

ಹುಬ್ಬಳ್ಳಿ ವಿದ್ಯುತ್ ಸರಬರಾಜು ಕಂಪನಿ ನಿಯಮಿತ

HUBLI ELECTRICITY SUPPLY COMPANY LIMITED

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಂಪೂರ್ಣ ಸ್ವಾಮ್ಯಕ್ಕೆ ಒಳಪಟ್ಟಿದೆ)

(Wholly owned by Govt. of Karnataka undertaking)

ಕಂಪನಿ ಕಾರ್ಯಾಲಯ,

ನವನಗರ, ಹುಬ್ಬಳ್ಳಿ-580 025



Company Office,
Navanagar, Hubballi-580 025,

ದೂರವಾಣಿ ಸಂಖ್ಯೆ : 0836-2223867

hescom.karnataka.gov.in

E-mail ID: gmadmhr.hescom@gmail.com

Corporate Identity Number (CIN): U31401KA2002SGC030437

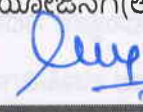
ಸುತ್ತೋಲೆ :

ವಿಷಯ : ಹುವಿಸಕಂನಿಯಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ಎಸ್.ಬಿ.ಆರ್. ಬ್ಯಾಂಕ್ ನಿಂದ Corporate Salary Package ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ ಅಪಘಾತ ವಿಮೆ ಮತ್ತು ಇನ್ನಿತರೇ ಸೌಲಭ್ಯಗಳನ್ನು ಒದಗಿಸುವ ಕುರಿತು -

- ಉಲ್ಲೇಖ :**
1. ಸಭೆಯ ನಡವಳಿ ಹುವಿಸಕಂನಿ/ಆನಿ/ಸಿಆರ್157/2023-24/cys-2767 ದಿನಾಂಕ:29.08.2023.
 2. ಹುವಿಸಕಂನಿಯಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ಎಸ್.ಬಿ.ಆರ್. ಬ್ಯಾಂಕ್ ನಿಂದ Corporate Salary Package ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ ಅಪಘಾತ ವಿಮೆ ಮತ್ತು ಇನ್ನಿತರೇ ಸೌಲಭ್ಯಗಳನ್ನು ಒದಗಿಸಲು ಹುವಿಸಕಂನಿ., ಯು ಎಸ್.ಬಿ.ಆರ್ ಬ್ಯಾಂಕನೊಂದಿಗೆ ಮಾಡಿಕೊಂಡ ಒಡಂಬಿಕೆ(MOU) ಪತ್ರ ದಿನಾಂಕ:31.08.2023

ಪಿರೀಕೆ:

- 1) ದಿನಾಂಕ: 08.08.2023 & 18.08.2023 ರಂದು ದಿ ನ್ಯೂ ಇಂಡಿಯಾ ಅಶೂರನ್ಸ್ ಕಂಪನಿ ಲಿಮಿಟೆಡ್ ರವರು ನೀಡುತ್ತಿರುವ ರೂ 10,00,000/- ಅಪಘಾತ ವಿಮೆ ಪಾವತಿ ಮೊತ್ತ ಮುಂದುವರಿಸುವ ಬಗ್ಗೆ ಅಥವಾ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ ಆಫ್ ಇಂಡಿಯಾ ರವರು ನೀಡಲು ಉದ್ದೇಶಿಸಿರುವ ಶುಲ್ಕ ರಹಿತ ಅಪಘಾತ ವಿಮೆ ಪಾವತಿ ಸೌಲಭ್ಯವನ್ನು ಜಾರಿಗೊಳಿಸುವ ಕುರಿತು ಅಧಿಕಾರಿ ಮತ್ತು ನೌಕರರ ಸಂಘದ ಪದಾಧಿಕಾರಿಗಳೊಂದಿಗೆ ಚರ್ಚಿಸಲಾಯಿತು.
- 2) ಹಾಲಿ ಈಗ ಹೆಸ್ಕಾಂ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಜಾರಿಯಲ್ಲಿರುವ ಮೆ|| ನ್ಯೂ ಇಂಡಿಯಾ ಅಶೂರೆನ್ಸರವರ ಅಪಘಾತ ವಿಮೆ ಸೌಲಭ್ಯವನ್ನು ಕೈಬಿಡಲು ಹಾಗೂ SBI ಬ್ಯಾಂಕಿನವರು ನೀಡಲು ಉದ್ದೇಶಿಸಿರುವ Corporate Salary Package ಅಡಿಯಲ್ಲಿ ಪ್ರೀಮಿಯಮ್ ರಹಿತ ಅಪಘಾತ ವಿಮಾ ರೂ.50 ಲಕ್ಷದ ಪರಿಹಾರ ಮತ್ತು ಇನ್ನಿತರೇ ಸೌಲಭ್ಯವನ್ನು ಹೆಸ್ಕಾಂ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ಪಡೆದುಕೊಳ್ಳಲು ಸರ್ವಾನುಮತದಿಂದ ಸಭೆಯಲ್ಲಿ ನಿರ್ಣಯ ತೆಗೆದುಕೊಳ್ಳಲಾಯಿತು.
- 3) ಸದರಿ ವಿಷಯದ ಕುರಿತು ಹುವಿಸಕಂನಿ., ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ SBI ಬ್ಯಾಂಕಿನವರು ನೀಡಲು ಉದ್ದೇಶಿಸಿರುವ Corporate Salary Package ಅಡಿಯಲ್ಲಿ ಪ್ರೀಮಿಯಮ್ ರಹಿತ ಅಪಘಾತ ವಿಮಾ ರೂ.50 ಲಕ್ಷದ ಪರಿಹಾರ ಮತ್ತು ಇನ್ನಿತರೇ ಸೌಲಭ್ಯವನ್ನು ಪಡೆಯುವ ಕುರಿತು ಸಲ್ಲಿಸಿದ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಮಾನ್ಯ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ದಿನಾಂಕ:29.08.2023 ಅನುಮೋದಿಸಿರುತ್ತಾರೆ.
- 4) ಅದರನ್ವಯ, ಹುವಿಸಕಂನಿ., ಯಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಅಧಿಕಾರಿ/ನೌಕರರ ಅಪಘಾತ ವಿಮೆ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ ಆಫ್ ಇಂಡಿಯಾ ರವರೊಂದಿಗೆ SBI CSP ಯೋಜನೆಗೆ(ಅಪಘಾತ ವಿಮೆ


