

Non Judicial



Indian-Non Judicial Stamp
Haryana Government



Date : 31/10/2025

Certificate No. P0312025J92



Stamp Duty Paid : ₹:101
(Rs. Only)

GRN No. 141786378



Penalty : ₹ 0

(Rs. Zero Only)

Seller / First Party Detail

Name: State bank of india

H.No/Floor : Na

Sector/Ward : 5

LandMark : Panchkula

City/Village : Panchkula

District : Panchkula

State : Haryana

Phone: 70*****33



Buyer / Second Party Detail

Name : Hpgcl

H.No/Floor : Na

Sector/Ward : 6

LandMark : Panchkula

City/Village: Panchkula

District : Panchkula

State : Haryana

Phone : 70*****33

Purpose : AGREEMENT

The authenticity of this document can be verified by scanning this QrCode Through smart phone or on the website <https://egrashry.nic.in>

This Non-Judicial Stamp Paper Forms an Integral part of Memorandum of Understanding executed between HPGCL and SBI on 4th November,2025 at Panchkula

Memorandum of Understanding (MOU)

This Memorandum of Understanding (MOU) is executed at Panchkula, Haryana on this day 4th day of November 2025

BY AND BETWEEN

The Haryana Power Generation Corporation Limited (HPGCL), Panchkula, through Sh./Smt.

.....*Deepthi Kaushik, Senior Accounts officer*.....

(Designation) having its headquarters at Panchkula, (hereinafter referred as (HPGCL) which expression shall unless the context otherwise requires include its successor/legal heirs/administrators/executors and permitted assigns,

AND

Deepthi
Sr. Accounts Officer/F&B,
HPGCL, Panchkula.
DSK

कृते भारतीय स्टेट बैंक
For State Bank of India

उपमहा प्रबंधक आर.सी.इब्ल्यू.एम. विभाग/DGM RCWM Deptt.
स्थानीय प्रधन कार्यालय, चण्डीगढ़/LHO, Chandigarh

AND

State Bank of India (SBI), a Body Corporate constituted under the State Bank of India Act, 1955 and carrying on the business of banking, having its Central Office at Madame Cama Road, Mumbai and amongst others one of its Local Head Office at Sector-17, Chandigarh through Smt.Seema Tewari, Deputy General Manager RCWM, State Bank of India, Local Head office Chandigarh, (hereinafter referred to 'SBI' or Bank, which expression shall unless the context otherwise requires include its successors in business)

WHEREAS, for the sake of brevity "SBI" and "HPGCL" are jointly referred to as "Parties" and individually as 'Party' in this MOU.

WHEREAS the Haryana Power Generation Corporation Limited (HPGCL) in its efforts to simplify and streamline the salary procedure and to make available modern banking facilities to Regular & Contractual employees (Directly engaged by HPGCL) has decided to accept the proposal submitted by SBI.

And whereas SBI possessing technologically advanced infrastructural facilities has offered to provide banking services as detailed herein below to the HPGCL employees operating their salary account with SBI.

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

Both parties have agreed as follows: -

1.Under the scheme minimum 80% of the accounts of regular and contractual employees shall be exclusively opened with SBI. The salary disbursement account of HPGCL shall be maintained with SBI only. (This clause shall not be applicable to HPGCL)

2.Conversion of account to Corporate Salary Package (CSP)

- (a) Existing salary accounts of HPGCL employees will be converted to Corporate Salary Package (CSP) accounts.
- (b) Where the HPGCL employee does not have existing account with SBI, in such case, SBI shall open fresh account under CSP subject to completion of required formalities.
- (c) However, to expedite the process of conversion of maximum no. of existing ordinary Savings Account of HPGCL employees to CSP, so as to pass on the benefit as mentioned in Annexure I, the Salary Disbursing Authority may forward a list of such accounts containing Name, Account number, Designation/Rank and net Salary to the Salary uploading branch. The conversion account will be subject to compliance of KYC updation as per RBI Guidelines, HPGCL undertakes to continue to credit the salary to the accounts of those employees who have opted for CSP account, till submission of NOC from SBI.

Deepthi
Sr. Accounts Officer/F&B,
HPGCL, Panchkula.

