರಯೋಜನವನ್ನು ಪಡೆಯಲು ಇಚ್ಛಿಸಿದ್ದಲ್ಲಿ, ಕವಿಪ್ರನಿ ಅಧಿಕಾರಿ/ನೌಕರರು ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾದಲ್ಲಿ(ಎಸ್.ಬಿ.ಐ) Corporate Salary Account ಖಾತೆ ಹೊಂದಿರಬೇಕಾಗಿರುತ್ತದೆ ಮತ್ತು ಕವಿಪ್ರನಿ ಅಧಿಕಾರಿ/ನೌಕರರು ಅನುಬಂಧ-1 ನ್ನು ಭರ್ತಿ ಮಾಡಿ ಸಂಬಂಧಪಟ್ಟ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ ಶಾಖೆಯ ವ್ಯವಸ್ಥಾಪಕರಿಗೆ ನೀಡಬೇಕಾಗಿರುತ್ತದೆ.

ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾದಲ್ಲಿ ಖಾತೆ ತೆರೆಯುವುದು ಮತ್ತು ರಾಜ್ಯ ಸರ್ಕಾರಿ ವೇತನ ಪ್ಯಾಕೇಜ್ ಖಾತೆಯ ಪ್ರಯೋಜನವನ್ನು ಪಡೆಯುವುದು ಕವಿಪ್ರನಿ ಅಧಿಕಾರಿ/ನೌಕರರ ಸ್ವಯಂ ಇಚ್ಛೆಯಿಂದ ಕೂಡಿರುತ್ತದೆ ಎಂದು ಈ ಮೂಲಕ ತಿಳಿಸಲಾಗಿದೆ.

ಮಾನ್ಯ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕವಿಪ್ರನಿ
ರವರಿಂದ ಅನುಮೋದಿಸಲ್ಪಟ್ಟಿದೆ


ಉಪ ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು(ಸಿಬ್ಬಂದಿ)
ಕವಿಪ್ರನಿ.

ಪ್ರತಿಯನ್ನು ಮಾಹಿತಿಗಾಗಿ:-

1. ಎಲ್ಲಾ ಮುಖ್ಯ ಇಂಜಿನಿಯರ್(ವಿ), ಕವಿಪ್ರನಿನಿ.
2. ಎಲ್ಲಾ ಆರ್ಥಿಕ ಸಲಹೆಗಾರರು, ಕವಿಪ್ರನಿನಿ.
3. ಹಿರಿಯ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು/ನಿರ್ದೇಶಕರು (ಪ್ರಸರಣ)/ನಿರ್ದೇಶಕರು (ಹಣಕಾಸು)/ನಿರ್ದೇಶಕರು (ಆಡಳಿತ ಮತ್ತು ಮಾನವ ಸಂಪನ್ಮೂಲ), ಕವಿಪ್ರನಿನಿ, ನಿಗಮ ಕಾರ್ಯಾಲಯ, ಬೆಂಗಳೂರು.
4. ಕಂಪನಿ ಕಾರ್ಯದರ್ಶಿ, ಕವಿಪ್ರನಿನಿ, ನಿಗಮ ಕಾರ್ಯಾಲಯ, ಬೆಂಗಳೂರು.

ಮಾಹಿತಿಗಾಗಿ ಹಾಗೂ ಸೂಕ್ತ ಕ್ರಮಕ್ಕಾಗಿ ಅಂತರ್ಜಾಲದಲ್ಲ ಪ್ರಕಟಿಸಲಾಗಿದೆ

1. ಎಲ್ಲಾ ಅಧೀಕ್ಷಕ ಇಂಜಿನಿಯರ್(ವಿ), ಕವಿಪ್ರನಿನಿ.
2. ಎಲ್ಲಾ ಲೆಕ್ಕ ನಿಯಂತ್ರಣಾಧಿಕಾರಿಗಳು, ಕವಿಪ್ರನಿನಿ.
3. ಎಲ್ಲಾ ಉಪಲೆಕ್ಕನಿಯಂತ್ರಣಾಧಿಕಾರಿ, ಕವಿಪ್ರನಿನಿ.
4. ಎಲ್ಲಾ ಕಾರ್ಯನಿರ್ವಾಹಕ ಇಂಜಿನಿಯರ್(ವಿ)/ಲೆಕ್ಕಾಧಿಕಾರಿಗಳು, ಕವಿಪ್ರನಿನಿ.

