

To,

Shri Harish Ladda Ji
Joint Secretary
Ways & Means
Jaipur, Rajasthan.

Proposal for Composite Salary Account Package for employees of Govt of Rajasthan

Greetings from Bank of India!

Bank of India (BOI) is one of the leading Public Sector Banks in India, founded in 1906 and headquartered in Mumbai, Maharashtra. Bank is having a significant presence both in India and Overseas, with extensive network of over 5300 domestic branches, 22 overseas branches, 4 Overseas Subsidiaries, 1 overseas Joint Venture and 1 overseas Representative office.

Bank of India takes pride in our robust IT Infrastructure and provides Omni Channel Internet and Mobile Banking Facilities to account holders which caters to all banking services in a single platform delivering seamless banking convenience, anytime, anywhere.

Bank of India is accredited bankers to the following Ministries: -

- ✓ Ministry of Skill Development and Entrepreneurship
- ✓ Ministry of Electronics and Information Technology
- ✓ Ministry of Steel

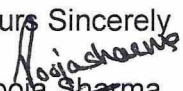
Additionally, we are accredited banker to various Central and State Government organizations and are integrated with the various government schemes. **Bank of India is providing Composite Salary Account facilities for employees of state of Jharkhand, Chattisgarh, Bihar, Uttarakhand, Tamil Nadu and various other central Government departments i.e Indian Coast Guard, Indian Army, Indian Railways etc. under MoU.**

Considering the unique needs and requirements of your employees, we are pleased to offer a wide range of exclusive banking services that shall benefit your employees as per annexures.

We express our interest to associate with your esteemed organization as your Banking Partner and request you to empanel us as a Banker for Salary Accounts and other product offerings for employees. **This proposal is the preliminary outline that can be enhanced by adding more features.**

In case of any query, you may contact the following Nodal officers:

- **Mrs. Pooja Sharma, Chief Manager: 8890000121**
- **Mr. Vijendra Pal Singh, Manager: 9468866676**
- **Mr. Jayesh Samtani, Manager -9461686991**

Yours Sincerely

Pooja Sharma
(Chief Manager)

Star Elite Salary Account Package for State Government Employees

Salary Product Features		Category (Salary in Rs.)		
		Group - C Upto 70000	Group B 70000-120000	Group A Above 120000
Insurance	Personal Accident Insurance Cover	Rs 1 Cr	Rs 2 Crs	Rs 2 Crs
	Air Accident Death Insurance	Rs 2 Crs		
	Permanent Disability Total	Up to 100% of Personal Accident Insurance Cover		
	Permanent Disability Partial	Up to 50% of Personal Accident Insurance Cover	Up to 50% of Personal Accident Insurance Cover	Up to 50% of Personal Accident Insurance Cover
	ADD-ON Covers- with Accidental Death Child education Girls Child marriage Air/ Ambulance chg. Repatriation of Mortal remains, etc.	1. Child Education Rs 10 lakhs up to 2 child (Rs.5 Lakh Per Child) 2. Girl child Marriage (18-25 yrs) up to Rs 10 lakhs, max 2 girl child 5 lakhs for each 3. Air Ambulance up to Rs 10 lakhs 4. Repatriation of Mortal remains up to Rs 0.50 lakhs 5. Death after coma (minimum 48 hrs) covers up to Rs 5 lakhs 6. Cost of plastic surgery/burn up to Rs.10 lakh 7. Family transportation expenses up to Rs.0.50 lakh 8. Ambulance cover up to Rs.0.50 lakh 9. Cost & Transportation of imported medicine up to Rs 5 lakhs		
	Group Term Life Insurance	Bank Sponsored Cover Rs 10 lakhs Top-up Cover up to Rs.1crore as per: cost borne by A/c holder: premium chart on last page	Bank Sponsored Cover Rs 15 lakhs Top-up Cover up to Rs.1crore as per: cost borne by A/c holder: premium chart on last page	
	Annual Preventive Health Check-up (Self)	This package will include the following assessments and tests: 1. Height, weight, and BMI, blood pressure, oximetry (SpO ₂) 2. RBS, Hb and cholesterol. 3. A urine test for routine sugar and protein levels, indicating potential kidney issues or diabetes 4. Basic vision screening 5. CBC/RBC/creatinine serum/ cholesterol (total) Serum/ urine routine/ blood test/ ESR/ RBS/ SGPT/ Creatinine 6. Thyroid Profile 7. Tele-consultations with GP/ specialist /dieticians and nutritionists 8. Digital health risk assessment 9. Annual health checkup vouchers 10. Discount within network on vaccinations /pharmacy & diagnostic tests 11. Health and wellness calculators and trackers		
Group Medical Insurance Optional: Cost to be borne by A/c holder a) Optional Health Insurance: Cover of Rs.2 Lakh at Rs.1999/- per year b) Optional Top-Up Cover: 30Lakh cover with 3 Lakh deductible at Rs.2499/- per year				

