

**SIGNAL/ SELO**

TO : ALL FORMATIONS OF CRPF(EXCEPT DTE. GENL)  
INFO : PAO/ ALL RPAO, CRPF (MHA)  
FM : DIGCENT (ADM) DTE

NO. A.I-6/2016-17-ACCTS-3

DTD 07/12/2016

U/C(.)REG. OPENING OF SALARY BANK ACCOUNTS IN VARIOUS BANKS (.) AT PRESENT, CRPF HAS ARRANGEMENT WITH SBI ONLY FOR PARA MILITARY SERVICE PACKAGE (PMSP) ACCOUNTS OF CRPF PERSONNEL (.) MEANWHILE, OTHER BANKS LIKE PUNJAB NATIONAL BANK (PNB), CORPORATION BANK, HDFC BANK ETC. HAVE ALSO APPROACHED THIS DIRECTORATE FOR OPENING OF SALARY BANK ACCOUNTS OF CRPF PERSONNEL IN THEIR BANKS BY OFFERING ATTRACTIVE PACKAGES (.) IT HAS BEEN DESIRED BY THE COMPETENT AUTHORITY THAT IF REPRESENTATIVES OF VARIOUS BANKS APPROACH YOUR UNIT/ FORMATIONS, THEY MAY BE ALLOWED FOR MAKING PRESENTATION AT YOUR LOCATIONS WITH THE OBJECTIVE OF SENSITISING THE JAWANS ABOUT BANKER'S SERVICES/PACKAGES(.) FORCE PERSONNEL ARE FREE TO OPEN SALARY ACCOUNTS IN BANKS OF THEIR CHOICE HAVING ECS FACILITY(.) HOWEVER, THERE WOULD BE NO COMPULSION FOR THEM AND NONE SHOULD BE COMPELLED TO DO SO //////////-

**SD/-07/12/2016**  
**DIGP(ADM)DTE**

**Internal :**

1. All branches of Directorate for circulation.
2. DA-I/Cashier Dte.

**From:** SOAC-ADM-DG/CRPF  
**To:** ALL DBA ZONE/IG/DIG OFFICE, ALL SECTOR HQ, ALL DIG's of CRPF, ALL GC HQ, ALL CHs H.O.O, ALL RGS SECTOR HQ, ALL ADM PAO & RPAO, ALL DBA TRG INSTITUTIONS, ALL DBA BNs, ALL DBA AWS & CWS, ALL RANGE HQ, ALL RGS BNs, ALL BRANCHES OF DTE GENL, ALL DBA CH

**Date:** Tuesday, March 26, 2019 10:13AM

**Subject:** REG. OPENING OF SALARY BANK ACCOUNTS IN VARIOUS BANKS.

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**DIRECTORATE GENERAL,**  
**CENTRAL RESERVE POLICE FORCE**  
**CGO COMPLEX, LODHI ROAD, NEW DELHI**

No. A.I.6/2018-19-Accts-3

Dated, 25th March 2019.

All Zonal Spl. DG/ADG, CRPF,  
All Sector IsGP including Ops, CRPF,  
All Training Institutions,  
All Range DIsGP including Ops, CRPF,  
All DIsG GCs CRPF,  
All Comdt, CRPF/RAF/Cobra Units/SDG,  
The Dy. Director(Accts), PAO, MHA, CRPF,  
The Dy. Director(Accts), RPAO  
Kolkata/Raipur/Patna/Jammu/Hyd

**Subject :** **REG. OPENING OF SALARY BANK ACCOUNTS IN VARIOUS BANKS.**

At present CRPF has arrangement with SBI only for Para Military Service Package (PMSP) account of CRPF personnel. Now, Punjab National bank (PNB) authorities have approached this Directorate with their attractive features and various facilities offered to our force personnel on opening their salary bank account having ECS facilities with PNB. The subject matter has been examined in this Directorate and competent authority has allowed our force personnel that, they are free to open salary accounts in banks of their choice having ECS facility. Therefore, a proposal submitted by State Bank of India (SBI) & Punjab National bank are forwarded herewith as **Appendix 'A'** which may be circulated amongst our force personnel, so that they can open their salary account as per their choice after exercising due diligence as attractive features and various facilities offered are having terms and conditions attached to it. However, there would be no compulsion for them and none should be compelled to do so. In this connection, this Directorate signal of even number dated 07/12/2016 and FA Directorate Circular dated 27<sup>th</sup> March'2018 on the subject matter may also be referred.

Encl. Appendix-'A'

Sd/-25/3/2019  
(MANOJ DANG)2-I/C  
AD(Accts) Dte. Genl,

CRPF

**INTERNAL**

All branches of Dte.Genl, CRPF.

Encl. Appendix-'A'

Attachments:

PNB.docx

**To:** SOB-FIN-DG/CRPF  
SOAC-ADM-DG/CRPF@SELO

**Date:** Wednesday, May 02, 2018 10:15AM

**Subject:** circular

History: → This message has been forwarded.

### Re-Sending

**DIRECTORATE GENERAL, CRPF, BLOCK NO. 1 , CGO  
COMPLEX, LODHI ROAD, NEW DELHI-110003.**

No. A.I-1/Inst-Fin-BDA-5  
27 March'2018.

Dated, the

### CIRCULAR

Subject :- **OPENING OF BANK ACCOUNTS BY  
EMPLOYEES FOR CREDIT OF SALARY**

Queries have been raised whether there are any direction for opening of salary account by employees in any particular bank.