ಪ್ರತಿಯನ್ನು ಮಾಹಿತಿಗಾಗಿ ರವಾನಿಸಿದೆ:-

1. ಶ್ರೀ.ಟಿ.ಆರ್.ರಾಮಕೃಷ್ಣಯ್ಯ, ಅಧ್ಯಕ್ಷರು ಕವಿಪ್ರನಿನಿ ನೌಕರರ ಸಂಘ (ನೋಂದಣಿ ಸಂಖ್ಯೆ:659), ಬೆಂಗಳೂರು ಮತ್ತು ನಿರ್ದೇಶಕರು ಕವಿಪ್ರನಿನಿ ಮತ್ತು ಎಲ್ಲಾ ಎಸ್ಕಾಂಗಳು.
2. ಶ್ರೀ.ಟಿ.ಎಂ.ಶಿವಪ್ರಕಾಶ್, ಅಧ್ಯಕ್ಷರು, ಕವಿಮಂ ಇಂಜಿನಿಯರ್‌ಗಳ ಸಂಘ, ಬೆಂಗಳೂರು ಮತ್ತು ನಿರ್ದೇಶಕರು ಕವಿಪ್ರನಿನಿ ಮತ್ತು ಎಲ್ಲಾ ಎಸ್ಕಾಂಗಳು.
3. ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ, ಕವಿಪ್ರನಿ ನೌಕರರ ಸಂಘ, ಬೆಂಗಳೂರು.
4. ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ, ಕವಿಪ್ರನಿನಿ ಇಂಜಿನಿಯರ್‌ಗಳ ಸಂಘ, ಬೆಂಗಳೂರು.
5. ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ, ಕವಿಪ್ರನಿನಿ ಲೆಕ್ಕಾಧಿಕಾರಿಗಳ ಸಂಘ, ಬೆಂಗಳೂರು.
6. ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ, ಕವಿಮಂ ಪರಿಶಿಷ್ಟ ಜಾತಿ ಮತ್ತು ಪರಿಶಿಷ್ಟ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಸಂಸ್ಥೆ(ರಿ), ಬೆಂಗಳೂರು.
7. ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ, ಕವಿಪ್ರನಿನಿ, ಡಿಪ್ಲೋಮಾ ಇಂಜಿನಿಯರ್‌ಗಳ ಸಂಘ, ಬೆಂಗಳೂರು.
8. ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ, ಕವಿಪ್ರನಿನಿ/ಎಸ್ಕಾಂ ಪರಿಶಿಷ್ಟ ಜಾತಿ ಮತ್ತು ಪರಿಶಿಷ್ಟ ವರ್ಗಗಳ ಅಧಿಕಾರಿಗಳ ಸಂಘ, ಬೆಂಗಳೂರು.

STATE BANK OF INDIA
RACPC - BANGALORE



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KARNATAKA

Memorandum of Understanding (MOU)

This Memorandum of Understanding (MOU) is executed on the 10.11.2020 between Karnataka Power Transmission Corporation Limited (KPTCL) represented by Sri. Ramesh Pani, Deputy General Manager (Personnel), having its headquarter at Kaveri Bhavan, K. G. Road, Bangalore (Herein after referred to as "KPTCL" which expression shall unless repugnant to the context or meaning thereof be deemed to include its successors and assign of the other part.

AND

State Bank of India (SBI), a Body Corporate incorporated under the State Bank of India Act 1955 and carrying on the business of banking, having its Corporate Office at Madame Cama Road, Mumbai amongst other one of its Local Head Office at Bangalore (Herein after referred to as "SBI or Bank" which expression shall unless repugnant to the context or meaning thereof be deemed to include its successors and assign of the Other part) through Sri T.Sivadas, Deputy General Manager, Personal Banking Business Unit (PBBU), State Bank of India, Local Head Office, No.65, St. Marks Road, Bangalore.