Star Elite Salary Account Package for State Government Employees

Salary Product Features		Category (Salary in Rs.)		
		Group - C Upto 70000	Group B 70000-120000	Group A Above 120000
Banking	Minimum Balance	Nil		
	Instant Overdraft (ROI as per bank's card rate)	Two Months Gross Salary	Three Months Gross Salary	Six Months Gross Salary (Max amount of Rs.10.00 lakhs)
	Sweep In -Out facility Balance of FD (If customer opts for this facility)	Above Rs 1 lakhs In Multiple of Rs 25k		
	IMPS/ RTGS/ UPI/ SMS Chg (Both Online and Offline)	Waived		
	SMS Charges (Domestic SMS)	Free		
	Free Cheque Book	Unlimited		
	DD/Pay Slip Charges	Waived		
	Concession in Locker Charges (Subject to availability)	100% of first year annual rent for locker type "A" or "B"		
	Concession in Processing & Documentation charges on Retail Loan	100% waiver of Processing Charges in all Retail Loans No charges for legal search , valuation, documentation and inspection		
	Concession in ROI on Retail Loan: Personal/ HL/ Car / Education loan # Concession should not result in ROI being below the minimum lending rate of the Bank in respective scheme.	Concession should not result in ROI being below the minimum lending rate of the Banking respective scheme.		
		Scheme	Concessio n offered	Min. ROI as on Date
		Personal Loan (not SSEPL)	2.75%	11.10%
		Home Loan	0.10%	7.10%
		Vehicle Loan	0.25%	7.60%
		Education Loan	0.25%	
		SSEPL	10.85%	10.35% in case salary account for 6 months
	Family Savings Account	✓ All family accounts linked to the main account holder will be eligible for following waivers & concessions ✓ Unlimited free chq leaves ✓ Waiver of SMS alert charges ✓ Waiver of WhatsApp alert charges		
	Demat Account	Free without AMC		