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कृते भारतीय स्टेट बैंक
For State Bank of India

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स्थानीय प्रधान कार्यालय, चण्डीगढ़/LHO, Chandigarh

(d) As contained in the same Annexure I, all employees who opened CSP accounts with SBI, whether new accounts or converted, will undertake to obtain no objection certificate (NOC) from SBI in the event he/she desires to shift the account to another Bank for credit of Salary.

(e) Facilities will be as per the variants of Corporate Salary Package (CSP) account holder of HPGCL enclosed at **Annexure I** depending upon the type of account. However, the Salary Account will become a normal Savings Bank and benefits under CSP shall stand withdrawn, if salary credit is not received for **last three consecutive months, if nothing contrary to this effect is expressly instructed by HPGCL in writing regarding specific cases.**

3. All facilities being provided to SBI's normal Customers will also be provided to CSP account holders of HPGCL

4. **Debit cum ATM Cards:** SBI agrees to issue a free Debit cum ATM card to account holders of CSP of HPGCL as per their eligibility of their request. The norms for issuance of such international cards may vary as per RBI guidelines.

5. **Loan Facility:** SBI will offer various Loan facility to eligible CSP account holders the loan will be provided solely at the discretion of the SBI and will be subject to fulfilment of conditions as laid down by the SBI from time to time, including establishing the applicant's creditworthiness as per the SBI's guidelines. HPGCL will provide the information about defaulters of loan granted by SBI as regards their current postal address maintained in the records subject to denial due to exigencies of service/security considerations.

6. **Personal Accident Insurance (Death) (PAI)**

All Permanent and contractual employees (Directly engaged by HPGCL) maintaining CSP Accounts of HPGCL will be covered under complimentary Personal Accidental Insurance (Death) (PAI) Cover of Rs. 100.00 lakhs and Rs. 15.00 lakhs respectively one month after signing of this MOU or opening of Savings Bank account with SBI whichever is later (*Details as per Annexure I*). All Personal Accident Insurance (death) claims of the deceased (CSP) account holders should be addressed to the Insurance Company 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 relevant period, the tie-up being subject to annual review and renewal. 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 be directly taken up by the claimant with Insurance Company. However, if claimant, so desires, he may approach the concerned branch also. In such case, the branch will act as facilitator between the claimant and the Insurance Company and provide all necessary assistance to the claimant to enable him to take up his claim with the Insurance Company. However, all the settlements/ disputes will be

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HPGCL, Panchkula.
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Shweta
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स्थानीय प्रथम कार्यालय, चण्डीगढ़/LHO, Chandigarh

between the claimants and the Insurance Company and the SBI will not be party to such disputes. The claim settlement will be entirely the responsibility of Insurance Company and SBI will have no liability towards any claims/disputes. Claim formats of our present insurer are annexed.

For contractual employees indirectly engaged by HPGCL separate MOU with the contractor shall Be explored.

7. Complaint Redressal: SBI has a very well laid down policy of Customer Grievance Redressal. This policy covers all types of customers including pensioners. It also covers the time frame for redressal as well as various channels available for lodging the complaints. The CSP account holders have the option to use above channel for redressal of the individual grievance /complaints. However, the Bank appoints a Nodal Officer for redressal/attending to any issue/query regarding CSP accounts.

8. Termination: This MOU shall be effective from the date of execution of this MOU by both the parties and shall remain valid up to a period of three years from the date of its execution and may be extended for a further period upon such terms and conditions agreed by both the "Parties".

However, both the "Parties" will have the option of terminating/amending/cancelling this MOU by giving and advance notice of at least one (1) month by the "Party" to the "Defaulting Party" intending to terminate/cancel declaring the intention to terminate the MOU provided that-

- a. 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 one (1) month after notice from other party to do. Or
- b. 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
- c. If there is a material adverse change in any applicable law affecting SBI generally.

The MOU shall stand automatically cancelled/ terminated immediately on expiry of one month period from the date of notice unless the notice is revoked before the expiry of the one month notice period. This MOU shall only be amended in writing, signed by both the "Parties".

In the event of termination of MOU before its term the disbursement of salaries to the individual account holders may be done through the same salary account, which will continue, but without the special CSP benefits.

