

Details of all benefits be offered by the bank for SGSP under MOU with Government of Tamil Nadu

Sl No.	Particulars	USSA-Classic	USSA-Executive	USSA-Premier
General Information				
1	Eligibility	Employees drawing regular salary	Employees drawing regular salary	Employees drawing regular salary.
2	Gross Salary (Average of last 3 months gross salary/Pension)	Less than Rs.25,000/- per month	Rs. 25,000/- to Rs. 74,999/- per month	Rs. 75,000/- and above per month
3	Quarterly Average Balance	Nil	Nil	Nil
4	Zero Balance Account to Family members	Yes, for 3 family members (Spouse + 2 Children)	Yes, for 3 family members (Spouse + 2 Children)	Yes, for 3 family members (Spouse + 2 Children)
Debit Card				
5	Type of ATM Card	Platinum	Rupay Select	Rupay Select
6	Debit Card Issuance Charges	Free	Free	Free
7	Debit Card AMC Charges	Free	Free	Free
8	ATM Cash Withdrawal Limit	Rs.75,000/- per day	Rs.1,00,000/- per day	Rs.1,00,000/- per day
9	POS Limit	Rs.1,50,000/- per day	Rs.3,00,000/- per day	Rs.3,00,000/- per day
ATM Facility				
10	Free ATM Card access at own ATM	5 transactions FREE per month (Financial + Non-Financial)	Unlimited	Unlimited

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11	Free ATM Card access at other Bank ATMs	3 transactions FREE per month at Metro Cities; OR 5 transaction FREE PER month at Other Centres; (Financial + Non-Financial)	Unlimited	Unlimited
Remittance Facilities				
12	Demand Drafts/NEFT	2 (Two) transactions Demand Draft/NEFT per month FREE (Max Rs.25,000/- per month)	5 (Five) Transactions Demand Draft/NEFT per month FREE (Max Rs.50,000/- per month)	Free and Unlimited
13	IMPS	As per applicable Bank Charges	Free and Unlimited	Free and Unlimited
14	RTGS	As per applicable Bank Charges	As per applicable Bank Charges	Free and Unlimited
Other Banking Facilities				
15	SMS Charges	As per applicable Charges	Free	Free
16	Personalized Cheque Book	40 leaves FREE per year	60 leaves FREE per year	100 leaves FREE per year
17	Locker Facility	Normal Charges	25% concession on 1 st year Rent	50% concession on 1 st year Rent

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Overdraft Facility				
18	Temporary Overdraft facility	Up to 90% of one-month's Net Salary, with Max of Rs.20,000/-	Up to 90% of one-month's Net Salary, with Max of Rs.50,000/-	Up to 90% of two-months' Net Salary, with Max of Rs.2,00,000/-
Concessions in Loan Processing Fees:				
19	Processing Fee for Home Loan of Rs.25.00 Lacs and above	100% concession	100% concession	100% concession
20	Processing Fee for Home Loan below Rs.25.00 Lacs	50% concession	50% concession	50% concession
21	Processing fee for all other Retail Loans (other than Home Loans), i.e Vehicle Loan, Education Loan, Personal Loan etc	50% concession	50% concession	50% concession
Concessions in applicable Rate of Interest on Loans: (Concession in Rate of Interest are subject to maintaining salary accounts for more than 6 months)				
22	Rate of Interest on Home Loan	0.05% concession	0.05% concession	0.05% concession
23	Rate of Interest on Vehicle Loan	0.10% concession	0.10% concession	0.10% concession
24	Rate of Interest on Education Loan	0.10% concession	0.10% concession	0.10% concession
25	Rate of Interest on Personal Loan	0.10% concession	0.10% concession	0.10% concession
26	Rate of Interest on Mortgage Loan	0.10% concession	0.10% concession	0.10% concession

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	Free Group Term Life Insurance Cover: (Under Group Term Life Insurance Policy taken by the Bank for Account Holders- Premium borne by the Bank- Group Policy terms and conditions to be complied with)			
27	Free Term Life Insurance Cover (Death)	Rs.10.00 lacs	Rs.10.00 lacs	Rs.10.00 lacs
	Free Group Personal Accident Insurance (PAI) Cover: (With Account- Under Group Personal Accident Insurance Policy taken by the Bank for Account Holders- Premium Borne by the Bank- Group Policy terms and conditions to be complied with)			
28	Free PAI (Death)- (Air-Accident also included) With Account	Rs.120.00 lacs	Rs.120.00 lacs	Rs.120.00 lacs
29	Free PAI (Partial Permanent Disability/ Total Permanent Disability)- (Air-Accident also included) With Account	Up to Rs.120.00 lacs	Up to Rs.120.00 lacs	Up to Rs.120.00 lacs
	Free Group Personal Accident Insurance (PAI) Cover: (With Debit Card- Under Group Personal Accident Insurance Policy taken by the Bank for Debit Card Holders- Premium Borne by the Bank- Group Policy terms and conditions to be complied with)			
30	Free PAI (Death)- With Debit Card (Rupay Select)	Rs.4.00 lacs (Rs.2.00 lacs by Bank+ Rs.2.00 lacs by NPCI)	Rs.15.00 lacs (Rs.5.00 lacs by Bank+ Rs.10.00 lacs by NPCI)	Rs.15.00 lacs (Rs.5.00 lacs by Bank+ Rs.10.00 lacs by NPCI)
31	Free Air-Accident Insurance (In case of Death) (Over and above benefits mentioned at Sl No.30 above)	Rs.5.00 lacs	Rs.100.00 lacs	Rs.100.00 lacs