28.09.23

ನೋಂದಾಯಿತ ಕಛೇರಿ: ಕಂಪನಿ ಕಾರ್ಯಾಲಯ, ಹಳೇ ಪೂ. ಬೆಂ. ರಸ್ತೆ, ನವನಗರ, ಹುಬ್ಬಳ್ಳಿ - 580 025, ಕರ್ನಾಟಕ.

Registered Office: Company Office, Old P. B. Road, Navanagar, Hubballi-580 025, Karnataka.

ಮತ್ತು ಇನ್ನಿತರೆ ಸವಲತ್ತುಗಳು) ಒಡಂಬಡಿಕೆ(MOU) ಯನ್ನು ದಿನಾಂಕ:31.08.2023 ರಂದು ಮಾಡಿಕೊಳ್ಳಲಾಗಿರುತ್ತದೆ

5) ಆದಕಾರಣ, ಹುವಿಸಕಂನಿ.,ಯಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಅಧಿಕಾರಿ/ನೌಕರರು ಸದರಿ ಯೋಜನೆಯ ಸದುಪಯೋಗ ಪಡೆಯುವಂತೆ ತಿಳಿಸಲು ಈ ಕೆಳಗಿನ ಸುತ್ತೋಲೆ ಹೊರಡಿಸಿದೆ.

CYS-3221

ಸುತ್ತೋಲೆ ಸಂಖ್ಯೆ: ಹುವಿಸಕಂ/ಆಂ.ನಿ. /ಸಿ.ಆರ್.-157/2023-24/

ದಿನಾಂಕ 20 SEP 2023

ಪಿರೀಕೆಯಲ್ಲಿ ವಿವರಿಸಿರುವಂತೆ, ಹುವಿಸಕಂನಿ., ಯಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಅಧಿಕಾರಿ/ನೌಕರರ ಅಪಘಾತ ವಿಮೆ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ ಆಫ್ ಇಂಡಿಯಾ ರವರೊಂದಿಗೆ SBI CSP ಯೋಜನೆಗೆ(ಅಪಘಾತ ವಿಮೆ ಮತ್ತು ಇನ್ನಿತರೆ ಸವಲತ್ತುಗಳು) ಒಡಂಬಡಿಕೆ ಮಾಡಿಕೊಳ್ಳಲಾಗಿದ್ದು, ಸದರಿ ಯೋಜನೆಯ ಸದುಪಯೋಗ ಪಡೆದುಕೊಳ್ಳುವಂತೆ ಹುವಿಸಕಂನಿ., ಎಲ್ಲಾ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ಈ ಮೂಲಕ ಸೂಚಿಸಲಾಗಿದೆ

ಸದರಿ ಯೋಜನೆಯ ಪ್ರಯೋಜನಗಳನ್ನು ಪಡೆಯಲು ಅಧಿಕಾರಿ/ನೌಕರರು ಹಾಗೂ ವೇತನ ಬಟವಾಡ ಅಧಿಕಾರಿಗಳು ಈ ಸುತ್ತೋಲೆಯೊಂದಿಗೆ ಲಗತ್ತಿಸಲಾದ ಮಾರ್ಗಸೂಚಿ/ನಿರ್ದೇಶನಗಳನ್ನು ಅನುಸರಿಸಲು ಈ ಮೂಲಕ ಸೂಚಿಸಲಾಗಿದೆ.


20.09.23
ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು

(ಆಡಳಿತ ಮತ್ತು ಮಾ.ಸಂ.ಅ.)

ಹುವಿಸಕಂನಿ., ಹುಬ್ಬಳ್ಳಿ.

"ಮಾನ್ಯ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಹುವಿಸಕಂನಿ.,
ಹುಬ್ಬಳ್ಳಿ ಇವರಿಂದ ಅನುಮೋದಿಸಲ್ಪಟ್ಟಿದೆ."