Deepi
Sr. Accounts Officer/F&B,
HPGCL, Panchkula.
BSU

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 कृते भारतीय स्टेट बैंक
For State Bank of India

उपमहा प्रबंधक आर.सी.इन्डियन एम. विभाग/DGM RCWM Deptt.
स्थानीय प्रधान कार्यालय, चण्डीगढ़/LHO, Chandigarh

1. **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,

2. **Miscellaneous**

(a) As regards Know Your Customer (KYC) norms a certificate/letter issued/countersigned by the authorized signatory from the individual department, certifying his identity and present address will be acceptable to SBI. In addition, as per recent RBI guideline, copy of additional Officially Valid Document, like Passport. PAN Card, driving license, Voter's ID card, Aadhar etc. will be required to be submitted.

(b) In the event any CSP account holder desires to change his salary account from SBI to some other Bank, he has to obtain No Objection Certificate (NOC) from SBI. The SBI will endeavour to issue NOC within 72 hours (3 days after the receiving the application). If the branch fails to issue the NOC within the stipulated time the same may be brought immediately to the notice of their controller for intervention.

(c) In the event of non-credit of salary for more than three months in the CSP account of any employee, such account will become a normal saving Bank account and all benefits extended to the CSP account holders shall stand withdrawn.

(d) The salary Package is being offered to the employees of HPGCL by the bank as a comprehensive solution for the purpose of providing various banking services and associated features are not intended for mobilization of deposit from them.

SBI may publish/market about its services extended to HPGCL employee under this MOU and/or promotes its business objectives from time to time.

4. **Amendment:** Any provisions of this MOU may be amended, waived, discharged or terminated (in each case) only by an instrument in writing signed by 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.

5. **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 or hand to the address or numbers mentioned above or such other address and number as one party may inform the other in writing.

6. This MOU shall be governed by the laws of India and subject to clauses mentioned above, the courts located at Chandigarh shall have exclusive jurisdiction in the event of any dispute arises between the parties.

7. If any provision of this MOU is determined to be unenforceable for any reason, then the remaining provisions thereof shall remain unaffected and in full force and effect. No failure or

Deepti
Sr. Accounts Officer/F&B,
HPGCL, Panchkula.
DR

Kawal
 कृते भारतीय स्टेट बैंक
For State Bank of India

उपमहा प्रबंधक आर.सी.इन्डियन,एम. विभाग/DGM RCWM Deptt.
स्थानीय प्रधन कार्यालय, चण्डीगढ़/LHO, Chandigarh

delay by either Party in exercising any right, power or privilege in respect of the facility at any time shall impair the same or operate as a waiver of the same nor shall any single or partial exercise of any right power or privilege preclude any further exercise of the same or the exercise of any other right power or privilege. The rights and remedies provided under this MOU are cumulative and not exclusive of any right and remedies provided by law.

In affirmation, the parties here to have signed this on the day first herein above written.

Signed on behalf of

Deepthi
Sr. Accounts Officer/F&B,
HPGCL, Panchkula.

The Haryana Power Generation Corporation. Ltd.. (HPGCL)

Mrs. Deepthi Kausik
Senior Accounts Officer

Signed on Behalf of

 भारतीय स्टेट बैंक
For State Bank of India

State Bank of India

उपमहा प्रबंधक आर.सी.इन्डियन एम. विभाग/DGM RCWM Deptt.
स्थानीय प्रधान कार्यालय, चण्डीगढ़/LHO, Chandigarh

(Seema Tewari)

DGM(RCWM)

State Bank of India

LHO CHANDIGARH

Date:

Place:

Witnessed:

1. Name: *Amit Kumar, OA*
Address: *HPCL, Sec-6, KL*

Signature: *Amit Kumar*

2. Name: *Verna*
Address: *#450 P Sec-2D
Panchkula*

Signature: *Verna*

1. Name: *RODRA DEV, CSP-TL*
Address: *SBI AO Panchkula*

Signature: *Rodra Dev*

2. Name: *PURANCHAND, MANAGER,*
Address: *SBI AO Panchkula (CSRM)*

Signature: *Puran Chand*

Annexure-1

CORPORATE SALARY PACKAGE: STATE BANK OF INDIA

(HARYANA POWER GENERATION CORPORATION LIMITED)

