

RR/MKTG/255

06th October 2020

The Deputy Director (Administration),
All India Institute of Medical Sciences
Rajkot – 360 001

Respected Sir,

Re: Offering of Baroda Government Employee Salary Account Scheme

Greetings from Bank of Baroda.

We have learnt that **All India Institute of Medical Sciences, Rajkot** is one amongst the several new AIIMS, being established under the Pradhan Mantri Swasthya Suraksha Yojna (PMSSY) of the Ministry of Health and Family Welfare, Government of India. AIIMS, Rajkot has objectives to reduce the “gaps” in affordable tertiary health care, and to generate ‘wellness’ amongst the general population. We are proud to be associated to you.

Company Profile:

Bank of Baroda is a leading Banking institution in the country having its headquarter at Baroda and Corporate Office in Mumbai.

The Bank was founded by the Maharaja of Baroda, H. H. Sir Sayajirao Gaekwad III on 20th July 1908 in the Princely State of Baroda, in Gujarat. The Bank, along with 13 other major commercial Banks of India, was nationalized on 19th July 1969, by the Government of India and has been designated as a profit making public sector undertaking (PSU).

We proudly introduce ourselves as the **2nd largest Public Sector Bank** & the 3rd largest Bank of the country offering its services to over **131 Million customers across 21 countries** through our 9500+ branch network, 13400+ ATMs and 100+ overseas branches/Offices. We are committed to deliver customer convenience and customer satisfaction through our various products and value added services.



Product Offered:

We are offering our product namely **Baroda Government Employees Salary Account** to you having the following salient features:-

- Freedom of maintaining balance in the account : **Zero Balance Account & No Minimum Balance Charges**
- **Overdraft Facility** : Upto Maximum of Rs. 3 Lacs, Limit is decided as per Bank's extant guidelines
- Cheque Books : **Free 150 Cheque Leaves** per year
- **Free SMS alerts, Free M-Connect & Free Internet Banking**
- **Free Debit Card** with Free Unlimited transactions at BoB ATMs
- **20% Discount** on Locker rentals
- **Waiver in Processing Charges** on Retail Loans like Housing loan, Auto loan, Education loan, Mortgage loan and Personal Loans
- Much more as per enclosure

Along with the various above offerings this scheme has a Unique Selling Proposition of having **PAI (Personal Accidental Insurance)** cover to Government employees. This comprehensive Personal Accident Insurance Cover has different combinations to meet the customer demands and extends up to **Rs. 40.00 lacs**.

Accidental Insurance Cover is available in following combinations:-

- I. Group Personal Accidental Death Insurance cover upto Rs. 40.00 lacs*
- II. Permanent Total Disability cover upto Rs. 40.00 lacs
- III. Permanent Partial Disability cover upto Rs. 20.00 lacs
- IV. Air Accident Insurance cover upto Rs. 10.00 lacs**

**Maximum Personal Accident Insurance Cover available is either 10 times of gross annual Income of account holder or any of the above mentioned applicable insurance Coverage, whichever is less.*

*** Air Tickets should be booked with debit card & Air Insurance could not be less than base cover*

The scheme features of the Baroda Government Employees Salary Account will be the **same for all employees irrespective of Cadre** or Income and only the Personal Accidental Insurance cover/feature & variant of Debit Card will differ based on the annual income of the account holder.



Apart from this the Insurance offerings can be clubbed with complementary Air Accidental Insurance upto Rs. 50 lacs and other accidental insurance cover upto Rs.10 lacs available on **Premier Credit Card** issued by our Bank's subsidiary (BOBFINANCIAL), subject to eligibility criteria of minimum income as per scheme, resulting in altogether maximum cover of **Rs. 100 lacs**.

Submission:

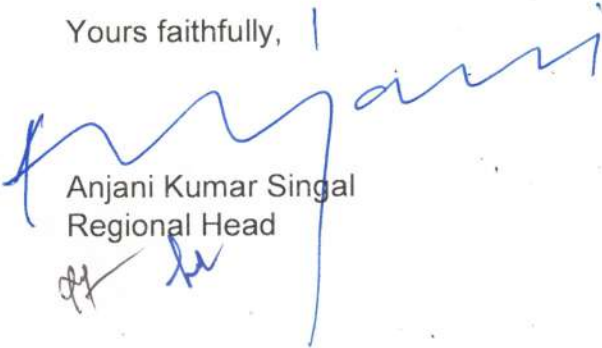
We are committed to deliver customer convenience and customer satisfaction through our various products and value added services. Our Bank is known for innovation in Banking services which is in line with the Bank's efforts at deploying technological solutions for business growth and increasing customer satisfaction.

You may contact **Mr. Ajay Sondarva** (Senior Manager, RBDM 9909946785) or **Mr. Pranav Jadav** (Manager, 9898565995) if you require any additional information/assistance in this regard.

We assure you for our best services and await your positive response in the discussed matter.

Looking forward for an opportunity to serve your good offices.