2. It is hereby clarified that individual employees are free to open salary account in any bank viz. **Nationalized Bank or any Scheduled Commercial Indian Bank** provided they



re on CBS (Core Banking Solution) network and are compatible with PFMS (Public Financial Management System) by carrying out their own due diligence. Any change in the account for which salary is to be credited have to be duly informed well in time to the concerned DDOs/PAO so that salaries are disbursed by the DDOs/PAO within the due date.

3. Whenever any nationalized bank or any scheduled commercial Indian bank come out with any special salary account package with value added services and requests are received, a level playing field be provided, information be disseminated and individual employees should be advised to do their own due diligence before contemplating any changes.

Sd/27/3/2018

(Dr. Sanjeev Mishra) ICAS

Financial

Adviser,

**INTERNAL**

IG(Adm) Dte. Genl. CRPF, for info and NA.

**::2::**

No. A.I-1/Inst-Fin-BDA-5  
27 March'2018.

Dated, the

Copy forwarded to (through selo):-

1. The Special Director General, CRPF, J&K Zone Jammu, Central Zone Kolkata, North Eastern Zone Guwahati, Southern Zone Hyderabad.
2. The IsGP all Sector including Ops/Trg Institutions, ISA Mount Abu/Kadarpur Academy.
3. The DIsGP all Range, GC/ Ops CRPF.
4. The Commandants all units (Attached/unattached /RAF/Cobra/Signal)  
The Director (Accts), PAO, CRPF, New Delhi.

Sd/27/3/18

**(Dr. Sanjeev Mishra) ICAS**

**Financial Adviser,**

All branch of Dte. Genl. CRPF

01.06.2024

BCC: DEFB: 116: 07

DIG (Admin)  
Central Reserve Police Force  
CGO Complex  
New Delhi

Dear Sir,

Re: Proposal for Baroda Defence and Police Salary Package to Central Reserve Police Force (CRPF) and request for signing Memorandum of Understanding (MOU)

Greetings from Bank of Baroda!

At the onset, we express our sincere gratitude for giving us an opportunity to discuss the service offerings of Bank of Baroda – “India’s International Bank”.

Bank of Baroda, Public sector Bank of repute and credibility, is the second largest PSU Bank in India post-merger with a business mix of close to US\$225 billion.

Bank of Baroda has 8209+ Branches, 13,100+ ATM's, 8000+ Banking Correspondents base touch-points serving 15.3 crore customers by over 84,000 Banking Officials. We also have an International Presence spanning 93 overseas offices/Branches across 17 countries.

In 2020, our bank approached the CRPF to establish a tie-up for salary accounts. During that time, CRPF informed us that the proposal submitted by the Bank of Baroda for the Baroda Defence and Police salary package had been communicated to all subordinate formations within the CRPF.

In our ongoing commitment to serving CRPF employees, we are now delighted to introduce an exclusive package specifically for CRPF personnel. In addition to the existing PAI coverage, we have now introduced a Life Insurance cover of Rs. 10 Lakhs. Consequently, in the event of an accident, an additional life insurance cover of Rs. 10 Lakhs will be provided, alongside the Personal Accident Insurance coverage. This enhancement raises the on-duty PAI coverage to Rs. 85 Lakhs and the off-duty coverage to Rs. 70 Lakhs.

Our new Baroda Defence and Police Salary Package offers bouquet of services with specially customized offering for Central Reserve Police Force (CRPF) as below:

Eligibility

i. For salaried employee:

- ✓ Scheme is applicable for regular employees of Central Reserve Police Force (CRPF)
- ✓ Scheme will be applicable after credit of one month salary of the employee and thereafter regular salary credit in the account.
- ✓ At the time of opening of account of employees who are having salary arrangement with other Banks, employees shall provide a mandate to shift their salary to Bank of Baroda in the organization payroll department.



Page 1 of 4

रक्षा बैंकिंग विभाग / Defence Banking Department

7वां तल, बैंक ऑफ बड़ौदा भवन, 16 संसद मार्ग, नई दिल्ली – 110 001, भारत

7th Floor, Bank of Baroda Building, 16, Sansad Marg, New Delhi - 110 001, INDIA

दूरभाष/Phone : 011-2344 8845

ई-मेल/E-mail : defencebanking.delhi@bankofbaroda.co.in • वेब/Web : www.bankofbaroda.com

ii. For pensioner:

- ✓ Scheme will be applicable after credit of one month pension to the pensioners' account of Central Reserve Police Force (CRPF) and thereafter regular pension credit in the account.

a) Life Insurance Cover Benefit for Serving Personnel

1. Complimentary Life Insurance Cover of Rs.10 Lakhs for Salaried Personnel.
2. Age - The Life Insurance cover will be applicable only for the serving personnel up to the age of 60 years or retirement whichever is earlier.
3. Suicide Cover- The Suicidal deaths will be covered after 12 months from the date of enrollment of a personnel in the Baroda Defence and Police Salary Account.
4. In the event of an accident, an additional life insurance cover of Rs.10 Lakhs will be provided, along with Personal Accident Insurance coverage, making the on-duty PAI cover Rs.35 Lakhs and Off-duty cover Rs.70 Lakhs.

b) Free Personal Accidental Insurance Offerings under:

i. For Active Personnel -

*Eligible Age:*

*Min entry age: 18 years and Max Age: 60 Years or retirement whichever is earlier*