ಪ್ರತಿಗಳು:

1. ಮುಖ್ಯ ಇಂಜಿನಿಯರ್(ವಿ), ವಲಯ ಕಛೇರಿ, ಹುವಿಸಕಂನಿ., ಹುಬ್ಬಳ್ಳಿ / ಬೆಳಗಾವಿ - ಇವರ ಮಾಹಿತಿಗಾಗಿ.
2. ಅಧಿಕ ಸಲಹೆಗಾರರು(ಆಂತರಿಕ ಪರಿಶೋಧನೆ), ಕಂಪನಿ ಕಾರ್ಯಾಲಯ, ಹು.ವಿ.ಸ.ಕಂ.ನಿ., ಹುಬ್ಬಳ್ಳಿ - ಇವರ ಮಾಹಿತಿಗಾಗಿ.
3. ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು (ತಾಂ), ಕಂಪನಿ ಕಾರ್ಯಾಲಯ, ಹು.ವಿ.ಸ.ಕಂ.ನಿ., ಹುಬ್ಬಳ್ಳಿ - ಇವರ ಮಾಹಿತಿಗಾಗಿ.
4. ಅಧೀಕ್ಷಕ ಇಂಜಿನಿಯರ್(ವಿ/ಕಾ), ಪಿ.ಎಮ್.ಸಿ/ಟಿ&ಪಿ/ಕಾಮಗಾರಿ, ಕಂಪನಿ ಕಾರ್ಯಾಲಯ, ಹು.ವಿ.ಸ.ಕಂ.ನಿ., ಹುಬ್ಬಳ್ಳಿ - ಇವರ ಮಾಹಿತಿಗಾಗಿ.
5. ಅಧೀಕ್ಷಕ ಇಂಜಿನಿಯರ್(ವಿ), ಐ.ಟಿ ಮತ್ತು ಎಮ್ ಟಿ ಶಾಖೆ, ಕಂಪನಿ ಕಾರ್ಯಾಲಯ, ಹು.ವಿ.ಸ.ಕಂ.ನಿ., ಹುಬ್ಬಳ್ಳಿ - ಇವರ ಮಾಹಿತಿಗಾಗಿ ಹಾಗೂ ಹುವಿಸಕಂನಿ.,ಯ ವೆಬ್‌ಸೈಟ್‌ನಲ್ಲಿ ಪ್ರಕಟಿಸಲು ಸೂಕ್ತ ಕ್ರಮ ಕೈಗೊಳ್ಳುವುದು.
6. ಎಲ್ಲಾ ಅಧೀಕ್ಷಕ ಇಂಜಿನಿಯರ್(ವಿ) ಕಾರ್ಯ ಮತ್ತು ಪಾಲನೆ ವೃತ್ತ, ಹುವಿಸಕಂನಿ., - ಇವರ ಮಾಹಿತಿಗಾಗಿ.
7. ಎಲ್ಲಾ ಕಾರ್ಯನಿರ್ವಾಹಕ ಇಂಜಿನಿಯರ್(ವಿ), ಕಾ ಮತ್ತು ಪಾ ವಿಭಾಗ/ಎಮ್ ಆರ್ ಟಿ ವಿಭಾಗ/33/11 ಕೆವಿ ನೋಡಲ್ ಆಫೀಸ್, ಹುವಿಸಕಂನಿ., _____ - ಇವರ ಮಾಹಿತಿಗಾಗಿ.

8. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು/ ನಿರ್ದೇಶಕರು [ತಾಂ.], ಹು.ವಿ.ಸ.ಕಂ.ನಿ., ಹುಬ್ಬಳ್ಳಿ ರವರ ಹಿರಿಯ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳಿಗೆ - ಇವರ ಮಾಹಿತಿಗಾಗಿ ಹಾಗೂ ಮ್ಯಾನರ ಗಮನಕ್ಕೆ ತರಲು.
9. ಮುಖ್ಯ ಆರ್ಥಿಕ ಅಧಿಕಾರಿ ಹಾಗೂ ನಿರ್ದೇಶಕರು(ಹಣಕಾಸು), ಹು.ವಿ.ಸ.ಕಂ.ನಿ., ಹುಬ್ಬಳ್ಳಿ ರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳಿಗೆ - ಇವರ ಮಾಹಿತಿಗಾಗಿ ಹಾಗೂ ಮ್ಯಾನರ ಗಮನಕ್ಕೆ ತರಲು.
10. ಎಲ್ಲಾ ಲೆಕ್ಕಾಧಿಕಾರಿ ಕಾ ಮತ್ತು ವಾ ವಿಭಾಗ, ಹು.ವಿ.ಸ.ಕಂ.ನಿ., _____ - ಇವರ ಮಾಹಿತಿಗಾಗಿ ಹಾಗೂ ಸೂತ್ರ ಕ್ರಮಕ್ಕಾಗಿ.
11. ಎಲ್ಲಾ ಲೆಕ್ಕಾಧಿಕಾರಿ(ಆಂ.ಪ) ಕಾ ಮತ್ತು ವಾ ವಿಭಾಗ, ಹು.ವಿ.ಸ.ಕಂ.ನಿ., _____ - ಇವರ ಮಾಹಿತಿಗಾಗಿ.
12. ಎಲ್ಲಾ ಸಹಾಯಕ ಕಾರ್ಯನಿರ್ವಾಹಕ ಇಂಜಿನಿಯರ್(ವಿ), ಹು.ವಿ.ಸ.ಕಂ.ನಿ., _____
13. ಎಲ್ಲಾ ಶಾಖಾಧಿಕಾರಿಗಳು, ಹು.ವಿ.ಸ.ಕಂ.ನಿ., _____
14. ಎಲ್ಲಾ ಅಧಿಕಾರಿ/ನೌಕರರುಗಳಿಗೆ - ಮಾಹಿತಿಗಾಗಿ ಹಾಗೂ ಸದರಿ ಯೋಜನೆಯ ಸದುಪಯೋಗ/ಪ್ರಯೋಜನೆಯನ್ನು ವಡೆದುಕೊಳ್ಳುವಂತೆ ಮತ್ತೊಮ್ಮೆ ಸೂಚಿಸಲಾಗಿದೆ.
15. ಕಛೇರಿ ಪ್ರತಿ