Star Elite Salary Account Package for State Government Employees

Salary Product Features		Category (Salary in Rs.)		
		Group - C Upto 70000	Group B 70000-120000	Group A Above 120000
Debit Cards & Offers	Debit Card AMC	Waived		
	Free ATM TXN (in a month)	Unlimited in our Bank's ATM , in case of other banks up to 5 transactions are free		
	ATM- (Rupay Platinum/ Select/ other)	Platinum Card (Issue charges waived)	Select Card (Issue charges waived)	
	Airport Lounge Access on ATM /Debit. - per Quarter* *(As per NPCI Guidelines, subject to change from time to time)	Domestic Airport/ Railway Lounge Program (Once per calendar year) per card and International Airport Lounge Program (once per calendar year) per card	Domestic Airport Lounge Program (once per calendar quarter) per card and International Airport Lounge Program (twice per calendar year) per card	
	Features on Debit Card: Pharmacy Vouchers/ health check up/ Complementary vouchers etc. (As per NPCI Guidelines, subject to change from time to time)	NPCI provides Accidental Death and permanent total Disability Insurance with coverage of INR 2 Lakhs	1. One complimentary SPA session in a year and 40-50% discount on additional sessions throughout the year. 2. 1 month free gym membership and 40-50% discounted price on extension of membership 3. One complimentary Golf lesson in a year and Discounted access from 2nd visit onwards 4. One complimentary Health check-up package in a year and Discounted Health 5. Check-up facility post utilization of complimentary offer 6. Personal Accident and Total Permanent Disability Cover up to INR 10 lacs will be provided by NPCI as a benefit to the cardholder for which no extra cost/insurance premium is charged to the cardholder 7. Free OTT subscription (Amazon prime/ Zee5/Sonyliv)	
Credit Card & Offers	Free Credit Card Facility Variant	Bharat Platinum Card (Issue charges waived)	Rupay Select Card (Issue charges waived)	
	Credit Card AMC	Waived		
	Airport Lounge Access on Cr. Card- per Quarter (For Self / family) *(As per NPCI Guidelines, subject to change from time to time)	Complimentary Domestic Lounge Access across India (4 per year) and International Lounge Access (2 per year)	Complimentary Domestic Lounge Access across India (2 per quarter) and International Lounge Access (2 per year)	

Star Elite Salary Account Package for State Government Employees

Salary Product Features		Category (Salary in Rs.)				
		Group - C Upto 70000		Group B 70000-120000	Group A Above 120000	
	Features on Credit Card: Insurance, memberships/ Pharmacy Vouchers/ health checkup/ Complementary vouchers, Rewards points (As per NPCI Guidelines, subject to change from time to time)	1. 3-month membership per annual of Swiggy Lite 2. Discount vouchers worth INR 250 per quarter redeemable at Amazon or Flipkart. 3. Discount voucher worth INR 250 per quarter on BigBasket or Blinkit 4. INR 250 off on purchase of min 2 tickets per quarter from Book My Show 5. Up to 2lakhs (on Personal Accident insurance or Permanent disability) 6. Loyalty Reward points -2x (of Rs0.25each) on spend of every Rs100/- on POS and Ecom 7. 24*7 Concierge services – from Travel assistance to Hotel reservations to Consultancy Services		1. Rs250 per 2 ticket Monthly on Book My Show coupons, 2. Rs200- Monthly coupons on Big Basket, 3. One Complementary Health Checkup, 4. Annual Membership of Amazon Prime, 5. Three-month membership of Swiggy one 6. Up to 10lakhs (on Personal Accident insurance or Permanent disability) 7. One Annual Health Check up 8. 24*7 concierge service 9. Loyalty Reward points – 10. 2x (of Rs0.25each) on spend of every Rs100/- on POS and ECOM		
Cyber Fraud Insurance	Cyber Fraud Insurance (Per Account) Terms & Conditions Apply	✓ For Mobile Banking up to Rs 10 lakhs ✓ For Internet Banking up to Rs 10 Lakhs ✓ For fraud via AEPS up to Rs 0.50 lakhs ✓ For fraud via UPI up to Rs 3 lakhs ✓ For fraud by IMPS up to Rs 3 lakhs				
	Card Fraud Insurance (Per Card) Terms & Conditions Apply	Card Type	Cash Withdrawal Limit	Per transaction Limit (POS/ eCom)	Limit per day (INR)	Max. Trans. Limit (3 days coverage)
		Platinum Debit Card	50,000	1,00,000	1,50,000	4,50,000
		Rupay Select Debit Card	50,000	2,00,000	2,50,000	7,50,000
		Credit Card	15,000	Up to sanctioned limit		

Star Elite Salary Account Package for State Government Employees

Term Life: Top up Cover of 1 Crore: Over and above the Free cover of 10Lakh and 15 Lakh respectively.