- Personal Accident Insurance Cover
  - ↓ Salary account cover On-duty ₹ 75 Lakhs and Off-duty ₹ 60 Lakhs
  - ↓ Additional cover ₹ 10 Lakhs on Yodha Debit Card\* (minimum one Rupay Induced financial transaction at any POS/ E-commerce both Intra and inter-bank i.e. on us or off-us within 30 days prior to date of accident including accident date of Rupay Card Holder.)
  - ↓ Additional cover ₹ 20 Lakhs on Credit Card\* (The Card should be used at least once in a year).
- Permanent Total Disability cover - ₹ 60 Lakhs
- Permanent Partial Disability cover upto ₹ 45 Lakhs
- Air Accident Insurance Cover upto ₹ 100 Lakhs\*
- PAI cover applicable for age between 18 to 60 Years or up to age of retirement whichever is earlier.
- Inclusion of deaths in active operations in Personal Accident Insurance for cover through Salary account.
- Daughters Marriage cover (18-25 Years) ₹ 6 Lakhs (Irrespective of no. of Daughters)
- Child Higher Education Cover ₹ 6 Lakhs (Irrespective of No. of Children)
- Transportation of Dead body – Actual cost or ₹ 50,000/- whichever is lower
- Cost of Plastic Surgery / Burn upto ₹ 2 Lakhs

ii. For Pensioners, ( PAI Cover –Upto Rs.35 Lakhs)

*Eligible Age:*

*Min entry age: 60 Years or retirement age whichever is earlier and Max Age: Till Death*





ii. For Pensioners ( PAI Cover –Upto Rs.35 Lakhs)

Eligible Age: \_\_\_\_\_

Min entry age: 60 Years or retirement age whichever is earlier and Max Age: Till Death

- Personal Accident Insurance Cover
  - ↓ Pension account cover upto ₹ 35 Lakhs
  - ↓ Additional cover ₹ 10 Lakhs on Yoddha Debit Card\*
  - ↓ Additional cover ₹ 20 Lakhs on Credit Card
- Permanent Total Disability/Partial Disability cover upto ₹ 35 Lakhs\*
- Daughters Marriage Cover (18-25 Years) upto ₹ 3.5 Lakhs (Irrespective of the No. of Girl Child)
- Child Education Cover upto ₹ 3.5 Lakhs
- Ambulance Cover -Up to Rs 50,000/-
- Cost and Transportation of Imported Medicine-Up to Rs. 2,00,000/-

Important Terms and Conditions applicable for PAI cover

- a. Maximum Base PAI Cover ₹ 60 Lakhs / ₹ 35 Lakhs
- b. Maximum PAI cover subject to 10 times of Gross Annual Income of pension account holder.
- c. Air tickets to be booked with Bank's debit card for Air Accident Insurance cover
- d. Higher Education cover applicable for Graduation courses
- e. All the benefits are subject to regular monthly credit of Salary / Pension in the Savings account
- f. Insurance on Debit and Credit card are subject to terms & conditions of card policy.
- g. Covers through debit card and credit cards are available only for Personal Accidental Insurance.
- h. Permanent Total/Partial Disability claim will be as per the IRDAI disability chart.

**c) OTHER BENEFITS**

- Unlimited Free Transactions at all Bank ATMs
- Free Remittances – RTGS / NEFT / IMPS (through all modes)
- Free unlimited – Demand Draft / Banker's Cheque
- Free Mobile Banking – Save, Borrow, Invest, Shop through BoB World App
- Free Internet Banking
- 50% waiver on Locker Rentals
- 100% waiver on Demat Annual maintenance charges
- 75% waiver on issuance charges for Gift and Travel Card
- Waiver of issuance, re-issuance and annual fee
- Life time free credit card subject to fulfilment of eligibility criteria.
- Online FDR opening: Facility of opening Fixed deposit online through Mobile banking and internet banking is available
- Digital mode of Payment Facility: BHIM Aadhaar Baroda Pay, BHIM App, Bharat Bill Payment services

**d) RETAIL LOAN FACILITIES**

- ✓ Home Loan and Car Loan available at attractive rates with zero processing fee
- Salary Overdraft up to ₹ 3.00 Lakhs
- Digital Loans available
- Pre-approved Personal Loan
- Personal Loan upto ₹ 20 Lakhs at attractive pricing





बैंक ऑफ बड़ौदा  
Bank of Baroda

Claim Settlement Process

- Experience a seamless and efficient claim settlement process with clearly defined turnaround times.
- Our dedicated in-house team at Bank of Baroda is assigned to coordinate and manage claims with the insurance company.
- The bank will provide your organization with a comprehensive claim status dashboard, offering a panoramic view of all pending claims and their precise statuses.

Our following Team members from Defence Banking Department, New Delhi will be very much glad to respond to any clarifications /query/ assistance with regard to the overall product offering:

- ❖ Mr. Rohit Gupta, Chief Manager, Defence Banking, New Delhi - 9810331983
- ❖ Mr Sachin Agarwal, Chief Manager, Defence Banking, New Delhi - 9891219452
- ❖ Mr. Suhail Thakur, Senior Manager, Defence Banking, New Delhi - +91-8799773929

We are eager to extend our enhanced offerings to the personnel of the Central Reserve Police Force (CRPF) by signing Memorandum of Understanding (MoU) with your organization. Our bank is committed to serving CRPF employees and is prepared to reach out to all locations, even the most remote areas of the country, to deliver the distinctive features of the Life and Accidental Insurance included in our Baroda Defence and Police Salary Package.