The KPTCL in its efforts to simplify and streamline the salary disbursement procedure and to make available modern banking facilities to its personnel has accepted the proposal submitted by SBI.

And SBI possessing technologically advanced infrastructural facilities having offered to provide banking services as detailed herein below to the KPTCL personnel operating their salary account with the Bank.

Now therefore this Memorandum of Understanding (MOU) witness as under:

Both parties have agreed as follows:-


1. Period of MOU –

- This MOU shall be operative initially for a period of three years w.e.f. 10.11.2020 and will be in force till the next MoU is signed, as mutually agreed by both parties. However, there shall be a review for any amendment/addition/deletion of features of the Salary Package, from time to time.
- In case either of the party i.e. KPTCL or the SBI doesn't come forward for any review or revision or extending it after 3 years, it will be deemed that this MOU is in force and all the benefits should be given to KPTCL personnel as long as his salary account continues with SBI.
- The benefits of this MOU will be continuing to KPTCL personnel even after he is transferred out of Bangalore but within the State if i) this MOU is in continuation and ii) He / she continues his / her salary account with SBI.

2. Conversion of account to STATE GOVT. SALARY PACKAGE (SGSP)

a) Existing salary accounts of KPTCL personnel will be converted to SGSP accounts, subject to an application-cum-undertaking to be submitted by the concerned account holder as per specimen in **Annexure I**. As contained in the same Annexure I, all personnel who opened SGSP Accounts with SBI, whether new accounts or converted, will undertake to obtain no objection certificate (NOC) from SBI as per **Annexure II** in the event he/she desires to shift the account to another Bank for credit of salary.




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b) KPTCL does not undertake any liability for loans that may be given by SBI to KPTCL personnel in their individual capacities. The KPTCL will not be impleaded in any claim, action, lawsuit which an account holder may file against SBI or vice versa i.e. which SBI may file against the account holder. However, KPTCL will provide information about defaulters as regards their current postal address maintained in the records subject to denial due to exigencies of service/ security considerations.

3. Facilities to Account holders

The Bank undertakes to provide following facilities/services to KPTCL personnel drawing their Salary through any of its branches:

- Usage of the largest ATM network of SBI: free of charge.
- Usage of other bank ATMs – subject to RBI regulations as applicable from time to time.
- Unlimited number of free transactions through ATM, as per the bank's instructions issued from time to time, irrespective of metro/non-metro locations for all variants.
- Anywhere Banking via ATM Card.
- Free ATM Card.
- Free Supplementary ATM Card for Joint Account holders.
- Free Facility of setting up of Standing Instructions.
- All other facilities being provided to Bank's normal customers operating salary accounts, subject to the discretion of the Bank.

4. Other facilities will be as per variant of SGSP enclosed at **Annexure IV** depending upon the type of account. All the benefits will be made available to those Salary Accounts only which are categorised as SGSP accounts. Further, if salary credit is not received for the last two consecutive months, the Salary Account will become a normal Savings Bank Account and benefits under SGSP will be withdrawn.

5. International Debit cum ATM Card (Available to Gold, Diamond & Platinum categories)

SBI agrees to issue a free International Debit cum ATM card to salary account holders in Gold, Diamond and Platinum categories as per their eligibility, on their request. The norm for issuance of such international cards may vary as per the RBI guidelines.

6. **Loan**: Loans will be disbursed to eligible personnel upon fulfilment of eligibility criteria and on meeting Bank's terms & conditions, including establishing the applicant's creditworthiness as per the Bank's guidelines. SBI will provide the Xpress Credit Loan to eligible SGSP account holders. The Xpress Credit Loan will be provided solely at the discretion of the Bank and will be subject to the fulfilment of conditions as laid down by the Bank from time to time


7. **Recall of Salary Disbursed**: In exceptional circumstances, the KPTCL may recall the salary erroneously disbursed to deserters or delinquent personnel. Upon written request of the KPTCL communicating specific details of personnel, bank account with SBI, period and amount, and further subject to written consent of the account holder and availability of funds in the specified account, the Bank will comply with the request, if provided within 3 working days from the date of disbursement/ credit and refund the amount to the KPTCL for crediting into their account. The Bank will not be liable or held accountable for any consequential or related action arising from the act of refund of amount to the KPTCL.