For Regular/Permanent Employees:

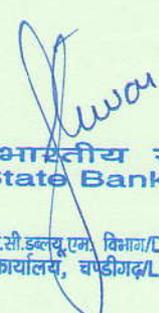
Variants	Silver	Gold	Diamond	Platinum	Rhodium
Eligibility (Net Monthly Salary)	Between ₹10,000/- and ₹ 25,000/-	Between ₹25,001/- and ₹50,000/-	Between ₹50,001/- and ₹1,00,000/-	Between ₹1,00,001/- to ₹2,00,000/-	₹2,00,001/- & above
Minimum Balance	NIL, No Minimum Balance Required to be Maintained. Persons with existing Saving Account with SBI can also open a separate Salary Account. AADHAR of Pan- India can be used to open the account anywhere in India. Additional Features for Family Accounts too.				
Term Insurance Cover	NIL ₹ 05.00 Lakh				
Base & Super Top Up Health Insurance	Base cover of 2/3/5 Lakh with Super Top Up Insurance of 10/15/30/50 Lakh from SBI General Health Insurance Company with highly discounted Premium with Family floater of Upto 2A+2C (As per terms and conditions if SBI General attached as Annexure)				
*Personal Accident Insurance (Death) cover for Primary Salary Account holders	₹ 100.00 lakh (all variants except CSP lite)				
*Air Accident Insurance (Death) cover (only where Air Ticket has been purchased using State Bank Debit Card/Internet Banking)	₹ 100.00 Lakh(all variants except CSP lite)				
	*ADD ON COVERS INCLUDED IN PAI (IN CASE OF ACCIDENTAL DEATH AIR/NON-AIR) 1) Cost of Plastic surgery in burn cases -₹ 10.00 Lakh. 2) Transportation of Imported Medicine -₹ 5.00 Lakh. 3) Death after coma after accident (more than 48 hrs)-₹ 5.00 lakhs) 4) Air Ambulance—Maximum ₹10.00 lakhs. 5) Family Transportation- ₹ 50,000/- (cost of travel incurred by immediate 2 family members to reach the place of accident) 6) Repatriation of mortal remains—₹ 50,000/- 7) Child Higher Education Cover (For Graduation) age between 18-25 years: 25% of Entitlement of PAI ; Maximum ₹8.00 Lakh(male child) and 10.0 Lakh(for girl child) 8) Girl Child Marriage Cover age between 18-25 years: 20% of Entitlement of PAI ; ₹10.00 Lakh(five lakh for 1 girl maximum 10 lakh for two girls) 9) Ambulance Charges: ₹50,000/- max				
Permanent Total Disability Cover	₹100.00 Lakh				
Permanent Partial Disability Cover	₹80.00 Lakh				
Personal Accidental Insurance On Debit Card	₹2 lakh	₹2 lakh	₹10 lakh	₹10 lakh	
Personal Accidental Insurance On Debit Card	NA	₹50 lakh	₹100 lakh	₹100 lakh	
	All Category : Accidental Insurance On Rupay Debit Card Only				
Prime Minister Suraksha Bima Yojna	Personal Accidental Insurance of ₹2 lakh by paying negligible premium of ₹20/- per Year per Person.				
Credit Card	Available with exciting Feature, Insurance Cover, Lounge Access and Free First Year				

Deepthi
Sr. Accounts Officer/F&B,
HPGCL, Panchkula.
e/f

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उपमहा प्रबंधक आर.सी.इन्डियन.एम. विभाग/DGM RCWM Deptt.
स्थानीय प्रधान कार्यालय, चण्डीगढ़/LHO, Chandigarh