Bank of Baroda is actively seeking opportunities to establish exclusive MOUs with various Defence Organizations. Through these collaborations, we aim to enhance our offerings by incorporating Life Insurance into the existing mix. We are open to mutual discussions on this aspect and welcome the opportunity to explore further possibilities in this regard.

Assuring you of our best services always.

Yours faithfully,

Brig. Lalit Joshi (Retd.)  
Defence Banking Advisor,  
Bank of Baroda  
New Delhi





...the name you can BANK upon!

पंजाब नैशनाल बैंक

punjab national bank

ब्यवसाय अर्जन एवं संबंध प्रबंधन प्रभाग  
प्रधान कार्यालय : प्रथम तल, पश्चिमी विंग, प्लॉट सं. 4,  
सैक्टर-10, द्वारका, नई दिल्ली-110075  
Business Acquisition & Relationship Management Division  
Head Office: 1st Floor, West Wing, Plot No.-4,  
Sector-10, Dwarka, New Delhi-110075  
T : 011-28044157  
E : binay.gupta@pnb.co.in W : pnbindia.in

646

बिनय कुमार गुप्ता  
मुख्य महाप्रबन्धक  
Binay Kumar Gupta  
Chief General Manager



09 Sep 2024

email: defencebusiness@pnb.co.in  
mobile: 7544014434

Sh. Anish Dayal Singh, IPS  
Director General  
Central Reserve Police Force  
HQ Block 01, CGO Complex,  
Lodhi Road, New Delhi-110003.

पु.म.नि. (प्रशा.) के निजी सचिव  
Personal Section Officer (Adm)  
दिनांक 17 SEP 2024  
पु.उ.म.नि. (प्रशा.) / डी.डी. (आ.प्र.)  
पु.उ.म.नि. (कल्याण) / डी.डी. (व.प्र.)

*[Signature]*  
16.9  
On file

Respected Sir,

**PNB's Proposal for Salary Accounts for the serving personnel of Central Reserve Police Force**

Please refer to the DO letter dated 04.05.2024 & 10.06.2024 for proposing Memorandum of Understanding (MoU) for the Salary Accounts of serving personnel of Central Reserve Police Force (CRPF) with Punjab National Bank.

We are pleased to inform that our Bank has approved a special salary package for employees of Central Reserve Police Force. Our key offerings are as under:

1. Life Insurance to all serving personnel – Rs. 10 lakh
2. Personal Accidental Insurance for serving personnel – Rs. 100 lakh
3. Personal Accidental Insurance for pensioners – Rs. 50 lakh

The detailed benefits & coverages to serving personnel & pensioners are enclosed at Annexure – I & Annexure – II respectively. However, based on the feedback & suggestions the scheme can be customized as per requirements of Central Reserve Police Force personnel.

We propose Memorandum of Understanding (MoU) between CRPF and Punjab National Bank. We shall be pleased to serve the CRPF which is largest Central Armed Police Force of the Nation.

*Arora Now*  
*[Signature]*  
19/9

*2 set up on note imdhy*

DG *[Signature]*  
SDG/ADG *[Signature]*  
SPS Dy. No. 15959568  
Date 12 SEP 2024

*Kg / Adm*



*[Signature]*  
19/9

**PNB's Salary Package Offer for Serving CRPF Personnel**

Annexure I

Sr. No.	Particulars	PNB's Rakshak Plus Scheme	Remarks
<b>Insurance Coverages</b>			
1	Personal Accidental Insurance (PAI)	Rs. 100 lakh	Credit of previous month's salary into account is mandatory
2	Air Accident Death	Rs. 150 lakh	Accidental Death Cover
3	Life Insurance	Rs. 10 lakh	
4	Anti National activities/ Terrorist Naxalite/Foreign enemy Ops	Rs. 10 lakh	
5	Total Permanent Disability	Rs. 100 lakh	Additional death cover in addition to PAI
6	Permanent Partial Disability	Max Rs. 50 lakh	% of disability will be as per GPA schedule attached in the policy Doc, max 50% of the capital sum insured. % of disability will be assessed against the CSI by the panel of the Doctor of Company, e.g., based on 100 lakh 20% disability - 20 lakh
7	Debit Card Based Insurance	Upto Rs. 02 lakh	Coverage as per NPCI guidelines, hence subject to change. Guidelines to be shared in MoU
8	Credit Card Based Insurance	Upto Rs. 10 lakh	
<b>Additional Covers - Reimbursement of major expenses (Death cases)</b>			
9	Education Benefit	Up to Rs. 20 lakh	Education benefits in the event of the death of the insured person due to an accident as defined, the policy shall pay education grant for one or max upto two dependent children: Uniform, Stationery, Transportation and Tuition Fees up to Rs. 5 lakh in aggregate per year for 4 years in case of accidental death of eligible account holders. 1. Fees Receipt 2. Confirmation from school for the student. 3. Birth Certificate / Certificate establishing relation with the Insured Person
10	Girl marriage	Upto Rs. 10 lakh	Expenses incurred for marriage for Two Girl children in case of accidental death of eligible account holders, (18 Yrs & above) for above. 1. Detail of child for whom marriage cover is being claimed along with name and DOB of girl child. 2. Birth certificate and other documents establishing relationship with insured persons lakhs per girl child. Age 18 yrs and above. Based on Invoices/receipts





