

Annexure- A

FEATURES OF CENTRAL ARMED POLICE SALARY PACKAGE (CAPSP) - FOR SERVING PERSONNEL OF CENTRAL RESERVE POLICE FORCE w.e.f. 04/02/2025

Eligibility/ Features	Gold	Diamond	Platinum
Eligibility	Subedar Major, Inspector, Sub- Inspector, Assistant Sub Inspector, Head Constable, Constable, Enrolled follower	Deputy Commandant, Assistant Commandant	Director General, Special Director General, Additional Director General, Inspector General, Deputy Inspector General, Commandant, Second-in-Command
Min. Balance	NIL (No monthly average balance required)		
Passbook	<ul style="list-style-type: none"> - Available, - Free Updation 		
Auto Sweep Facility	Available on request		
ATM cum Debit Card	International Gold Debit Card	International Platinum Debit Card	
	Issue without charges on request		
	No annual maintenance charges		
	Free Debit card for joint account holder		
	Unlimited free number of transactions across SBI ATMs in India and 10 transactions free per month in other Bank ATMs in India		
Multi City Cheques	- 25 cheque leaves free per month		
Concession in annual locker rent	10% of applicable rate	15% of applicable rate	25 % of applicable rate
Setting up of Standing Instructions wtihin SBI	Free		
RTGS/NEFT Charges	Unlimited Free		
Drafts issue Charges	Free (no restriction on number of free drafts and amount, if issued through Salary Package account)		

Family Savings Account – SBI Rishtey	Spouse, Children, Parents and Sibling are eligible to open “SBI Rishtey” – Family Savings Bank Account. Maximum 4 accounts may be opened under this facility. Following Benefits are available under these accounts:- (i) Zero Balance (ii) Issuance of Debit Card free, AMC free, Unlimited free number of transactions across SBI ATMs in India and 10 transactions free per month in other Bank ATMs in India (iii) Demand Draft Issuance charges free (iv) Auto Sweep facility available (on request) (v) 10% concession in Annual Locker Rent (vi) Rs. 5 lakh Personal Accidental (Death) Insurance cover (Except minors)
Complimentary Insurance Cover (For Serving Personnel) **	
Personal Accident Insurance (Death) Cover	Rs. 1 crore
Permanent Total Disablement Cover	Maximum up to Rs. 1 crore
Permanent Partial Disablement Cover	Maximum up to Rs. 1 crore
Group Term Life Insurance Cover	Rs. 10 Lakh w.e.f; 24/02/2025
Additional Covers applicable in case of accidental death, if Personal Accident Insurance (Death) claim is found admissible	<ul style="list-style-type: none"> i. Cost of Plastic Surgery in Burn cases: Maximum up to ₹10 Lakh ii. Transportation of Imported Medicine: Maximum up to ₹5 Lakh iii. Death in coma (more than 48 hours) after accident: Maximum up to ₹ 5 lakh iv. Air Ambulance: Maximum up to ₹ 10 Lakh v. Child Higher Education Cover (for Graduation) age between 18-25 Year, 25% of entitled PAI cover. : Maximum up to ₹ 8 lakh (For Girl child Maximum up to ₹10 lakh) vi. Girl Child Cover for Marriage (Age 18-25 Years) – 20 % of entitled PAI Cover. Maximum up to ₹10 Lakh for two girl children (Maximum up to ₹5 lakh each) or Maximum up to ₹ 5 lakh for 1 Girl Child vii. Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum up to ₹ 50,000 viii. Repatriation of mortal remains: Maximum up to ₹ 50,000 ix. Ambulance charges: Maximum up to ₹ 50,000 x. Personal Loan (Xpress Credit Loan) insurance cover for SBI loan accounts for death in action against Anti National Activities/Terrorist /Naxalite/ Foreign enemy/Ambush: Maximum up to ₹ 10 lakh xi. Additional PAI cover for death in action against Anti National Activities/Terrorist /Naxalite/ Ambush/Foreign enemy : Maximum up to ₹ 10 lakh

Air Accidental Insurance (Death) cover*	<p style="text-align: right;">Rs.1.50 crore</p> <ul style="list-style-type: none"> i. If Air ticket have been purchased by debit to Central Armed 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 Defence/ CAPF Forces) or iii. ticket is provided by the department for official duty.
** Terms and Conditions apply	
Concession in Processing Charges on Loan for CAPSP Account holders (Serving Personnel) - valid up to 30.06.2027, subject to renewal thereafter	
Home Loan	<input type="checkbox"/> 100% processing fee waived (Property search and valuation fee etc. will be payable)
Car Loan	<input type="checkbox"/> 100% processing fee waived
SBI Personal Loan (Xpress Credit)	<input type="checkbox"/> 100% processing fee waived