Pending refund of the amount recalled, the Bank will mark a hold on the required amount (s) so notified by the KPTCL in the concerned salary account with SBI to prevent fraudulent withdrawals from it.

The above will not apply for salary accounts with other banks, even if, the salary credit is posted through SBI.

8. **Confidentiality**: Each party shall treat as confidential all information obtained as a result of entering into or performing of this MoU but shall be bound to disclose if needed by operation of law or by judicial authorities.




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9. Complaint Redressal: Bank has a very well laid down policy on Customer Grievance Redressal. This policy covers all types of customers including pensioners. It also covers the timeframe for redressal as well as the various channels available for lodging the complaints. The policy detail is available at Bank's website for public information. The SGSP account holders have the option to use above channel for redressal of their individual grievances/complaints.

In the event that a dispute remains 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.

10. Termination: In the event of termination of the MoU before its term as per para 1 earlier, the disbursement of salaries to the individual account holders may be done through the same salary account, which will continue, but special SGSP benefits shall stand withdrawn forthwith. This MOU may be terminated with immediate effect by either party giving notice of termination to the other Party (the "Defaulting Party") provided that -

If the Defaulting Party has committed a material breach of any term of this MoU and has failed to remedy such breach (if capable of remedy) within thirty (30) days after notice from the other party to do.

or

If the Defaulting party repeatedly commits the same breach of any of the terms of MoU then the contract may be terminated without any further notice.

or

If the defaulting party shall cease to carry on its business or substantially the whole of its business.

or

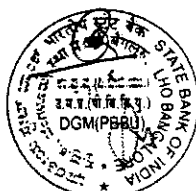
If there is a material adverse change in any applicable law affecting Banks generally.

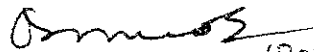
11. Personal Accident Insurance (Death) (PAI) : All SGSP Account Holders will be covered under complimentary Personal Accidental Insurance (Death) Cover (PAI) with Add- on Covers, Air Accident Insurance (death) Cover (***Details as per Annexure IV***). All Personal Accident Insurance (death) claims of the deceased (PSP) 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 during the pertinent period, the tie-up being subject to annual review and renewal. Details of Claim process and "**Terms & Conditions**" are as per **Annexure V**. The Insurance Company, after receipt of the application of the claimant, will initiate the process of claim settlement. All the correspondence related to claim will then be directly taken up between the Insurance Company and the claimant without involving Bank. All the settlements/disputes will be between the claimants and the Insurance Company and the Bank will not be party to such disputes. The claim settlement will be entirely the responsibility of Insurance Company and Bank will have no liability towards any claim/disputes.

12. Miscellaneous:

(a) The Bank will consider the installation of ATMs and setting up of branches at locations that are mutually convenient. The KPTCL on its part will make efforts to provide space for setting up ATMs and Branches which are suitable for the Bank's requirements. The space if available will be provided on rent as mutually agreed by both the parties.

(b) As regards Know Your Customer (KYC), officially valid documents (OVDs) as per recent RBI guidelines will be acceptable. Permanent Account Number (PAN) is no longer in the list of OVDs but has been mandatory.




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Kaveri Bhavan, Bengaluru - 560 00

(c) In the event any SGSP account holder desires to change his salary account from SBI to some other Bank, he has to obtain No Objection Certificate (NOC) from SBI.

(d) In the event of non-credit of salary for more than two months in the SGSP account of any personnel, Bank has the discretion to convert such account to normal Savings Bank account and shall withdraw all benefit extended to the SGSP account holders.