11	Plastic Surgery in Burn Cases	Upto Rs. 10 lakh	Plastic surgery in burn cases following an accident. Details of expenses incurred with prescription bill and receipt etc.
12	Imported Medicine Cost including Cost of Transportation	Upto Rs. 10 lakh	Imported Medicines including transportation for a treatment following an accident. Details of expenses incurred with prescription and receipt etc.
13	Air Ambulance	Upto Rs. 10 lakh	Ambulance charges for transportation of Insured person to Hospital following Accident. Details of expenses incurred with original bills and receipt.
14	Death after Coma (After 48 Hours)	Rs. 5 lakh	Death of the insured person post being in a state of coma followed by an accident. 1. Details of expenses incurred with original bills and receipt. 2. Hospitalization details along with discharge card etc. 3. Duly signed statement of doctor.
15	Ambulance Charges	Upto Rs. 50000/-	Ambulance charges for transportation of Insured person to Hospital following Accident. Details of expenses incurred with original bills and receipt.
16	Repatriation of mortal remains	Upto Rs. 50000/-	The expenses incurred for the Transportation of Mortal Remains of the insured Person from the Place of Death to the Place of Residence. 1. Details of expenses incurred with original bills Residence. 1. Details of expenses incurred with original bills and receipt 2. Places from body repatriated and destination
17	Family Transportation (2 members)	Upto Rs. 40000/-	In the event of accident family members may have to travel to the city where the insured in hospitalized due to an accident the cost of such travel is covered as per the limit defined for two family members. Expenses will be reimbursed only in case of accidental death. 1. Details of expenses incurred with name of persons travelled, relationship with insured person, travel details, ticket receipt. 2. Supporting documents establishing relationship of persons travelled with the insured person
18	Funeral Expenses	Upto Rs. 30000/-	Fees, costs or charges incurred or required to be paid for services directly related to the funeral, burial, cremation and / or interment of the remains of an insured who has died post accident. Details of expenses incurred with original bills and receipt
19	Emergency Medical Expenses	Upto Rs. 25000/-	Expenses incurred for the insured person during the course of an insured journey for services and supplies, which are recommended by the attending physician requiring necessary medical treatment in any clinic or nursing home. 1. Details of expenses incurred with prescription bill, receipt, test / diagnosis report and X-ray report etc. 2. Treatment details 3. Hospitalization details along with discharge card etc.



Major Facilities & concessions in Banking services			
20	OD Facility	(3 mths salary 75000/-, max 300000/-)	
21	Concession in locker rent	25% for 1st 3 years	Priority for service personnel on availability
22	Home, Car/Veh, Personal Loan	100% waiver of Fees	No Processing fees, no documentation charges, no upfront charges
23	Education Loan	Concessional rates for special categories	Special schemes for Foreign education, scholar children of service personnel in premier institutes
24	Personal Loan	Pre approved loan upto Rs. 20 lac	(Based on eligibility) No need to visit bank, Bank's app may be used
<b>Other Facilities Provided to Serving Personnel</b>			
25	Life Time Zero Balance account for eligible Personnel		<b>Accidental Death cover- 6 lakhs, Major Health Check Investigations (once annually) and unlimited Tele consultations @ 155/- per year per person for service personnel/families/ dependants. Asset Insurance, Health Insurance through channel partners at special rates. Demat / Trading / Investment services through channel partners at special rates for service personnel.</b>
26	Facility for Family members -Zero Balance Acct (Parents, Spouse or dependent Children).		
27	Personalized Banking through PNBOne App: Most secure App with Top of Line Banking facilities (No need to visit Bank)		<b>Transfer Bank account to anywhere in India through Bank's app. Instant transfer of funds (24X7), Fixed Deposits, Pre-Approved Personal Loan, Investments in Mutual Funds, SIP etc., Demat &amp; Trading Accounts, Health Insurance. Transfer funds in Sukanya Samridhi &amp; PPF accounts etc.</b>
28	Auto Sweep Facility (On consent) for best interest on deposit above threshold amount. TDRs for 7 to 365 days		No need to visit Bank. Sweep in / sweep out facility available
29	Debit Card	Rupay Platinum for Officers with daily withdrawal limit of Rs. 50000/- and Rs. 4 Lakh at POS/ECOM	
30	Credit Card	Rupay Classic for SOs/ORs with daily withdrawal limit of Rs. 25000/- and Rs. 1.5 Lakh at POS/ECOM Rupay Platinum Credit Card for Officers and Rupay Classic Credit Card SOs / ORs	
31	Free Banking Services on Salary account	SMS Alert, Online RTGS & NEFT, Demand Draft (up to Rs.50,000/- per DD), No Cash Handling Charges, Unlimited Cheque book, Free Passbook & updation, Instant Credit of Outstation Cheque, etc	
32	Special concession for Gorkha Soldiers from Nepal	Free remittance to / from linked account in Everest Bank Ltd. Nepal	
33	Other Services provided	Demat A/c, Mutual Fund, SIP, NPS, Sukanya Samridhi A/c, PPF A/c etc are available (on request basis)	