Membership Fee with 50% Annual Spend Waivers next year onwards.				
ATM/Debit Card	Free International Rupay Platinum Card	Free International Rupay Platinum Card	Free International Rupay Platinum Card	Free International Rupay Select Card
	<ul style="list-style-type: none"> No Issuance and Annual Maintenance Charges. Add on card for spouse free of cost for joint account holder Purchase Protection on Card up to 2.00 Lakh, Checked in Baggage Loss Upto 25000/- 			
Lounge Access	1 Visit Per Quarter	1 Visit Per Quarter	2 Visit Per Quarter	3 Visit Per Quarter
Amazon Prime Membership	NA	1 YEAR FREE	1 YEAR FREE	1 YEAR FREE
SPA/GOLF CLUN/GYM MEMBERSHIP/Health Check up	NA	NA	NA	AVAILABLE ONCE PER YEAR
Limit for POS/Merchant Establishments	₹ 2,00,000/-	₹ 2,00,000/-	₹ 2,00,000/-	₹ 5,00,000/-
Max Withdrawal limit at ATM pe day (Exclusive of YONO Cash	₹1,00,000/-	₹1,00,000/-	₹1,00,000/-	₹2,00,000/-
Transactions at SBI / Non SBI ATMs	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions
Internet Banking	• Free			
Mobile Banking	• Free			
SMS Facility	• Free			
Free Unlimited Multi City Cheques	<ul style="list-style-type: none"> Cheque Leaf charges: NIL Payment Charges : NIL *upto 25 cheque leaves per months 			
RTGS/NEFT	Online Free	Online Free	Free	Free
Locker Charges	NA	10 % concession	15 % concession	50 % concession
Issue of Demand Draft	Free			
Easy Overdraft up to 2 Month's Net salary (Subject to min residual service of 6 months)	N.A	2 month's Net Salary with maximum of ₹ 75,000/-.	2 month's Net Salary with maximum of ₹ 1,50,000/-.	2 month's Net Salary with maximum of ₹ 2,00,000/-
	<ul style="list-style-type: none"> Rate of interest: Applicable from time to time. Adjusted from the next salary (ies) within a period of 6 months. 			
Core Power : Charges on Non Home branch transaction				
• Cash Deposit	Waived	Waived	Waived	Waived
• Cash Withdrawal :	Free (Self only) max ₹50,000/- per day	Free (Self only) with no upper cap on amount.	Free (Self only) with no upper cap on amount.	Free (Self only) with no upper cap on amount.
State Bank Rewardz	1x	1.25x	1.5x	2x
Savings Plus Auto Sweep Facility (On Request)	<ul style="list-style-type: none"> Threshold Amount: ₹ 35,000/- TDR/STDR to be created for a minimum amount of ₹10,000/- (and in multiples of ₹1,000) in any one instance. 			
Setting up of SI	• Free			


 Sr. Accounts Officer/F&B,
 HPGCL, Panchkula.



 कुते भारतीय स्टेट बैंक
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DMAT	• Available; Registration Charges and Annual Maintenance Fee Waived for 1 st Year; 50% Concession on 2 nd Year Annual Maintenance Fee.
PPF	• Available for all accounts
NPS	• Available for all accounts.
Sukanya Samriddhi Scheme	• Available
Atal Pension Yojna	For Pension after the age of 60 Years; Available
Features for Family Accounts (Gold & above) SBI Rishtey	<ul style="list-style-type: none"> • Zero Balance Accounts • ATM Annual Maintenance Fee waived • Cheque Book Issuance Fee Waived • ATM Charges Waived • Demand Draft Issuance Charges Waived • SMS Charges Waived • 10% Discount on Locker Fee • Accidental Insurance for ₹5.00 lakh (Except Minors) • Applicable to Spouse, Parents, Siblings, Children of employee
Other Products/Services	<ul style="list-style-type: none"> • Fixed Deposits: <ul style="list-style-type: none"> .. e-TDR/e-STDR .. e-TDR/e-STDR under Income Tax Savings Scheme .. Caps gain Account • Facility to apply for 15G/15H online • Facility to make Utility Bills payment online (with service charges) • Facility for request for Cheque books through Internet Banking • Online Loan against Shares/Fixed Deposits • Online Application for Retail Loans with instant in-principle approval • Facility to choose Switch On/Off for International Purchases on Debit Card through Internet Banking • Gift Cards • Self Service Kiosks-Passbook Printing • Green Channel Counters-Paperless Banking • SBI Anywhere: Internet Banking App (SBI YONO LITE) • Investment Advisory
Loans	Concession as per announcement by Bank from time to time
Home Loan	Available on concessionary Interest, margin and charges as announced from time to time. Pre-Approved Loan on Case to Case basis.
Car Loan	Available on concessionary Interest, margin and charges as announced from time to time. Pre-Approved Loan on Case to Case basis.
Education Loan	Available on concessionary Interest, margin and charges as announced from time to time. Pre-Approved Loan on Case to Case basis. Collateral Free Loan upto ₹7.50 lakh
Personal Loan	Pre-Approved Personal Loan on Mobile App available. Paperless Processing, Competitive Pricing. Pre-Approved Loan on Case to Case basis.
Other Technical Option	• Employer can upload salary online through Corporate Internet Banking
Relationship Manager	Dedicated Relationship Manager, Bulk Account Opening at Office premises available with pre-printed ATM and Cheque Books. Instant Activation of Accounts.