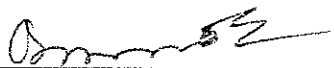
13. **Publicity:** SBI may publish/market about its services extended to KPTCL personnel under this MoU and/ or promote its business objectives from time to time.

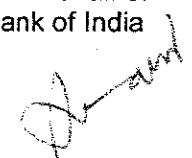
14. **Amendment:** Any provisions of this MoU may be amended, waived, discharged or terminated (in each case) only by an instrument in writing signed by or on behalf of the party against whom enforcement of the amendment, waiver, discharge or termination is sought. No breach of or default under any of the provisions of this MoU by either party may be waived or discharged without the other party's written consent thereto.

15. **Notices:** Each notice, demand or 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, telex, facsimile or hand to the address or numbers mentioned above or such other address and number as one party may inform the other in writing.

Signed on behalf of
Karnataka Power Transmission Corporation Limited

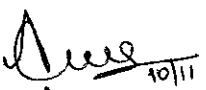
Signed on behalf of
State Bank of India

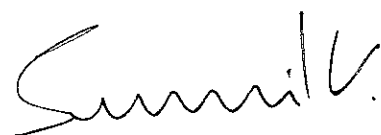

Name : Sri Ramesh Pani
Designation : Deputy General Manager(Personnel)
KPTCL

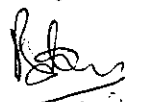

Name : T Sivadas,
Designation : Deputy General Manager
Personal Banking Business Unit (PBBU)

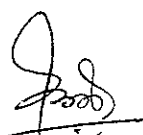
Date : 10.11.2020 -
Place : Bangalore

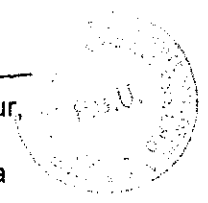
Witnessed

Signature : 
1. Name Anitha K.G.
Address AGM(S), KPTCL
Kaveri Bhavan
Bangalore .

Signature : 
3. Name : P Sumithrananda Reddy
Designation : Regional Manager
Address : State Bank of India
RBO 5, AO4, NW 2
K.G Road, Bangalore – 560001.

Signature : 
2. Name B.V. Bhaskar
Address Deputy Manager
SBI Reg. SAOS.

Signature : 
4. Name : Pralhad S Sunkapur,
Designation : AGM, PBU1
Address : State Bank of India
PBBU Department
Local Head Office
No. 65, St. Marks Road
Bangalore – 560001.



Annexure-I

The Branch Manager
State Bank of India
_____ Branch

Dear Sir,

**STATE GOVT. SALARY PACKAGE – (1) REQUEST FOR CONVERSION
OF SAVING BANK ACCOUNT TO SGSP ACCOUNT AND
(2) UNDERTAKING FROM ALL SGSP ACCOUNT HOLDER, NEW & CONVERTED**

1. I maintain a SGSP SB account with your branch and the account number is _____/ I intend to open a new SGSP SB Account. I am presently employed as _____ with. KPTCL, my ID number is _____ and my date of birth is ____/____/____ (DD/MM/YYYY). 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 document(s) as prescribed by the RBI.

2. In this connection I request that my existing account be converted into State Govt. Salary Package account with all its special features.

3 As regards converting my account to Savings Plus account: (Please tick in the appropriate box)

a. I do not wish to avail of this facility **OR**

b. I request you to convert my savings account into a Savings Plus account.

(if b, then the application is being submitted separately)

I confirm that I have read and understood the Terms and Conditions of Savings Plus Account. Payment of proceeds, as well as nomination for the term deposits so made would be as per my/ our Savings Plus Account with you, by debit to which the Multi Option Deposits would be created.

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.

5. The information required in this regard have been furnished below:

Name	
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Date of birth	
Mobile Number	
Address	
Designation	
Department	
Place of Posting	
Address as per OVD	

6. I hereby undertake that I shall obtain a No Objection Certificate letter from SBI in case I desire to change 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.