**PNB's Pension Package Offer for Pensioners of CRPF**

Annexure - II

Sr. No.	Particulars	PNB's Rakshak Plus Scheme	Remarks
<b>Insurance Coverages</b>			
1	Personal Accidental Insurance (PAI)	Rs. 50 lakh	Credit of previous month's pension into account is mandatory
2	Air Accident Death	Rs. 100 lakh	Accidental Death Cover
3	Total Permanent Disability	Rs. 50 lakh	
4	Permanent Partial Disability	Rs. 25 lakh*	% of disability will be as per GPA schedule attached in the policy Doc, max 50% of the capital sum insured. % of disability will be assessed against the CSI by the panel of the Doctor of Company. e.g., based on 50 lakh 20% disability - 10 lakh
5	Debit Card Based Insurance	Upto Rs. 02 lakh	Coverage as per NPCL guidelines, hence subject to change, Guidelines to be shared in MoU
6	Credit Card Based Insurance	Upto Rs. 10 lakh	
<b>Additional Covers - Reimbursement of major expenses (Death cases)</b>			
7	Education Benefit	Upto Rs. 20 lakh	Education benefits in the event of the death of the insured person due to an accident as defined, the policy shall pay education grant for one or max upto two dependent children: Uniform, Stationery, Transportation and Tuition Fees up to Rs. 5 lakh in aggregate per year for 4 years in case of accidental death of eligible account holders. 1. Fees Receipt 2. Confirmation from school for the student. 3. Birth Certificate / Certificate establishing relation with the Insured Person
8	Cost of Plastic Surgery/ Burns	Upto Rs. 10 lakh	Plastic surgery in burn cases following an accident. Details of expenses incurred with prescription bill and receipt etc.
9	Transportation of Imported Medicine	Upto Rs. 10 lakh	Imported Medicines including transportation for a treatment following an accident. Details of expenses incurred with prescription and receipt etc.



10	Girl marriage	Upto Rs. 05 lakh	Expenses incurred for marriage of one Girl child in case of accidental death of eligible account holders. (18 Yrs - 25 Yrs) for above. 1. Detail of child for whom marriage cover is being claimed along with name and DOB of girl child. 2. Birth certificate and other documents establishing relationship with insured person 5 lakhs per girl child. Age 18 yrs and above. Based on Invoices/receipts
11	Death after Coma (After 48 Hours)	Rs. 02 lakh	Death of the insured person post being in a state of coma followed by an accident. 1. Details of expenses incurred with original bills and receipt. 2. Hospitalization details along with discharge card etc. 3. Duly signed statement of doctor.
12	Repatriation of mortal remains	Upto Rs. 40000/-	The expenses incurred for the Transportation of Mortal Remains of the insured Person from the Place of Death to the Place of Residence. 1. Details of expenses incurred with original bills Residence. 1. Details of expenses incurred with original bills and receipt 2. Places from body repatriated and destination
13	Family Transportation (2 members)	Upto Rs. 40000/-	In the event of accident family members may have to travel to the city where the insured in hospitalized due to an accident the cost of such travel is covered as per the limit defined for two family members. Expenses will be reimbursed only in case of accidental death. 1. Details of expenses incurred with name of persons travelled, relationship with insured person, travel details, ticket receipt. 2. Supporting documents establishing relationship of persons travelled with the insured person
14	Emergency Medical Expenses	Upto Rs. 25000/-	Expenses incurred for the insured person during the course of an insured journey for services and supplies, which are recommended by the attending physician requiring necessary medical treatment in any clinic or nursing home. 1. Details of expenses incurred with prescription bill, receipt, test / diagnosis report and X-ray report etc. 2. Treatment details 3. Hospitalization details along with discharge card etc.
15	Funeral Expenses	Upto Rs. 20000/-	Fees, costs or charges incurred or required to be paid for services directly related to the funeral, burial, cremation and / or interment of the remains of an insured who has died post accident. Details of expenses incurred with original bills and receipt
16	Ambulance Charges	Upto Rs. 10000/-	Ambulance charges for transportation of Insured person to Hospital following Accident. Details of expenses incurred with original bills and receipt.





Major Facilities & concessions in Banking services			
17	OD Facility	(3 mths salary 75000/-, max 300000/-)	
18	Concession in locker rent	25% for 1st 3 years	Priority for service personnel, on availability
19	Home, Car/ Veh, Personal Loan	100% waiver of Fees	No Processing fees, no documentation charges, no upfront charges
20	Education Loan	Concessional rates for special categories	Special schemes for Foreign education, scholar children of service personnel in premier institutes
21	Personal Loan	Pre approved loan upto Rs. 20 lakh	(Based on eligibility) No need to visit bank, Bank's app may be used
<b>Other Facilities Provided to Serving Personnel</b>			
22	Life Time Zero Balance account for eligible Personnel		Accidental Death cover- 6 lakhs, Major Health Check Investigations (once annually) and unlimited Tele consultations @ 15/- per year per person for service personnel/ families/ dependants. Asset Insurance, Health Insurance through channel partners at special rates. Demat / Trading / Investment services through channel partners at special rates for service personnel
23	Facility for Family members -Zero Balance Acct (Parents, Spouse or dependent Children).		
24	Free Sweep-In/Out facility, initial threshold amount of Rs.10,000/-, minimum Sweep-in/out of Rs.1,000/- and multiples of Rs.1,000/-, TDRs (Sweep) will be issued for a period of 7 to 365 days.		No need to visit Bank. Sweep in / sweep out facility available
25	Personalized Banking through PNBOne App: Most secure App with Top of Line Banking facilities		Instant transfer of funds (24X7), Term Deposits, Account Transfer, Pre-Approved Personal loan, Investments in Mutual Funds, SIP etc., Demat & Trading Accounts, Health Insurance.
26	Debit Card	Rupay Platinum for Officers with daily withdrawal limit of Rs. 50000/- and Rs. 4 Lakh at POS/ECOM	
27	Credit Card	Rupay Classic for SOs/ORs with daily withdrawal limit of Rs. 25000/- and Rs. 1.5 Lakh at POS/ECOM Rupay Platinum Credit Card for Officers and Rupay Classic Credit Card SOs / ORs	
28	Free Banking Services on Salary account	SMS Alert, Online RTGS & NEFT, Demand Draft (up to Rs.50,000/- per DD), No Cash Handling Charges, Unlimited Cheque book, Free Passbook & updation, Instant Credit of Outstation Cheque, etc	
29	Special concession for Gorkha Soldiers from Nepal	Free remittance to / from linked account in Everest Bank Ltd. Nepal	
30	Other Services provided	Demat A/c, Mutual Fund, SIP, NPS, Sukanya Samridhi A/c, PPF A/c etc are available (on request basis)	