[Handwritten Signature]
20.09.23

ಅನುಬಂಧ - 1

SBI CSP ಯೋಜನೆಯ ಸೌಲಭ್ಯಗಳು

Comprehensive Salary Package Offering for HESCOM					
Variants	Platinum	Diamond	Gold	Silver	
Eligibility (Net Monthly Salary Credit)	Above ₹ 1,00,000/- and upto ₹ 2,00,000/-	Above ₹ 50,000/- and upto ₹ 1,00,000/-	Above ₹ 25,000/- and upto ₹ 50,000/-	Between ₹ 10,000/- and upto ₹ 25,000/-	
Min. Balance	NIL				
Lifetime Unique A/c Number	Available				
Complementary Personal Accident Insurance (Death) cover (Available for active Salary accounts even if balance is zero and without any ATM/POS transaction, terrorist attack also covered)	₹ 50 lakh for all variants ✓				
Permanent Total Disability (PTD) Cover	₹ 50 lakh for all variants ✓				
Permanent Partial Disability (PPD) Cover	₹ 30 lakh for all variants ✓				
Complementary Air Accident Insurance (Death) cover (Air ticket should have been purchased by debit to Salary Package AC, or where ticket is not required to be purchased by the ac holder (defence/official aircraft) or is provided by the department for official duty)	₹ 100 lakh				
Add On Covers Refer e-circular No. NBG/PB/C ATU-SP/8/2022 - 23, dated 05.01.2023	1	Cost of Plastic Surgery Burn cases	Upto ₹10 lakh ✓		
	2	Transportation of Imported Medicine	Upto ₹ 5 lakh ✓		
	3	Death after Coma after accident (more than 48 hrs)	₹ 5 lakh ✓		
	4	Air Ambulance Cover	Up to ₹ 10 lakh ✓		
	5	Child Higher Education Cover (for Graduation) age between 18-25 Year --25% of entitled PAI cover. (If PAI claim is found admissible).	Up to ₹ 8 lakh (Male Child) (Upto ₹10 lakh Girl Child) For One Child only		
	6	Girl Child Cover for Marriage (Age 18-25 Years) -- 20% of entitled PAI Cover. (If PAI claim is found admissible) Girl Child Cover for Marriage (Age 18-25 Years) -- 20% of entitled PAI Cover. (If PAI claim is found admissible), Maximum 10 Lakh for two girl children (5 lakh each) or ₹ 5 lakh for 1 Girl Child.	Up to ₹ 10 lakh		
	7	Family Transportation- (cost of travel incurred by immediate 2 family members to reach the place of accident) (Max.)	₹ 50,000/-		
	8	Repatriation of mortal remains (Max)	₹ 50,000/-		
	9	Ambulance Charges (Max)	₹ 50,000/-		
	12	Additional Cover for all Salary Packages, death while performing duties on foreign soil. (Covers at Serial No (xi) or (xii) are exclusive to each other and both will not be available together)	₹ 10 lakhs		
	Rishtey Family Savings Account	A zero Balance savings account for up to 4 family members, for all "Gold" and above variant accounts, which offers PAI Cover of ₹ 5 lakh to each adult family member ✓			
	Additional Personal Accident (Death) Insurance Cover on ATM Card (RuPay)* (PoS/ecom txn Condition 45 days prior to date of accident)	₹ 10 lakh on Select Debit Card	₹ 10 lakh on Platinum Debit Card	₹ 2 lakh on Platinum Debit card	
Additional Air Accident Insurance (Death) Cover on ATM Card (RuPay)*	₹ 100 lakh on Select Debit Card	₹ 50 lakh on Platinum Debit Card	₹ 50 lakh on Platinum Debit card	-	
Purchase Protection on RuPay Debit Cards*	₹ 2 lakh	₹ 2 lakh	₹ 2 lakh	NIL	