Yours faithfully, |



Anjani Kumar Singal
Regional Head



Baroda Government Employee Salary Account Scheme SB-182

<u>Sr. No.</u>	<u>Parameters</u>	<u>Features</u>
1	Product Nature	Special Savings Bank Account for Central/State Government employees for drawing Salary/Pension.
2	Eligibility Criteria	<ul style="list-style-type: none"> • Central Government Employee • State Govt. Employee • PSU Employee • Employees of Local Bodies • Employees of companies with major holding of Govt.
3	KYC documents	<ul style="list-style-type: none"> • Applicable documents for opening Savings account as per extant guidelines • Employment ID
4	Authorized branches to open SB account under this scheme code	All domestic branches
5	Min. Quarterly Average Balance(QAB)	Zero
6	Maximum Amount of deposit	No upper limit
7	Minimum Balance Charges for non- maintenance of minimum QAB	Not applicable
8	Overdraft facility	<p>Available immediately after credit of first salary /Pension, if any other credit facility is not being availed by the employee. Interest on such overdraft shall be charged as per Bank's extant guidelines for Baroda Pensioners Savings Bank a/c.</p> <p>Max amount Rs.3.00 Lacs</p> <p>Overdraft is to be adjusted in full once in 60 days of availment of the same.</p>
9	Cheque books	Free 150 cheque leaves per year, thereafter Rs. 5 per leaf.
10	Remittance	NEFT/RTGS free for online & through branch
11	Demand Draft/Banker's Cheque	Six DD/BC free per quarter for personal use. Maximum Amount Rs 500000/-
12	Internet Banking/Mobile Banking	Free



13	Debit Card	<p>Free Debit Card for lifetime as per Salary Structure</p> <ul style="list-style-type: none"> • Net monthly salary of Rs 10,000 – Rs 50,000:- RuPay/VISA Classic • Net monthly salary above Rs 50,000 to Rs 1.00 lac:- Master Platinum Debit Card • Net monthly salary above Rs 1.00 lac to Rs 2.00 lac:- RuPay Platinum Debit Card • Net monthly salary more than Rs 2.00 lacs:- VISA Platinum Debit Card
	Personal Accidental Insurance Cover	<p>I. Group Personal Accidental Death Insurance cover upto Rs.40.00 lacs*</p> <p>II. Permanent Total Disability(as defined vide Insurance Policy) cover upto Rs.40.00 lacs*</p> <p>III. Permanent Partial Disability (as defined vide Insurance Policy) cover upto Rs.20.00 lacs*</p> <p>IV. Air Accident Insurance cover upto Rs.10.00 Lacs**</p> <p>*Maximum Personal Accident Insurance Cover available is either 10 times of gross annual Income of account holder or any of the above mentioned applicable Insurance Coverage, whichever is less.</p> <p>**Air tickets should be booked with debit card & Air Insurance could not be less than base cover.</p> <p>Accidental Insurance Cover is available in different combination. Zones/Regions are requested to go through circular for detail information.</p>
14	ATM withdrawals	Free unlimited transactions at Bank of Baroda ATMs
15	Waiver in processing charges on retail loans	<p>100 % waiver on processing charges for Housing Loan, Auto Loan, Education Loan, Mortgage Loans and Personal Loan</p> <p>Subject to recovery of minimum Rs. 7500 per property * to be mortgaged as out of pocket expenses (for legal, valuation etc.)</p> <p>* Applicable on mortgage based retail loans</p>
16	Concession in Rate of Interest for Auto Loans	For the employees who has availed Home Loan, a concession of 0.25% in applicable ROI of Auto Loan



17	Discount on Depository Services/ Demat AMC	Waiver of 100% in charges,
18	Credit card	Free Premier credit card subject to eligibility criteria on of minimum income of Rs 60000/month and signing of auto debit mandate for debit of minimum due amount on card from salary account.
19	*Insurance only for primary card holder* (Insurance linked to credit card)	Complementary Air Accidental Insurance upto Rs 50 lac and other accidental insurance cover upto Rs 10.00 lacs.
20	Lockers	20% discount on locker rentals.
21	Other Benefits	Free SMS Alerts. Sweep facility available on specific request. 75% waiver on issuance charges for Gift/Travel card Free M connect
22	Relationship Manager	RM with wealth management advisory services for Radiance Customers.
23	Enrolment in Baroda Radiance (at a deposit relationship of Rs 10.00 lakh collectively on one CustID)	<ul style="list-style-type: none"> • Starts with a deposit Relationship of Rs 10.00 lakhs • QAB to be raise to Rs 50.00 lakh to continue in Radiance program. • Various discounts on service charges. • Free Baroda World debit card with host of lifestyle benefits. • Senior Relationship Manager to handle the operational issues and investment portfolio according to risk-profiling
24	Baroda m-invest	Facility to invest online in mutual fund through mobile App
25	Online FDR opening	Facility of opening Fixed deposit through mobile/internet banking online.
26	Cash on Mobile	Cardless cash withdrawal service from ATM's
27	Digital mode of Payment	Facility of Digital mode of Payment like BHIM Adhaar Baroda Pay, BHIM App, Bharat Bill Payment services
28	Life Insurance Facility	Various life insurance scheme is available through our insurance partner IndiaFirst Life insurance.
29	Health Insurance Facility	Various Health insurance option available on lowest premium through various insurance partner.
30	Tax Benefit	Senior Citizen Saving Scheme(Age-55years & above) Public Provident Fund ELSS (Equity linked Saving)Scheme Submission of 15(G) 15 (H) through mobile