We are open to any customization(s) if desired by CRPF



**PRESENTATION  
ON  
COMPARISON OF SALARY PACKAGE  
IN DIFFERENT BANKS**

## COMPARISON CHART OF SBI WITH OTHER BANKS

<b>FEATURES</b>	<b>SBI</b>	<b>PNB</b>	<b>BOB</b>
<b>Branches</b>	22,000	10,108	8,209
<b>ATMs</b>	65,627	12,455	13,100
<b>Bank Correspondents</b>	76,000	29,768	8,000
<b>Campus Branches</b>	212	NA	NA
<b>MOU</b>	IA, IN, IAF, ICG, BSF, AR, CISF, RR, SFF, GREF, BRO, RPF, STATE POLICE, OTHER GOVT OFFICES etc	IA, IN, IAF, ICG, BSF, AR, CISF, DP, HP, KP, MPP, CGP etc	IA, IN, IAF, ICG, BSF, AR, DP, KP, UPP, UKP, APP, MPP, TNP, NP, A&NP, MP, DELHI FIRE SERVICE, DADAR & NAGAR HAVELI & DAMAN & DIU POLICE etc

# COMPARISON CHART OF SBI WITH OTHER BANKS

FEATURES	SBI		PNB		BOB	
	Service	Pensioner	Service	Pensioner	Service	Pensioner
<b>PAI (Death in Operations)</b>	₹ 60 Lac	--	₹ 1.10 Cr	--	₹ 75 Lac (on duty)	--
<b>PAI (Accidental Deaths)</b>	₹ 50 Lac	₹ 30 Lac	₹ 1 Cr	₹ 50 Lac	₹ 60 Lac (off duty)	₹ 35 Lac
<b>Total Permanent Disability (TPD)</b>	Upto ₹ 50 Lac	--	₹ 1 Cr	₹ 50 Lac	₹ 60 Lac	Upto ₹ 35 Lac
<b>Permanent Partial Disability (PPD)</b>	Upto ₹ 50 Lac	--	Upto ₹ 50 Lac	Upto ₹ 25 Lac	Upto ₹ 45 Lac	Upto ₹ 35 Lac
<b>Air Accident (Death) Cover</b>	₹ 1 Cr	--	₹ 1.5 Cr	₹ 1 Cr	Upto ₹ 1 Cr	--
<b>Debit Card Based Insurance (Addl)</b>	₹ 02 Lac <b>(Gold)</b> ₹ 05 Lac <b>(Platinum)</b>	₹ 02 Lac <b>(Gold)</b> ₹ 05 Lac <b>(Platinum)</b>	Upto 02 Lac	Upto 02 Lac	₹ 10 Lac	₹ 10 Lac
<b>Credit Card Based Insurance (Addl)</b>	--	--	Upto 10 Lac	Upto 10 Lac	₹ 20 Lac	₹ 20 Lac
<b>Life Insurance (Natural Death upto 60 yrs) (Addl)</b>	--	--	₹ 10 Lac	--	₹ 10 Lac	--



# COMPARISON CHART OF SBI WITH OTHER BANKS

FEATURES	SBI		PNB		BOB	
	Service	Pensioner	Service	Pensioner	Service	Pensioner
<b>Education Benefits for wards in case of death of CAPSP Beneficiary (Accidental) (Reimbursement on production of bills)</b>	Max ₹ 10 Lac [Girl Child] Max ₹ 08 Lac [Male Child] [For Graduation of 01 child only]	Max ₹ 05 Lac [For Graduation of 01 child only]	Upto ₹ 05 Lac per year for 04 years per child [Max 02 children]	Upto ₹ 05 Lac per year for 04 years per child [Max 02 children]	₹ 6 Lac [Irrespective of number of children] [For Graduation only]	Upto ₹ 3.5 Lac [Irrespective of number of children] [For Graduation only]
<b>Girl marriage (In case of death of CAPSP Beneficiary) (Accidental)</b>	₹ 10 Lac (02 Girls)	₹ 05 Lac (01 Girl)	₹ 10 Lac (02 Girls)	₹ 05 Lac (01 Girl)	₹ 6 Lac [Irrespective of number of daughters]	Upto ₹ 3.5 Lac [Irrespective of number of daughters]
<b>Plastic Surgery in Burn Cases (Reimbursement on production of bills)</b>	Upto ₹ 10 Lac	--	₹ 10 Lac	₹ 10 Lac	Upto ₹ 2 Lac	--
<b>Death after Coma (Accidental) (Addl) (Reimbursement on production of bills/verification by treating Doctor)</b>	Upto 5 Lac (After 48 hrs)	--	₹ 05 Lac (After 48 hrs)	₹ 02 Lac (After 48 hrs)	--	--
<b>Imported Medicine Cost incl Transportation (Accidental) (Reimbursement on production of bills)</b>	Upto ₹ 05 Lac	--	₹ 10 Lac	₹ 10 Lac	--	Upto ₹ 2 Lac