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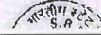
Easy Overdraft up to 2 Month's Net salary, subject to min residual service of 6 months	Max. limit ₹ 3,00,000/-	Max. limit ₹ 2,00,000/-	Max. limit ₹ 1,00,000/-	Nil
Concession in locker charges	50 % of applicable rate	15% of applicable rate	10% of applicable rate	No concession
Multi City Cheques	25 Cheque Leaves free per month			
RTGS/NEFT Charges	Waived			
Setting up Standing Instructions (Within SBI)	Free			
Charges for issue of Demand Draft	Waived for unlimited number of drafts, debit through salary account			
Passbook	Available for all accounts Free updating at Non-Home Branches			
A T M cum Debit Card	Free International # Platinum Debit Card	Free, International# Gold Debit Card	Free, Domestic Classic Debit Card	
	<ul style="list-style-type: none"> # Issued to those SGSP account holders who request for issuance of International Debit Card No annual maintenance charges Add on card free of cost for joint account holder 			
Transactions at any Bank ATMs	Free (UNLIMITED Number) for all variants			
Withdrawal limit per day at SBI ATMs	Maximum limit of ₹1,00,000/- per day in India and Foreign Currency equivalent of Daily Rupee limit abroad	Maximum limit of ₹ 50,000/- per day in India and Foreign Currency equivalent of Daily Rupee limit abroad	Maximum limit of ₹ 20,000/- per day	
Internet Banking	Free facility offered from SBI Charges applicable to third party sites like Railways etc. payable			
Auto Sweep Facility (Available only on customers request)	Threshold Amount: ₹ 35,000/- TDRs/STDRs to be created for a minimum amount of ₹ 10, 000/- (and in multiples of ₹ 1, 000) in any one instance			
National Pension System (NPS)	Available (Remittance can be made by deposit of cash at any SBI branch, or transfer through Internet Banking)			
Public Provident fund (PPF)	Available (Remittance can be made by deposit of cash at any SBI branch, setting up of SI on Savings account, Internet Banking)			
Sukanya Samriddhi Scheme	Available			
SBI Foreign Travel Card	For employees going abroad on official assignment, with facility of multiple loading			
SBI Mutual fund	Services available of AMFI Certified Employees at SBI branches. Free of cost auto debit/ debit to SB-account for SIPs for subscriptions to Mutual funds			
SBI Credit Card	Range of exclusive Credit Cards with attractive features including shop and smile reward programme as per eligibility norms of SBI Credit Cards			
Digital Platform	<ul style="list-style-type: none"> YONO (Transaction Banking along with timely lifestyle offers and discounts) Internet Banking (INB) (Convenience Banking) 			

* Insurance cover on Select / Platinum Debit Cards (RuPay) is subject to change at the time of renewal of Policy and in accordance with the type of Debit Card possessed by the customer latest as advised vide e-circular No NBG/PB/CMTU. CSP/5/2023 - 24 on 19.08.2023). Benefits of Insurance on Debit Cards will be available to the RuPay Cardholder who have performed minimum one successful RuPay Card Induced domestic / International financial transaction at any POS (contactless / contact) or e-com, both Intra & Inter - bank i.e., on-us or off -us within 45 days prior to date of accident including accident date of RuPay Cardholders. Customers may please visit respective card sites for available benefits on debit cards. *Insurance covers offered, are subject to changes at the time of annual renewal. Details are required to be

submitted directly to the insurance company and bank will be no party to the issues related with insurance claims. Claims settlement process is subject to insurance regulatory and development authority (IRDA) guidelines adopted as standard by insurance company.

*Debit card and Salary Package Insurance are on separate policies and claims are required to be submitted by the claimant to the concerned insurance company directly, which will be processed/settled by the insurance company independently. Though the bank will provide all possible help, support and guidance to claimants in submission of claims, however being the buyer of the related insurance policy on its own cost bank is not directly involved in claim settlement process, therefore, bank will not be a party to claim related process and any dispute in claim settlement will be dealt between the claimant and the insurance company only.

Above insurance covers are subject to renewal of policy. GPA (PAI) Cover currently available up to validity of current year's policy i.e. 03.01.2024.



Deep
20.09.23
General Manager
(Admin & HRD)
HESCOM., Hubballi.

ಅನುಬಂಧ - 2

SBI CSP ಯೋಜನೆಯ ಸೌಲಭ್ಯಗಳನ್ನು ಪಡೆಯುವಲ್ಲಿ ಅಧಿಕಾರಿ/ನೌಕರರು ಮತ್ತು ಕಛೇರಿಯ ಮುಖ್ಯಸ್ಥರು/ವೇತನ ಬಟವಾಡೆ ಅಧಿಕಾರಿಗಳು ಅನುಸರಿಸಬೇಕಾದ ಮಾರ್ಗಸೂಚಿಗಳು


