

State Govt. Suvidha Salary Account (SGSSA)

Benefits		Silver (Salary < Rs. 70,000/-)	Gold (Salary Rs. 70,000/- to Rs.1,20,000)	Platinum (Salary > Rs. 1,20,000/-)
Free Personal Accidental Insurance		Rs. 100 Lakhs	Rs. 120 Lakhs	Rs. 150 Lakhs
Free Air Accidental Insurance		Rs. 100 Lakhs	Rs. 120 Lakhs	Rs. 150 Lakhs
Free Permanent Total Disability		Up To Rs. 100 Lakhs	Up To Rs. 120 Lakhs	Up To Rs. 150 Lakhs
Free Permanent Partial Disability		Up To Rs. 100 Lakhs	Up To Rs. 120 Lakhs	Up To Rs. 150 Lakhs
Free Add on Covers - Child Education (Age 18-25)		Max Rs. 5 Lakh for 2 Children		
Free Add on Covers - Girls Child Marriage (Age 18-25)		Max Rs. 5 Lakh for 2 Children		
Free Add On Death Cover for Spouse		Rs. 3 lakh	Rs. 5 lakh	
Free Group Term Insurance		Rs. 8 Lakh	Rs. 12 Lakh	Rs.15 Lakh
Debit Card Variants & AMC(Free)		Free Rupay Select Card		
RTGS/NEFT /IMPS/ SMS CHARGES		Free in Online Modes-Through m-Banking, e-Banking		
DD/PO CHARGES		Free DD Issuance		
Processing Charges on Home Loan & Car Loan		100 % waiver in processing charge on Home & Car loan*.		
Rate of Interest on Housing/Car Loan		Home Loan: 7.15% * & Car Loan: 7.45% *		
Lockers Fee		100% discount on small Locker For First Year Only		
UCO Bank ATM Transaction		Unlimited Free		
Auto Sweep Facility		Min Balance- 25000 for Silver and 50000 for Gold & Platinum, Minimum amount for auto sweep – 25000 in tranches of Rs 10000 for Maximum for 180 days.		
Overdraft Facility		Up to Rs 2 Lakh	Up to Rs 5 Lakhs	
Cheque Facility		25 +25 Cheque leaves free per annum (Personalised)		
RUPAY SELECT CARD BENEFITS*	Domestic Lounge Access	1 Per Quarter		
	International Lounge Access	2 Per Year		
	Complementary Health Check-up	1 Per Quarter		
	Complementary SPA/Salon Services	1 Per Quarter		
	Gym Access Programme	1 Per Quarter		
	Free PAIS	Upto Rs. 10 Lakhs		
	OTT Services (Complementary)	12 Month Amazon Prime or Hotstar or Sony Live every year		
	Golf Programme	1 Per Quarter Free		
Other Banking Benefits		1. Zero Balance Account (No Minimum Balance Required)		
		2. Zero Balance Account for Spouse & 2 Children.		
		3. Credit Card Facility Available		
		4. Demat Account Opening Free, AMC 50% Discount		
1. TERMS AND CONDITIONS APPLY*.				
2. ALL RELATED OFFER IS SUBJECT TO REGULAR SALARY CREDIT IN STATE GOVERNMENT SUVIDHA SALARY ACCOUNTS.				
3. OFFERS MENTIONED ABOVE ARE SUBJECT TO CHANGE TIME TO TIME.				
4. RUPAY CARD BENEFITS CAN BE AVAILED BY LOGIN ON https://www.rupay.co.in/select-booking & CARD HOLDERS NEEDS TO SPEND A MINIMUM OF RS. 5000/- (POS/ECOMM TRANSACTIONS) IN THE PREVIOUS QUARTER TO BE ELIGIBLE FOR ONE DOMESTIC LOUNGE ACCESS IN THE NEXT QUARTER.				

**Proposal: Composite Pension Account Package for Retired Employees of
Government of Rajasthan & PSUs**

Product Variant: UCO ASHA Pension – SELECT

Target Segment: Retired employees of Government of Rajasthan and its Public Sector Undertakings (PSUs)

Feature / Benefit	UCO ASHA Pension – SELECT
Eligibility	Individual pensioner drawing regular pension will be able to open Zero Balance Pension Accounts with our Bank.
Quarterly Average Balance (QAB)	₹50,000
Debit Card	Free RuPay Select / Visa Signature Card (Waiver of ATM/ Debit Card Issuance charges*)(Only one card and first issuance is being considered for waiver)
Group Personal Accident Insurance cover	PAIS Cover up to ₹20,00,000
Debit Card AMC Waiver	Free on maintaining Average Yearly Balance of ₹2,00,000
Cheque Book	25 cheque leaves per quarter free
NEFT/RTGS	i) NEFT/RTGS Free in Branches ii) NEFT Free Online Modes
Demand Draft / Pay Order	Free
SMS & WhatsApp Alerts	Free
Passbook	Free
ATM Transactions	10 free at UCO ATM and 5 free at other bank ATMs per month *Including financial and non-financial transactions
Locker Rent	50% concession on small lockers
Pension Overdraft	Up to 1 month gross pension (Only in case of Family pensioner is alive, Not to given in case of no family pensioner)
Apollo Pharmacy Benefit	Special discount upto 15% at Apollo Pharmacy outlets