Place:
Date

Yours faithfully,

Name:
Designation



Annexure-II

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,

**STATE GOVT. SALARY PACKAGE – REQUEST FOR ISSUANCE OF NOC TO
TRANSFER SALARY FROM SGSP ACCOUNT WITH SBI TO ANOTHER BANK**

1. I maintain a SGSP SB account with your branch and the account number is _____ . I am presently employed as _____ with KPTCL and my ID number is _____. My present address is _____
2. I request you to issue me a No Objection Certificate as I desire to change my Salary Bank from _____ Bank for the following reason:

3. I further declare that I have no loan(s) outstanding with SBI.

Date:
Place:

Yours faithfully,

Name:
(with Rank and Decorations)
Address:

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



Annexure-III

The Branch Manager,
State Bank of India,
_____ Branch

Dear Sir,

REQUEST FOR OVERDRAFT IN SALARY ACCOUNT

I am maintaining a (Salary Package) Savings Bank account No. _____ with your branch. I confirm that I have received salary credits in aforementioned savings account for atleast past 6 consecutive months.

2. I request you to grant me an overdraft limit (facility) as under:

Amount of Overdraft Required # : Rs. _____
Net Monthly Salary : Rs. _____
Tenor of Repayment : _____ Months (Max 6 months)

I am enclosing photocopy of my salary slips for your ready reference. The above loan is required to meet my urgent personal/ domestic expenses.
(# Maximum equivalent to two month net salary)

3. In consideration of your granting me the above facility, I agree

i. that interest on the amount of overdraft loan will be applied at the rate of % above 2 Yrs MCLR, the present effective rate of interest being% p.a. at monthly rests, provided that the Bank shall at any time, and from time to time be entitled to vary the spread/Base Rate at its discretion.

ii. that the overdraft facility will operate on reducing drawing power basis, at monthly intervals, to the extent of the instalment commensurate with the tenor of the loan commencing from the month following the date of sanction of the facility. Interest when applied will be serviced every month. The liability to the Bank will be extinguished only when the outstanding in the Overdraft becomes Nil on payment of all instalment together with interest at the rate applicable.

4. I further undertake:

i. that as a precondition to the overdraft advance granted to me by the Bank, I shall not withdraw/revoke the authority/instruction to my employer to credit my salary to the savings account with you, till liquidation of the overdraft with up-to-date interest

ii. to execute necessary authorization/ documents, if any, as deemed just and necessary by the Bank in accordance with the scheme.

iii. to pay the monthly instalment with interest on or before the due date, in case, my salary is not credited to the above account for any reason whatsoever.

iv. I shall obtain a No Objection Certificate letter from SBI in case I desire to change to any other Bank for credit of salary.

v. I shall inform the Bank in event of my resignation, transfer, retirement, discontinuation of service.

5. In the event of delay/ default in credit of monthly salary to the savings account, resulting in irregularity in the account, at any point of time, the Bank may send reminders and the entire incidental charges appurtenant thereto would be recovered from me/us.



6. I further agree that the Bank is at liberty to disclose/share my Credit information to/with Information Company formed under the Credit Information Company (Regulation) Act, 2005, as to the loans granted to me and any other manner which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies and the Bank is not liable in any manner to me/us for providing the information as aforesaid to the Information Company.

Yours faithfully,

(Applicant)

Name:

Address:

Date





ANNEXURE IV

State Govt. Salary Package Features

Financial Benefits				
Variants	Silver	Gold	Diamond	Platinum
Net Salary Rs.	10000-25000	25001-50000	50001-100000	>100000
Min. Balance	<ul style="list-style-type: none"> NIL 			
Attractive Interest Rates on Retail Loans*	<ul style="list-style-type: none"> Xpress Credit Loans SBI Car Loan Scheme Home Loans Education Loans Gold Loans 			
Concession in locker charges		No concession to Silver & Gold Variant Account Holders	15% of applicable rate	25 % of applicable rate
Size	Locker Rent in Rs.			
	Metro & Urban	Rural & Semi Urban		
Small	1500	1000		
Medium	3000	2000		
Large	6000	5000		
Extra Large	8000	7000		
A T M cum Debit Card	Free, Domestic Classic Debit Card	Free, International# Gold Debit Card		Free International# Platinum Debit Card
	Withdrawal limit per day Max. Rs.40, 000/- per day	Withdrawal limit per day Max. Rs.50, 000/- per day		Withdrawal limit per day Max. Rs.1,00,000/- per day
	Transactions limit per day at POS/ Merchant Establishments Rs. 50,000/-	Transactions limit per day at POS/ Merchant Establishments Rs. 2,00,000/-		
	<ul style="list-style-type: none"> #Issued to those account holders who consent to issuance of International Debit Card No annual maintenance charges Add on card for spouse free of cost for joint account holder 			
Transactions at ATMs	<ul style="list-style-type: none"> State Bank ATMs : Unlimited Free Other Bank ATMS: Unlimited Free 			
Withdrawal limit per day at SBI ATMs	Maximum limit of Rs.40,000/- per day	Maximum limit of Rs.50,000/- per day in India and Foreign Currency equivalent of Daily Rupee limit abroad		Maximum limit of Rs.1,00,000/- per day in India and Foreign Currency equivalent of Daily Rupee limit abroad

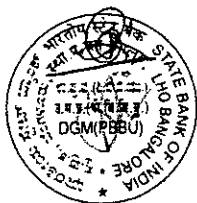


Transactions limit per day at POS/ Merchant Establishments	Rs.50,000/-	Rs.2 lakh		
Demand Draft	<ul style="list-style-type: none"> Unlimited Free, if issued through Salary Account 			
Setting up SIs	<ul style="list-style-type: none"> Free 			
RTGS/NEFT	Free, where transactions originated through alternate channels, i.e. Internet/ Mobile Banking		Free	
Charge on Issue of Duplicate Account statement	Normal Rates	Normal Rates	Waived	Waived
Multi City Cheques (Payable at par at all Branches)	<ul style="list-style-type: none"> Cheque Leaf charges: NIL Payment Charges : NIL 			
Easy Overdraft up to 2 Month's Net salary, subject to min residual service of 6 months	Maximum limit Rs.40,000/-	Maximum limit Rs.75,000/-	Maximum limit Rs.1,50,000/-	Maximum limit Rs.2,00,000/-
Auto Sweep Facility (Available only on customers request)	<ul style="list-style-type: none"> 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 			
Passbook	<ul style="list-style-type: none"> Available for all accounts Free updating at Non Home Branches 			
Internet Banking	<ul style="list-style-type: none"> Free facility offered from SBI Charges applicable to third party sites like Railways etc. payable 			
Core Power (a) Transactions at Non home Branches (b) Transfer of funds between SBI branches	<ul style="list-style-type: none"> Free 			
SBI Foreign Travel Card	<ul style="list-style-type: none"> For employees going abroad on official assignment, with facility of multiple loading 			
Complementary Benefits				
Personal Accident Insurance (Death) cover (Available for active Salary accounts even if balance is zero and without any ATM/POS transaction, terrorist attack also covered)	Rs.1 lakh	Rs.5 lakh	Rs.15 lakh	Rs.20 lakh



Additional Personal Accident Insurance Cover on Gold and Platinum ATM Card	--	Rs.2 lakh	Rs 2 lakh	Rs.5 lakh
Air Accident Insurance (Death)cover (only when the Air Ticket has been purchased using State Bank Debit Card/Internet Banking)	NIL	Rs.5 lakh	Rs.20 lakh	Rs.30 lakh
eZ trade (3-in-one A/C: Demat, Share Trading and SB A/C)	<ul style="list-style-type: none"> • Available 			
National Pension System (NPS)	<ul style="list-style-type: none"> • Available • (Remittance can be made by deposit of cash at any SBI branch, or transfer through Internet Banking) 			
Public Provident fund (PPF)	<ul style="list-style-type: none"> • Available • (Remittance can be made by deposit of cash at any SBI branch, setting up of SI on Savings account, Internet Banking) 			
SukanyaSamriddhi Scheme	<ul style="list-style-type: none"> • Available 			
SBI Mutual fund	<ul style="list-style-type: none"> • Services available of AMFI Certified Employees at SBI branches. Free of cost auto debit/ debit to SB account for SIPs for subscriptions to Mutual funds 			
SBI Credit Card	<ul style="list-style-type: none"> • Range of exclusive Credit Cards with attractive features including shop and smile reward programme 			
Digital Platform	<ul style="list-style-type: none"> ▪ YONO - You Only Need One ▪ Internet Banking (INB) ▪ YONO Lite – Mobile Banking App. 			