- A. SBI CSP ಯೋಜನೆಯ ಸೌಲಭ್ಯಗಳನ್ನು ಪಡೆಯಲು ಹುವಿಸಕಂನಿ., ಯಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಅಧಿಕಾರಿ/ನೌಕರರು ಕಡ್ಡಾಯವಾಗಿ ಎಸ್.ಬಿ.ಆರ್ ಬ್ಯಾಂಕ್ ನಲ್ಲಿ SBI CSP ಖಾತೆಯನ್ನು ಹೊಂದಿರತಕ್ಕದ್ದು. ಸದರಿ SBI Corporate Salary Package ಖಾತೆಯನ್ನು ಹೊಂದಲು;
- ಈಗಾಗಲೇ ಎಸ್ ಬಿ ಆರ್ ಖಾತೆಯಲ್ಲಿ ಸಂಬಳ ಪಡೆಯುತ್ತಿರುವ ಅಧಿಕಾರಿ/ನೌಕರರು ತಮ್ಮ SBI ಖಾತೆಯನ್ನು SBI CSP ಖಾತೆಯನ್ನಾಗಿ ಪರಿವರ್ತಿಸಿಕೊಳ್ಳತಕ್ಕದ್ದು.
 - SBI ಖಾತೆಯನ್ನು ಹೊರತುಪಡಿಸಿ ಇನ್ನೂಳಿದ ಬ್ಯಾಂಕುಗಳ ಖಾತೆಯ ಮೂಲಕ ಸಂಬಳ ಪಡೆಯುತ್ತಿರುವ ಅಧಿಕಾರಿ/ನೌಕರರು ತಮ್ಮ ಸಂಬಳ ಖಾತೆಯನ್ನು SBI ಯಲ್ಲಿ ತೆರೆಯತಕ್ಕದ್ದು.
 - ಈ ಸಂಬಂಧವಾಗಿ SBI ಬ್ಯಾಂಕ್ ನವರು ಅಪ್ಲಿಕೇಷನ್ ಫಾರ್ಮ್(Request For Conversion) ನ್ನು ಒದಗಿಸಲಾಗಿದ್ದು, ಸಂಬಂಧಿಸಿದ ವೇತನ ಬಟವಾಡೆ ಅಧಿಕಾರಿಗಳ ಮೂಲಕ ಸಂಬಂಧಿಸಿದ SBI ಶಾಖಾ ಕಛೇರಿಗೆ ಸಲ್ಲಿಸುವುದು.
- B. ಈ SBI CSP ಖಾತೆಯ ಸೌಲಭ್ಯಗಳು SBI CSP ಖಾತೆಯಲ್ಲಿ ನಿರಂತರ ಮೂರು ತಿಂಗಳುಗಳ ವೇತನ ಜಮೆಗೊಂಡ ನಂತರದ ದಿನಾಂಕದಿಂದ ಜಾರಿಗೆ ಬರುತ್ತದೆ.
- C. ಸದರಿ CSP ಯೋಜನೆಯಲ್ಲಿನ ಅಪಘಾತ ವಿಮೆ ಮತ್ತು ಇನ್ನೀತರೆ ಸೌಲಭ್ಯಗಳನ್ನು ಪಡೆಯಲು ಅಧಿಕಾರಿ/ನೌಕರರ ವೇತನವು ನಿರಂತರ ಮೂರು ತಿಂಗಳ ವೇತನವು CSP ಖಾತೆಗೆ ಜಮೆ ಆಗಿರಬೇಕೆಂಬ ಷರತ್ತಿದ್ದು, ಒಂದುವೇಳೆ ಹುವಿಸಕಂನಿ., ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಅಧಿಕಾರಿ/ನೌಕರರು ಅನಧಿಕೃತ ಗೈರು ಹಾಜರಿ ಸಮಯದಲ್ಲಿ ಕನಿಷ್ಠ ಮೂರು ತಿಂಗಳ ವೇತನ ಪಾವತಿಯಾಗದೇ ಇದ್ದ ಪಕ್ಷದಲ್ಲಿ ಅಂತಹ ಅಧಿಕಾರಿ/ನೌಕರರು SBI CSP ಯೋಜನೆಯಿಂದ ವಂಚಿತರಾಗಲಿದ್ದು, ಸದರಿ ಯೋಜನೆಯ ಯಾವುದೇ ಸೌಲಭ್ಯಗಳು ದೊರೆಯುವುದಿಲ್ಲ. ಒಂದುವೇಳೆ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ಆಡಳಿತಾತ್ಮಕ ಕಾರಣಗಳಿಂದ ವೇತನ ಪಾವತಿ ವಿಳಂಬವಾಗಿದ್ದಲ್ಲಿ, ಸಂಬಂಧಿಸಿದ ವೇತನ ಬಟವಾಡೆ ಅಧಿಕಾರಿಯವರು ಆಡಳಿತಾತ್ಮಕ ಕಾರಣಗಳಿಂದ ವೇತನ ವಿಳಂಬ ಕುರಿತು ಮಾಹಿತಿಯನ್ನು ಬ್ಯಾಂಕಿನವರಿಗೆ ನೀಡಿದಲ್ಲಿ ಸದರಿ ಖಾತೆಯನ್ನು SBI CSP ಖಾತೆಯನ್ನಾಗಿ ಮುಂದುವರೆಸಿ CSP ಖಾತೆಯ ಸೌಲಭ್ಯಗಳನ್ನು ಪಡೆಯಲು ಅರ್ಹರಿರುತ್ತಾರೆ.
- D. SBI CSP ಖಾತೆಯನ್ನು ಹೊಂದಿ CSP ಯೋಜನೆಯನ್ನು ಪಡೆಯುವಲ್ಲಿ ಅರ್ಹರಾದ ಅಧಿಕಾರಿ/ಸಿಬ್ಬಂದಿಗಳು ಒಂದು ವೇಳೆ ಅಪಘಾತದಲ್ಲಿ ಮರಣ/ಶಾಶ್ವತ ಅಂಗವೈಫಲ್ಯ/ಅಂಗವೈಫಲ್ಯ ಹೊಂದಿದ ಸಿಬ್ಬಂದಿಯ ಸದರಿ SBI CSP ಖಾತೆಯಲ್ಲಿ ದಾಖಲಿಸಿರುವ ಅರ್ಹ ವಾರಸುದಾರರಿಗೆ (Nominee) SBI ಬ್ಯಾಂಕನೊಂದಿಗಿನ ಒಡಂಬಡಿಕೆಯ ಅನುಬಂಧ-1 ರನ್ವಯ ಪರಿಹಾರ ಸೌಲಭ್ಯವನ್ನು ಪಡೆಯಲು ಅರ್ಹರಿರುತ್ತಾರೆ.