Premium borne by A/c holder

Regular Pay Options -

Age	Policy Term	PPT	Monthly Premium		Yearly Premium	
			1st Year	2nd Year Onwards	1st Year	2nd Year Onwards
18	42	42	595	662	6,862	7,624
20	40	40	618	687	7,125	7,916
25	35	35	690	767	7,956	8,839
30	30	30	810	900	9,334	10,371
35	25	25	995	1106	11,476	12,751
40	20	20	1,282	1,424	14,777	16,418
45	15	15	1,656	1,839	19,090	21,211
50	10	10	2,212	2,457	25,503	28,336

Limited Pay Options -

For Premium Payment Term of 7 Years

Age	Policy Term	PPT	Monthly Premium		Yearly Premium	
			1st Year	2nd Year Onwards	1st Year	2nd Year Onwards
18	50	7	2,224	2,471	25,650	28,499
20	50	7	2,476	2,751	28,554	31,726
25	35	7	1,940	2,156	22,376	24,862
30	30	7	2,139	2,376	24,663	27,403
35	25	7	2,377	2,641	27,406	30,451
40	20	7	2,637	2,930	30,411	33,789
45	15	7	2,813	3,125	32,436	36,040
50	10	7	2,767	3,074	31,905	35,450

For Premium Payment Term of 10 Years

Age	Policy Term	PPT	Monthly Premium		Yearly Premium	
			1st Year	2nd Year Onwards	1st Year	2nd Year Onwards
18	50	10	1,769	1,966	20,402	22,668
20	50	10	1,961	2,179	22,610	25,122
25	35	10	1,549	1,721	17,863	19,847
30	30	10	1,701	1,890	19,618	21,797
35	25	10	1,886	2,095	21,746	24,162
40	20	10	2,097	2,330	24,186	26,873
45	15	10	2,252	2,502	25,966	28,851
50	10	10	2,212	2,457	25,503	28,336

For Premium Payment Term of 15 Years

Age	Policy Term	PPT	Monthly Premium		Yearly Premium	
			1st Year	2nd Year Onwards	1st Year	2nd Year Onwards
18	50	15	1,277	1,418	14,718	16,353
20	50	15	1,408	1,564	16,234	18,037
25	35	15	1,122	1,247	12,938	14,375
30	30	15	1,227	1,364	14,152	15,724
35	25	15	1,361	1,513	15,696	17,440
40	20	15	1,524	1,694	17,576	19,528
45	15	15	1,656	1,839	19,090	21,211

Note: Rates are indicative based on Male, Non-smoker, First time buyer and Non-Existing Policy holder assumptions.

**Facilities Offered Under BOI Pensioners Account of
Government of Rajasthan upto the age of 70 yrs**

Eligibility: The individuals who are drawing regular pension from Bank of India (upto the age of 70 yrs) are eligible for Pension Savings Account.