For Contractual Employees engaged by HPGCL:

Natural Death Cover	Nil
Personal Accidental Death Insurance Cover/Air Accidental Death Cover	₹15.00 Lakh
Disability Cover	Nil
Other Features including PAI Cover on Debit Card as applicable to Regular Employees.	

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INTRODUCING

SAPPHIRE CLASSIC

HEALTH INSURANCE
TO SAFEGUARD
YOU & YOUR FAMILY



Exclusively for
SBI Salary Package Account Holders

SBI General's Group Mediclaim Sapphire plan is specifically designed for individuals having corporate Salary account with SBI Bank and provides coverage for medical expenses, ensuring you can afford the best quality of healthcare for you and your loved ones.

WHO CAN BUY THIS POLICY?

This policy can be bought by any individual for self and family **having Salary package account with State Bank of India** aged between 18 and 63 years

Note: This policy is subject to salary should be credited in SBI account and premium payment for this policy would be processed through SBI salary account.

WHAT ARE THE KEY FEATURES?

-  Inpatient Hospitalization
-  AYUSH Treatment
-  Flat Premium for Family
-  Various Family Combinations Available
-  Options for Sum Insured: 2 lakhs, 3 lakhs, 5 lakhs

WHAT DOES THIS POLICY COVER?

-  **Inpatient Care:** Covers medical expenses incurred during admission in Hospital beyond 24 hours
-  **Day Care Treatment:** Medical Expenses covered up to Sum Insured
-  **Pre-Hospitalization Medical Expenses:** Covered prior to 60 days of hospitalization
-  **Post-Hospitalization Medical Expenses:** Covered up to 90 days post hospitalization
-  **Modern Treatment:** Medical Expenses covered up to 50% of Sum Insured
-  **Alternative Treatment:** Medical Expenses covered up to Sum Insured
-  **Domiciliary Hospitalization:** Medical Expenses covered up to 20% Sum Insured
-  **Emergency Ground Ambulance:** Covers expenses up to the limit of ₹2000/- per hospitalization

WHAT IS THE WAITING PERIOD?

Initial Waiting Period	30 days
Pre-Existing Disease	24 months
Specific Illness/ Disease(s)	24 months

WHAT IS NOT COVERED UNDER THIS POLICY?

Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:

- Investigation & Evaluation
- Rest Cure, rehabilitation, and respite care
- Obesity/ Weight Control
- Change of Gender treatments
- Cosmetic or plastic Surgery
- Hazardous or Adventure sports
- Breach of law
- Excluded Providers
- Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof
- Refractive Error
- Unproven Treatments
- Sterility and Infertility
- Maternity

Note: The above exclusions are only indicative in nature. For Complete details. Please read the policy wordings on our website (www.sbigeneral.in)

WHAT IS THE MINIMUM AND MAXIMUM ENTRY AGE LIMIT?

Minimum (ADULT)	18 years
Maximum (ADULT)	63 years
Minimum (CHILD)	91 DAYS
Maximum (CHILD)	25 YEARS
FAMILY DEFINITION	Self (Mandatory), Spouse and Maximum 2 children

WHAT ARE THE SUM INSURED OPTIONS AVAILABLE?

2 Lakhs

3 Lakhs

5 Lakhs

WHAT IS THE TENURE OPTION AVAILABLE?

Annual

WHAT ARE THE RENEWAL CONDITIONS?