*Interest Rate subject to change from time to time



Annexure-V

TERMS & CONDITIONS OF PERSONAL ACCIDENT INSURANCE (DEATH) COVER (PAI)

1. The PAI (Death) Cover will be available ONLY in case of death resulting solely and directly from accident caused by external, violent and visible means. Accidental death is defined as per IRDA norms/ guidelines.
2. ONLY Primary Salary Package Account holders (i.e. account holder for whom salary is being credited) having salary credits for at least 2 consecutive month's salary preceding the date of the incident shall be covered.
3. The benefit of PAI and AAI will be available to the claimant only if the accounts are opened/ converted under the Salary Package with appropriate product code of PSP.
4. The policy will be for existing as well as new Salary Package Account holders.
5. In case of multiple accounts related to a single CIF, ONLY ONE account where salary is credited will be taken into consideration.
6. The Personal Accident cover will be available for the beneficiaries even in case of death in a **Terrorist / Naxalite action.**
7. In case of Police Force, **including their pilots and co-pilots, death due to aircraft accident /ship accident other than declared war by Government of India shall also be covered.**
8. Death of Defence personnel, including their pilots & co-pilots crew members, resulting directly & solely from an injury sustained because of an aircraft accident, in situation which is not declared war, including while conducting rescue operations for civilians during natural disasters like flood, and other such civilian operation, to be covered under the Policy.
9. The Salary Account Holders of Commercial Airlines/Ships including crew i.e. pilots/crew members of commercial airlines/ships will be covered under the policy as per PAI cover & AAI cover.
10. The AAI claim will be treated as valid claim only on the precondition that the Air Ticket has been purchased by debit to Salary Account using State Bank Debit Card/ Internet Banking (INB).
11. Claimants will submit claims either directly to the Insurance Company or through Branch of the Bank concerned. The Insurance Company will settle claims independently. Bank will not be a party to any dispute between the claimant and insurance company.
12. All the claims will be payable by the insurance company and Bank/Broker shall have no liability whatsoever in respect thereof.
13. Intimation of claims by claimants/Senders will generally be done through email/ fax/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. The relevant supportive documents as per the arrangement may be submitted by the claimant /branch subsequent to submission of intimation within 180 days of the date of death.
14. On receipt of the claim, the insurance company should send an acknowledgement to the claimant/ sender.
15. The insurance Company shall, on receipt of complete set of documents, process the claim. Any requirement/ deficiencies in the documents submitted shall be sought by the Insurance Company within 10 working days of receipt of the claim. All the documents being in order, the



Insurance Company will settle the claim within 15 working days from the date of receipt. In case of delay beyond 30 days, the Insurance Company shall pay prescribed interest as per the Protection of Policy holders' Interest Regulations, 2017.

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

- a. Nominee, registered with the Bank for Salary Package Savings Account held in single name (Bank's role will be limited only to certify the name of nominee as per records of the Bank)
- b. In cases where the nominee's name is not available but the bank Salary Package Savings Account is a joint account, then the beneficiary will be the surviving joint account holder(s) for the purpose of insurance claim. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank records)
- c. In cases, other than i) and ii) above the claim shall be settled as per the procedure of insurer. The identification of legal heirs and the authenticity of the claim would be the responsibility of Insurer.

17. Similarly, salary accounts where salary credit is not forthcoming for a period of 3 consecutive months, should be converted into regular Savings Bank accounts, as the PAI cover is not available to them.