20.09.23

E. ಸದರಿ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಅಪಘಾತ ವಿಮೆಯ ಸೌಲಭ್ಯದ ಪರಿಹಾರ ಮೊತ್ತವನ್ನು ಪಡೆಯಲು ಅರ್ಹ ವಾರಸುದಾರರು 90 ದಿನಗಳ ಕ್ಲೇಮ್ ಇಂಟಿಮಿಷನ್ + 90 ದಿನಗಳ ಪ್ರಸ್ತಾವನೆಯ ಸಲ್ಲಿಸುವಿಕೆ ಕಾಲವನ್ನು ಇರಿಸಿ, ಒಟ್ಟು 6 ತಿಂಗಳ ಕಾಲಾವಧಿಯ ಒಳಗೆ ಎಲ್ಲಾ ದಾಖಲಾತಿಗಳನ್ನು ಹೊಂದಿಸಿ ಸಂಬಂಧಿಸಿದ ವಲಯ/ವೃತ್ತ/ವಿಭಾಗ ಕಛೇರಿ ಮುಖ್ಯಸ್ಥರಿಗೆ ಸಲ್ಲಿಸುವುದು. ಸಂಬಂಧಿಸಿದ ಕಛೇರಿಯ ಮುಖ್ಯಸ್ಥರು ಸದರಿ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಪರಿಶೀಲಿಸಿ ಹುವಿಸಕನಿ.,ಯಿಂದ SBI ಬ್ಯಾಂಕ ನೊಂದಿಗೆ ಮಾಡಲಾದ ಒಡಂಬಡಿಕೆಯ(MOU) ಅನುಭಂದ 5 ರನ್ವಯ ಸಂಬಂಧಿಸಿದ SBI ಶಾಖಾ ಕಛೇರಿಯ ಮುಂದಿನ ಅಗತ್ಯ ಕ್ರಮಕ್ಕಾಗಿ ಸಲ್ಲಿಸುವುದು.

F. ಸದರಿ SBI CSP ಖಾತೆಯನ್ನು ಹೊಂದುವ ಪ್ರಕ್ರಿಯೆಯಲ್ಲಿ ಹುವಿಸಕನಿ., ಯ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ಅನುಕೂಲವಾಗುವ ಹಿತದೃಷ್ಟಿಯಿಂದ ಹಾಗೂ ಸದರಿ ಯೋಜನೆ ಕುರಿತು ಸ್ಪಷ್ಟ ಮಾಹಿತಿಯನ್ನು ಒದಗಿಸುವ ನಿಟ್ಟಿನಲ್ಲಿ ಹುವಿಸಕನಿ.,ಯ ಸಂಬಂಧಿಸಿದ ವಿಭಾಗದ ಕಾರ್ಯನಿರ್ವಾಹಕ ಇಂಜಿನಿಯರ್(ವಿ)/ಲೆಕ್ಕಾಧಿಕಾರಿ ರವರನ್ನು ಹಾಗೂ SBI ಬ್ಯಾಂಕ ಯ ಸಂಬಂಧಿಸಿದ ಶಾಖಾ ಕಛೇರಿಯ ಶಾಖಾ ಮ್ಯಾನೇಜರ್ ರವರುಗಳನ್ನು ನೋಡಲ್ ಅಧಿಕಾರಿಗಳೆಂದು ನೇಮಿಸಲಾಗಿರುತ್ತದೆ. ಸದರಿ ಯೋಜನೆಯ ಕುರಿತು ವಿವರವಾದ ಮಾಹಿತಿಯನ್ನು ನೋಡಲ್ ಅಧಿಕಾರಿಯವರುಗಳಿಂದ ಪಡೆದುಕೊಳ್ಳಬಹುದಾಗಿರುತ್ತದೆ. ಹುವಿಸಕನಿ., ಯಿಂದ ಎಸ್.ಬಿ.ಆರ್ ಬ್ಯಾಂಕ ನೊಂದಿಗೆ SBI CSP ಯೋಜನೆ ಕುರಿತು ಮಾಡಿಕೊಂಡ ಒಡಂಬಡಿಕೆ ಪ್ರತಿಯನ್ನು ಈ ಸುತ್ತೋಲೆಯೊಂದಿಗೆ ಲಗತ್ತಿಸಲಾಗಿದ್ದು, ಕಛೇರಿ ಮುಖ್ಯಸ್ಥರು/ವೇತನ ಬಟವಾಡೆ ಅಧಿಕಾರಿಯವರುಗಳು ಸದರಿ ಯೋಜನೆಯ ಪ್ರಯೋಜನ/ಸೌಲಭ್ಯಗಳನ್ನು ಹುವಿಸಕನಿ.,ಯ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ಒದಗಿಸಲು ಯಾವುದೇ ಗೊಂದಲ ಉಂಟಾದಲ್ಲಿ ಒಡಂಬಡಿಕೆ ಪತ್ರದಲ್ಲಿನ ಅಂಶಗಳನ್ವಯ ಹಾಗೂ ಸಂಬಂಧಿಸಿದ SBI ಶಾಖಾ ಕಛೇರಿಯ ಮ್ಯಾನೇಜರ್ ರವರೊಂದಿಗೆ ಸಮನ್ವಯ ಸಾಧಿಸಿ ಅಗತ್ಯ ಕ್ರಮವಹಿಸುವುದು.