# COMPARISON CHART OF SBI WITH OTHER BANKS

FEATURES	SBI		PNB		BOB	
	Service	Pensioner	Service	Pensioner	Service	Pensioner
<b>Air Ambulance (Accidental)</b> (Reimbursement on production of bills)	Upto ₹ 10 Lac	--	Upto ₹ 10 Lac	--	--	--
<b>Transportation of mortal remains</b> (Reimbursement on production of bills)	Upto ₹ 50,000	--	Upto ₹ 50,000	Upto ₹ 40,000	Upto ₹ 50,000	--
<b>Ambulance Charges (Accidental/Transportation)</b> (Reimbursement on production of bills)	Upto ₹ 50,000	--	Upto ₹ 50,000	Upto ₹ 10,000	--	Upto ₹ 50,000
<b>Family Transportation (2 Members) (Accidental)</b> (Reimbursement on production of bills)	Upto ₹ 50,000	--	Upto ₹ 40,000	Upto ₹ 40,000	--	--
<b>Funeral Expenses (Accidental)</b> (Reimbursement on production of bills)	--	--	Upto ₹ 30,000	Upto ₹ 20,000	--	--
<b>Emergency Medical Expenses (Accidental)</b>	--	--	Upto ₹ 25,000	Upto ₹ 25,000	--	--

# COMPARISON CHART OF SBI WITH OTHER BANKS

FEATURES	SBI		PNB		BOB	
	Service	Pensioner	Service	Pensioner	Service	Pensioner
<b>Over Draft Facility</b> (Serving CAPSP A/C Holder)	Upto 02 Months net salary ₹ 75,000 <b>(For Gold)</b> ₹ 1.5 Lac <b>(For Diamond)</b> ₹ 2 Lac <b>(For Platinum)</b>	--	03 Month net salary Upto ₹ 75,000 (ORs/SOs) Upto ₹ 3 Lac (Offrs)	03 Month net salary Upto ₹ 75,000 (ORs/SOs) Upto ₹ 3 Lac (Offrs)	Upto ₹ 3 Lac	03 months salary or Upto ₹ 2 Lac whichever is less
<b>Concession in locker rent</b> (Serving CAPSP A/C Holder)	10% <b>(For Gold)</b> 15% <b>(For Diamond)</b> 25% <b>(For Platinum)</b>	--	25% for 1 <sup>st</sup> 3 years	25% for 1 <sup>st</sup> 3 years	50% waiver on locker rentals	50% waiver on locker rentals
<b>Home Loan</b> (Serving CAPSP A/C Holder)	100% processing fee waived	100% processing fee waived	100% processing fee waived	100% processing fee waived	Zero processing fee	Zero processing fee
<b>Education loan</b> (Serving CAPSP A/C Holder)	Loan upto ₹ 1.5 Cr <b>Collateral Free Loan upto ₹ 40 Lac (w/o documentation)</b> Addl concession of 0.50% in interest rates for women employee	Loan upto ₹ 1.5 Cr <b>Collateral Free Loan upto ₹ 40 Lac (w/o documentation)</b> Addl concession of 0.50% in interest rates for women employee	Concession Rates for special category i.e; foreign education	--	--	--

# COMPARISON CHART OF SBI WITH OTHER BANKS

FEATURES	SBI		PNB		BOB	
	Service	Pensioner	Service	Pensioner	Service	Pensioner
<b>Car Loan (Serving CAPSP A/C Holder)</b>	Nil prepayment charges Flexi repayment option Additional 0.25% ROI concession on electric cars 100% processing fee waived on car loan	Nil prepayment charges Flexi repayment option Additional 0.25% ROI concession on electric cars 100% processing fee waived on car loan	100% waiver of Fees	100% waiver of Fees	Zero processing fee	Zero processing fee
<b>Multi City Cheques (Serving CAPSP A/C Holder)</b>	25 leaves free Per Month	25 leaves free Per Month	Unlimited	Unlimited	Unlimited	Unlimited
<b>Benefits for family (Serving CAPSP A/C Holder)</b>	Spouse, children, parents and siblings are eligible to open " <b>SBI Rishtey</b> "- <b>(Maximum 4 accounts)</b> i. Zero balance Saving account, ii. Free debit card issuance, Unlimited no. of ATM transactions at any ATM, AMC free iii. DD issuance charges free iv. Auto sweep facility v. 10% concession in annual Locker rent vi. <b>₹ 5 Lac PAI cover for family members under SBI Ristey (except minors).</b>	--	Zero Balance Saving account for parents, spouse, dependent children of primary account holders.	--	--	