**Annexure – 1**

For Employees of Tamil Nadu State Government

I – Term Insurance

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| S No | Details | Our offer |
| 1 | Group term insurance policies for government employees | Rs.10 lakh |

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II – Personal Accident Insurance (PAI)

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| S No | Details | Our offer |
| 1 | Coverage for accidental death for minimum assured amount of Rs.100 lakh per employee | Rs.100 lakh |
| 2 | Disability Assistance – Financial support for employees facing temporary or permanent disability | |
| 2a | Total disability – Rs.100 lakh | Rs.100 lakh |
| 2b | Partial disability | Upto 80% of PAI cover as per the percentage of disability |
| 3 | Marriage Assistance – Special financial assistance for employees children’s weeding (girl child) – Rs.10 lakh | Rs.10 lakh (18 to 25 years) |
| 4 | Educational Assistance – Education assistance to the dependents of deceased employees – Rs.10 lakh | Rs. 10 lakh (18 to 25 years) |
| 5 | Air Accident: Air accident insurance coverage of  In case of Death | Rs. 100 lakh |
| 5a | Total disability due to Air Accident | Rs. 100 lakh |
| 5b | Partial disability | Upto 80% of PAI cover as per the percentage of disability |
| 6 | Accident Insurance for spouse | Free Group Personal Accidental Insurance of Rs.10 lakh for Spouse |

III – Other Benefits such as

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| S No | Details | Our offer |
| 1 | No minimum balance | Yes, for spouse and minor children |
| 2 | No charge for issuance of debit card and credit card and waiver of AMC | Yes |
| 3 | Free cheque book facility | Yes |
| 4 | No DD charge | Yes |
| 5 | Free email and SMS alrert | Yes |
| 6 | Free internet and mobile banking | Yes |
| 7 | No charges for NEFT / RTGS / IMPS | Yes |
| 8 | Free ATM withdrawals – unlimited | Yes |
| 9 | Instant Overdraft | Upto one month salary |
| 10 | Concession in Locker Rent | 25% on small and medium sized locker |
| 11 | Locker operation | Unlimited free |
| 12 | Credit card | Add on credit card to family members |
| 13 | Sweep facility | Over and above the threshold limit of Rs.25000/- in multiples of Rs.10000/- |

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| **Additional benefits under free Rupay Select Debit Card** | |
| **Insurance** | Insurance protection under Rupay Select Debit Card Rs.10 lakh |
| **Longue access – Domestic** | Domestic 8 / year worth 8000 INR |
| **Longue access – International** | International 2 / year worth 4000 INR |
| **Health check up** | 4 / year worth 4000 INR |
| **OTT** | 6/12 months worth 999 INR |
| **SPA / Saloon services** | 4 / year worth 8000 INR |
| **Travel / Cab Services** | 4 / year worth 400 INR |
| **Golf Club** | 4 / year worth 8000 INR |
| **Gym access 30 days** | 4 / year worth 6000 INR |
| **Concierge services** | 1000 INR (personal assistance anytime, anywhere 24/7 assistance is available in Hindi, English, Marathi, Gujarati, Punjabi and 4 South Indian languages on the toll free number 1800-26-7872 |
| **Merchant Offers** | INR 9000 worth |
| **Total Benefits** | Worth Rs.50000/ year |
| **SMS** | Free SMS alert |
| **ATM** | Free unlimited ATM transactions in banks own ATM |
| **Retail Loan products** | |
| **Home Loan** | 0.10 BPS less than the card rate subject to eligibility and CIBIL score |
| **Vehicle Loan** | 0.10 BPS less than the card rate subject to eligibility and CIBIL score |
| **Personal Loan** | Finer ROI of 1.55% concession without checkout facility or 1.25% concession with checkout facility |
| **Mortgage Loan** | 0.10 BPS less than the card rate subject to eligibility and CIBIL score |
| **Education Loan** | Nil processing charges for Educational Loan to wards |
| **Demat Account** | |
| **Demat Account** | Free Demat Account first AMC waived |
| **Brokerage Charges for trading** | 50% concession on both delivery and intraday equity trade through channel partners |

Further, additional benefits under Rupay Select Debit Card is provided by NPCI and terms and conditions of NPCI from time to time shall be applicable.  For details regarding name of hospital for Health Insurance, Name of the Gym etc., account holder may visit NPCI website.

**Additional benefits to the SGSP employees:**

**Other Additional Benefits:**

1. Group Protection (PAI) under Credit Card – Rs.2.00 lakh (Visa, Gold, Platinum, Business, Secure Cards)
2. Benefits outlined under the Rupay Select Debit card are subject to terms and conditions of NPCI which may change from time to time (for detail customer may visit NPCI site), further the benefits shall be extended to account holders who apply for Rupay Select Debit Card from Bank. The benefits of Rupay Select Debit Card shall not be applicable for those employees, who do not apply for Rupay Select Debit Card from the Bank or obtain any other variant of ATM/ Debit Card.

**Additional Coverage under GPAI**

**Cost of Plastic Surgery/Burn** – In case of salary account holder dies due to accident tenable under terms and conditions of the policy, the insurance company will reimburse the actual cost of plastic surgery done due to burn subject to maximum of Rs. 10 lakh or actual expenditure incurred whichever is lower.

**Transportation of dead body** : If a claim is accepted as a valid claim, expenses incurred on transportation of the dead body of the insured person from the hospital to his/her residence in India is payable subject to maximum of Rs. 5 Lakh or actual cost whichever is lower.

**Cost of Transportation of imported medicine** – If claim is accepted as a valid claim under AD, PTD or PPD then insurance company will reimburse expenses incurred towards importing of medicines to India subject to maximum of Rs. 10 Lakh or actual cost, whichever is lower, provided that : Such medicines are necessary for the medical or surgical treatment of the insured person. Such medicines, formulations or their alternatives are not available in India. Such medicines shall not include any drugs under clinical trial or of unproven efficacy.

**Hospital Confinement Allowance** : In the even to insured person got admitted into a hospital due to accident, per day allowance of Rs. 2000 subject to maximum coverage for 15 days for the entire policy period shall be payable.

**Home Convalescence Benefit** : In case of injury after accident and doctor recommend one attendant at residence immediately after getting discharged from the hospital, the expenses incurred subject to maximum of Rs. 1.00 Lakh is payable during the entire policy period