- This Policy may be renewed by mutual consent every year.
- If renewed, the renewal premium must be paid to the Insurer on or before the expiry date or renewal date.
- Renewability is subject to premium payment for this policy would be processed through SBI Salary account.
- A Grace Period of 30 days is allowed for renewal of the policy. This will be counted from the day immediately following the premium due date.
- During the Grace Period a payment can be made to renew/continue the Policy without losing any benefit.
- Continuity of coverage will be given only if premium is received on time. Coverage is not available for the period for which no premium is received.

WHAT IS THE CLAIM PROCEDURE?

Our dedicated and experienced claims team aim to deliver you superlative customer service with a fast, fair, convenient and transparent claims process so your claim is settled without any hassle.

OUR CLAIM TEAM WILL:



Provide assistance in emergency situations



Keep you informed about progress of your claim

HOW DO YOU MAKE A CLAIM?

📞 1800 22 1111/1800 102 1111

✉️ customer.care@sbigeneral.in

📞 "CLAIM" to 561612

🌐 www.sbigeneral.in

RATE CHART (All amounts are in INR)

FAMILY COMBINATION	PER FAMILY RATES (INCLUSIVE OF GST)		
	2 LAKHS	3 LAKHS	5 LAKHS
2A + 2C	₹4,507	₹4,899	₹5,977
2A + 1C	₹3,697	₹4,018	₹4,902
2 ADULTS	₹3,193	₹3,471	₹4,235
1 ADULT	₹1,983	₹2,155	₹2,629
1A + 1C	₹2,221	₹2,414	₹2,945
1A + 2C	₹2,487	₹2,703	₹3,298

RENEWAL RATES FOR ABOVE 63 YEARS AGE (Applicable as per Renewal Terms only)

FAMILY COMBINATION	PER FAMILY RATES (INCLUSIVE OF GST)		
	2 LAKHS	3 LAKHS	5 LAKHS
2A + 2C	₹8,280	₹8,999	₹10,979
2A + 1C	₹6,791	₹7,381	₹9,005
2 ADULTS	₹5,866	₹6,376	₹7,779
1 ADULT	₹3,642	₹3,959	₹4,830
1A + 1C	₹4,079	₹4,434	₹5,409
1A + 2C	₹4,569	₹4,966	₹6,058

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INTRODUCING
**SAPPHIRE
SUPER TOP -UP**

HEALTH INSURANCE
TO SAFEGUARD
YOU & YOUR FAMILY



Exclusively for
SBI Salary Package Account Holders

SBIG Group Super Top-Up Sapphire Plan provides an additional coverage which ensures your finances are secured. If your health insurance policy exhausts during hospitalization, this plan provides an enhanced cover ensuring you can afford the best quality of healthcare for you and your loved ones.

WHO CAN BUY THIS POLICY?

This policy can be bought by any individual for self and family having **Salary package account with State Bank of India** aged between 18 and 63 years

Note: This policy is subject to salary should be credited in SBI account and premium payment for this policy would be processed through SBI salary account.

WHAT ARE THE KEY FEATURES?

-  Inpatient Hospitalization
-  AYUSH Treatment
-  Flat Premium for Family
-  Wide Sum Insured Options: 10 lakhs, 15 lakhs, 30 lakhs, 50 lakhs (with Deductibles from 2 lakhs to 5 lakhs)

WHAT DOES THIS POLICY COVER?

-  **Inpatient Care:** Covers medical expenses incurred during admission in Hospital beyond 24 hours
-  **Day Care Treatment:** Medical Expenses covered up to Sum Insured
-  **Pre-Hospitalization Medical Expenses:** Covered prior to 60 days of hospitalization
-  **Post-Hospitalization Medical Expenses:** Covered up to 90 days post hospitalization
-  **Modern Treatment:** Medical Expenses covered up to 50% of Sum Insured
-  **Alternative Treatment:** Medical Expenses covered up to Sum Insured
-  **Domiciliary Hospitalization:** Medical Expenses covered up to 20% Sum Insured
-  **Emergency Ground Ambulance:** Covers expenses up to the limit of ₹2000/- per hospitalization

WHAT IS THE WAITING PERIOD?

Initial Waiting Period	30 days
Pre-Existing Disease	24 months
Specific Illness/ Disease(s)	24 months

WHAT IS NOT COVERED UNDER THIS POLICY?

Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:

- Investigation & Evaluation
- Rest Cure, rehabilitation, and respite care
- Obesity/ Weight Control
- Change of Gender treatments
- Cosmetic or plastic Surgery
- Hazardous or Adventure sports
- Breach of law
- Excluded Providers
- Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof
- Refractive Error
- Unproven Treatments
- Sterility and Infertility
- Maternity

Note: The above exclusions are only indicative in nature. For Complete details. Please read the policy wordings on our website (www.sbigeneral.in)

WHAT IS THE MINIMUM AND MAXIMUM ENTRY AGE LIMIT?

Minimum (ADULT)	18 years
Maximum (ADULT)	63 years
Minimum (CHILD)	91 DAYS
Maximum (CHILD)	25 YEARS
FAMILY DEFINITION	Self (Mandatory), Spouse and Maximum 2 children

No pre-policy medical tests required for individuals up to the age of 55 with no medical history.

WHAT IS THE SUM INSURED AND DEDUCTIBLE OPTIONS AVAILABLE?

10 Lakhs SI with 2 Lakhs deductible	15 Lakhs SI with 2 Lakhs deductible	30 Lakhs SI with 3 Lakhs deductible	50 Lakhs SI with 5 Lakhs deductible
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Deductible under the policy will apply on aggregate basis towards hospitalisation expenses incurred during the policy period.

WHAT IS THE TENURE OPTION AVAILABLE?

Annual

WHAT ARE THE RENEWAL CONDITIONS?

- This Policy may be renewed by mutual consent every year.
- If renewed, the renewal premium must be paid to the Insurer on or before the expiry date or renewal date.
- Renewability is subject to premium payment for this policy would be processed through SBI Salary account.
- A Grace Period of 30 days is allowed for renewal of the policy. This will be counted from the day immediately following the premium due date.
- During the Grace Period a payment can be made to renew/continue the Policy without losing any benefit.
- Continuity of coverage will be given only if premium is received on time. Coverage is not available for the period for which no premium is received.

WHAT IS THE CLAIM PROCEDURE?

Our dedicated and experienced claims team aim to deliver you superlative customer service with a fast, fair, convenient and transparent claims process so your claim is settled without any hassle.

OUR CLAIM TEAM WILL:



Provide assistance in emergency situations



Keep you informed about progress of your claim

HOW DO YOU MAKE A CLAIM?

☎ 1800 22 1111/1800 102 1111

✉ customer.care@sbigeneral.in

☎ "CLAIM" to 561612

🌐 www.sbigeneral.in

RATE CHART (All amounts are in INR)

FAMILY COMBINATION	PER FAMILY RATES (INCLUSIVE OF GST)			
	10 lakhs cover with 2 lakhs deductible	15 lakhs cover with 2 lakhs deductible	30 lakhs cover with 3 lakhs deductible	50 lakhs cover with 5 lakhs deductible
2A + 2C	₹1,869	₹1,988	₹2,020	₹2,929
2A + 1C	₹1,727	₹1,837	₹1,881	₹2,728
2 ADULTS	₹1,653	₹1,758	₹1,796	₹2,604
1 ADULT	₹1,521	₹1,618	₹1,649	₹2,391
1A + 1C	₹1,703	₹1,812	₹1,847	₹2,678
1A + 2C	₹1,806	₹1,921	₹1,958	₹2,839

RENEWAL RATES ABOVE 63 YEARS OF AGE (Applicable as per Renewal Terms only)

FAMILY COMBINATION	PER FAMILY RATES (INCLUSIVE OF GST)			
	10 lakhs cover with 2 lakhs deductible	15 lakhs cover with 2 lakhs deductible	30 lakhs cover with 3 lakhs deductible	50 lakhs cover with 5 lakhs deductible
2A + 2C	₹3,638	₹3,871	₹3,934	₹5,704
2A + 1C	₹3,362	₹3,577	₹3,663	₹5,311
2 ADULTS	₹3,217	₹3,423	₹3,496	₹5,070
1 ADULT	₹2,961	₹3,150	₹3,211	₹4,656
1A + 1C	₹3,317	₹3,528	₹3,596	₹5,215
1A + 2C	₹3,516	₹3,740	₹3,812	₹5,527

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