Features	SB 121 (Pensioners Savings Account)				
	Normal	Classic	Gold	Diamond	Platinum
Minimum Balance	Nil				
Average Quarterly Balance	Below Rs 10,000	Rs. 10,000.00	Rs 1.00 Lakh	Rs 5.00 Lakh	Rs 10 Lakh
Waiver of ATM/ Debit Card Issuance charges* (Only one card and first issuance is being considered for waiver)	Rupay NCMC	Visa Classic	Rupay Platinum	Rupay Select	Visa Signature
Waiver of ATM/ Debit Card AMC (Subject to qualify Average Yearly Balance)	AYB Rs. Rs.50000/-& above	AYB Rs. Rs.75,000/- & above	AYB Rs. 1,00,000/- & above	AYB Rs. 2,00,000/- & above	AYB Rs. 5,00,000/- & above
Free Cheque Leaves	25 Leaves per Qtr			50 Leaves per Qtr	Unlimited
Waiver of RTGS/NEFT Charges	Charges applicable as per bank's latest service charges		100% waiver		
Free DD/PO	Charges applicable as per bank's latest service charges		100% waiver		
SMS Alerts	Chargeable	Free			
WhatsApp Alerts	Chargeable	Free			
Group Personal Accidental Death Insurance cover (Flat)	Rs. 50 Lakh				
Air accidental Insurance	Up to Rs. 50 Lakhs				
Passbook	First Issuance Free		Issuance Free		
Free Transaction at BOI ATM per month*	10*				
Free Transaction at other bank ATM per month*	5*				
Locker Rent Concession (subject to availability) only for locker type A and B for only one year	NA		25%	50%	100%
Pension Advance	Equal to 1 month net Pension or Rs. 1 lakh whichever is lower				
Instant Personal Loan	Equal to 6 months net Pension or Rs. 5 Lakh whichever is lower (All other terms and conditions as arriving Net Take Home (NTH), ROI will be as per bank's prevailing guidelines for Personal loan)				

* T & C apply

BOI welcomes you to experience the world class banking service

Cyber Fraud Insurance Coverage:

Digital Channel	Coverage Amount
Mobile Banking	Up to Rs.10.00 Lakhs
Internet Banking	Up to Rs.10.00 Lakhs
Aadhar Enabled Payment System(AEPS)	Up to Rs.0.50 Lakhs
UPI Payments	Up to Rs.10.00 Lakhs

*T & C apply

Credit Card Services:

1.Rupay Select Debit Card

- For Domestic and International Usage *(International Ecom transactions not allowed).
- No PIN is required up to Rs.5,000/- per contactless transaction.
- PIN is mandatory for all the transactions above the value of Rs.5,000/- per transaction. *(limits are subjected to change in future by RBI)
- Number of contactless transactions allowed per day – Three Transactions.
- One complimentary SPA session in a year and 40-50% discount on additional sessions throughout the year.
- 1 month free gym membership and 40-50% discounted price on extension of membership.
- One complimentary Golf lesson in a year and Discounted access from 2nd visit onwards.
- One complimentary Health check-up package in a year and Discounted Health Check-up facility post utilization of complimentary offer.
- Digital access to curated workout and fitness sessions.
- Digital access to meditation videos and live sessions.
- Personal Accident and Total Permanent Disability Cover up to INR 10 lacs will be provided by NPCI as a benefit to the cardholder for which no extra cost/insurance premium is charged to the cardholder.
- Log into the RuPay Select Portal for one time registration to view all complimentary and discounted features/offers.
- Card holders will get rewarded with Star Points for their transactions at POS & ecommerce.
- 1 complimentary domestic airport lounge visit per quarter. To avail lounge access, cardholder should have made purchase transactions totalling upto a minimum limit of Rs. 5000/- (only POS and E-commerce transactions) during the previous quarter to avail lounge access in the subsequent quarter.
- Spend period will be counted from 1st day of month1 to last day of month3 within same quarter (eg: DEC QTR 2025:: 1st October 2025 – 31st December 2025). Lounge will be available in next quarter (Eg: MARCH QTR 2026: 15th JAN 2026 – 14th April 2026).
- Locations Railway lounge access at selected locations.

Terms & Conditions Apply

2.Rupay Select Credit Card

- Card is accepted at all the Domestic and foreign merchants across the globe.
- Customer will get 24*7 Concierge Services.
- EMI at POS facility is available on POS that are managed/owned by M/S World Line Private Limited irrespective of Bank.
- Maximum amount of cash limit is 50% of the spending limit.
- Maximum amount of cash that can be withdrawn from – ATM – Rs. 15,000 per day.
- Billing cycle is from 16th of current month to 15th of next month.
- Payment is to be made on or before 5th of succeeding month which mostly suits the requirement of salaried class.
- Flexible credit limits for add-on cards.

Terms & Conditions Apply