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	Marriage Assistance to unmarried daughter(s) of the deceased employee: (Linked to Debit Card usage- Under Group Personal Accident Insurance Policy taken by the Bank for Debit Card Holders- Premium borne by the bank- Group Policy terms and conditions to be complied with)			
32	Marriage assistance to girl child	Rs.2.00 lacs	Rs.2.00 lacs	Rs.2.00 lacs
	Higher Education Assistance to wards of the deceased employee: (With Account- Under Group Personal Accident Insurance Policy taken by the Bank for Account Holders- Premium borne by the bank- Group Policy terms and conditions to be complied with)			
33	Single Child	Rs.6.00 lacs	Rs.6.00 lacs	Rs.6.00 lacs
34	More than one child, each child will receive- (Max of 2 children)	Rs.3.00 lacs	Rs.3.00 lacs	Rs.3.00 lacs
	Higher Education Assistance to wards of the deceased employee: (Linked to Debit Card usage- Under Group Personal Accident Insurance Policy taken by the Bank for Debit Card Holders- Premium borne by the bank- Group Policy terms and conditions to be complied with)			
35	Single Child	Rs.15,000/-	Rs.15,000/-	Rs.15,000/-
36	More than one child, each child will receive- (Max of 2 children)	Rs.7,500/-	Rs.7,500/-	Rs.7,500/-
	Free Hospi-Cash (Medi-claim) for In-patient Hospitalization:			
37	Free Hospi-Cash (Medi-claim) for IPD	Nil	a) Rs.500/- per day for hospitalization as IPD (Continuous 24 hours); b) Rs.1000/- per day for ICU	a) Rs.500/- per day for hospitalization as IPD (Continuous 24 hours); b) Rs.1000/- per day for ICU

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			(Continuous 24 hours) Both (a)+(b) subject to maximum of 30 days during the Policy period Max Amount Rs.30,000/-	(Continuous 24 hours) Both (a)+(b) subject to maximum of 30 days during the Policy period Max Amount Rs.30,000/-
Other add-on features/benefits				
38	Under Group Personal Accident Insurance Policy taken by Bank for Account Holders: Add-on benefits of Rs.10.43 lacs as below: <ol style="list-style-type: none"> 1) Reimbursement of Transportation of Insured Person's dead body to the place of residence- Actual expenses subject to a maximum of Rs.2,500/-. 2) Reimbursement of ambulance charges for transportation of Insured Person to Hospital following incident - Actual expenses subject to maximum of Rs.1000/-. 3) Transportation of Imported Medicine- 5% of PAI cover or Rs.2.00 lacs, whichever is lower. 4) Cost of Plastic Surgery (Burn)- 5% of PAI cover of Rs.2.00 lacs, whichever is lower 5) Air Ambulance- 10% of PAI cover of Rs.6.00 lacs, whichever is lower. 6) Family transportation to reach place of accident (immediate 2 family members): Actual cost of Rs.20,000/- whichever is lower. 7) Repatriate of mortal remains- Actual cost or Rs.20,000/-, whichever is lower. 			
39	Under Group Personal Accident Insurance Policy taken by Bank for Debit Card Holders: Add-on benefits of Rs.0.26 lacs as below: <ol style="list-style-type: none"> 1) Reimbursement of Transportation of Insured Person's dead body to the place of residence- Actual expenses subject to a maximum of Rs.10,000/-. 			

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	2) Reimbursement of ambulance charges for transportation of Insured Person to Hospital following incident - Actual expenses subject to maximum of Rs.1000/-. 3) Checked in Baggage Loss Cover- Actual loss of Rs.15,000/- whichever is lower, subject to a condition that the air ticket is purchased using the Debit Card of Union Bank of India.			
40	Benefits associated with Rupay Select Debit Card: For availing benefits associated with Rupay Select Debit Card, please refer/login to the official website of Rupay Card/National Payments Corporation of India (NPCI)			