ANNEXURE-B

FEATURES OF CENTRAL ARMED POLICE SALARY PACKAGE (CAPSP) - FOR PENSIONER OF CENTRAL RESERVE POLICE FORCE W.E.F. 04/02/2025

Eligibility/ Features	Gold	Diamond	Platinum
Eligibility – Retired in the Rank	Subedar Major, Inspector, Sub-Inspector, Assistant Sub Inspector, Head Constable, Constable, Enrolled follower	Deputy Commandant, Assistant Commandant	Director General, Special Director, Additional Director General, Inspector General, Deputy Inspector General, Commandant, Second-in-Command
Min. Balance	NIL (No monthly average balance required)		
Passbook	<ul style="list-style-type: none"> - Available - Free Updation 		
Auto Sweep Facility	Available on request		
ATM cum Debit Card	International Gold Debit Card	International Platinum Debit Card	
	Issue without charges on request		
	No annual maintenance charges		
	Free card for joint account holders		
Unlimited free number of transactions across SBI ATMs in India and 10 transactions free per month in other Bank ATMs in India			
Multi City Cheques	- 25 cheque leaves free per month		
Concession in annual locker rent	10% of applicable rate	15% of applicable rate	25 % of applicable rate
Setting up of Standing Instructions within SBI	Free		
RTGS/NEFT Charges	Unlimited Free		
Drafts issue Charges	Free (no restriction on number of free drafts and amount, if issued through Salary Package account)		

Complimentary Insurance Cover (For Pensioner) **	
Personal Accident Insurance (Death) Cover	Rs. 50 Lakhs
Additional Covers applicable in case of accidental death, if Personal Accident Insurance (Death) claim is found admissible	<ul style="list-style-type: none"> i. Cost of Plastic Surgery in Burn cases: Maximum up to ₹10 Lakh ii. Transportation of Imported Medicine: Maximum up to ₹5 Lakh iii. Death in coma (more than 48 hours) after accident: maximum up to ₹ 5 lakh iv. Air Ambulance: Maximum up to ₹ 10 Lakh v. Child Higher Education Cover (for Graduation) age between 18-25 Year –25% of entitled PAI cover : Only one child maximum up to ₹ 5 lakh vi. Girl Child Cover for Marriage (Age 18-25 Years) – 20 % of entitled PAI Cover. For only one girl Child maximum up to ₹ 5 lakh. vii. Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum up to ₹ 50,000 viii. Repatriation of mortal remains: Maximum up to ₹ 50,000 ix. Ambulance charges: Maximum up to ₹ 50,000
** Terms and Conditions apply	
Concession in Processing Charges on Loan to Central Reserve Police Force Pensioners (valid up to 30.06.2027, subject to renewal thereafter)	
Home Loan	<input type="checkbox"/> 100% processing fee waived (Property search and valuation fee etc. will be payable)
Car Loan	<input type="checkbox"/> 100% processing fee waived
Pension Loan	<input type="checkbox"/> 100% processing fee waived

ANNEXURE-C

FEATURES OF SHAURYA FAMILY PENSION ACCOUNT FOR {FAMILY PENSIONERS OF CENTRAL RESERVE POLICE FORCE}

Features	Particulars
Eligibility	Family Pensioner of Central Reserve Police Force
Min. Balance	NIL (No monthly average balance required)
Passbook	- Available - Free Updating
Auto Sweep Facility	Available on request
ATM cum Debit Card	Gold Debit Card
	Issue without charges on request
	No annual maintenance charges
	Free Debit card for joint account holders
	Unlimited free number of transactions across SBI ATMs in India and 10 transactions free per month in other Bank ATMs in India
Multi City Cheques	- 25 cheque leaves free per month
Concession in annual locker rent	10% of applicable rate
Setting up of Standing Instructions within SBI	Free
RTGS/NEFT Charges	Unlimited Free
Drafts issue Charges	Free (no restriction on number of free drafts and amount, if issued through Shaurya Family Pension Account)
Pension Loan Processing fee	100% waived for pension loan (valid up to 30.06.2027, subject to renewal thereafter)