G. ಸಂಬಂಧಿಸಿದ ಕಛೇರಿಯ ಮುಖ್ಯಸ್ಥರು ಅಪಘಾತ ವಿಮೆಯ ಪರಿಹಾರ ಮೊತ್ತದ ಕ್ಲೇಮಗಳ ಕ್ರೂಢಿಕೃತ ಮಾಹಿತಿಯನ್ನು ಪ್ರತ್ಯೇಕವಾಗಿ ನಿರ್ವಹಿಸಿ ತ್ರೈಮಾಸಿಕವಾಗಿ ಸಂಬಂಧಿಸಿದ ವೃತ್ತ ಕಛೇರಿಗಳ ಮೂಲಕ ಸಿಬ್ಬಂದಿ ಶಾಖೆ,ಕಂಪನಿ ಕಛೇರಿ , ಹುವಿಸಕನಿ., ಹುಬ್ಬಳ್ಳಿ ಗೆ ಮಾಹಿತಿಗಾಗಿ ತಪ್ಪದೇ ಸಲ್ಲಿಸಲು ಸೂಚಿಸಲಾಗಿದೆ.


20-09-22
General Manager
(Admin & HRD)
HESCOM., Hubballi.



सत्यमेव जयते

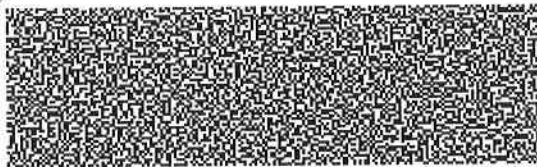
INDIA NON JUDICIAL

Government of Karnataka

Rs. 200

e-Stamp

Certificate No. : IN-KA71622570539205V
 Certificate Issued Date : 30-Aug-2023 05:30 PM
 Account Reference : NONACC (FI)/ kagcsl08/ HUBLI/ KA-DW
 Unique Doc. Reference : SUBIN-KAKAGCSL0817191836731108V
 Purchased by : STATE BANK OF INDIA
 Description of Document : Article 12 Bond
 Description : AGREEMENT
 Consideration Price (Rs.) : 0
 (Zero)
 First Party : STATE BANK OF INDIA
 Second Party : HESCOM
 Stamp Duty Paid By : STATE BANK OF INDIA
 Stamp Duty Amount(Rs.) : 200
 (Two Hundred only)



Please write or type below this line

Memorandum of Understanding (MOU)

This Memorandum of Understanding (MOU) is executed on the 31st Aug 2023 between HUBLI ELECTRICITY SUPPLY COMPANY LIMITED (HESCOM) represented by Dr. Siddu Hullolli, KAS, General Manager (Admin & HR), Corporate Office HESCOM, having its headquarter at Navanagar, P B Road, Hubballi (Herein after referred to as "HESCOM " which expression shall unless repugnant to the context or meaning thereof be deemed to include its successors and assign of the other part.

Signature of General Manager (Admin & HRD) dated 31.08.23



Statutory Alert:

- 1. The authenticity of this Stamp certificate should be verified at 'www.shcilestamp.com' or using e-Stamp Mobile App of Stock Holding Corporation of India Limited. Any discrepancy in the details available on the website / Mobile App renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.

AND

State Bank of India (SBI), a Body Corporate incorporated under the State Bank of India Act 1955 and carrying on the business of banking, having its Corporate Office at Madame Cama Road, Mumbai amongst other one of its Local Head Office at Bangalore (Herein after referred to as "**SBI or Bank**" which expression shall unless repugnant to the context or meaning thereof be deemed to include its successors and assign of the Other part) through Shri Manish Chandra, Deputy General Manager (B&O), Administrative Office-7 State Bank of India, Keshwapur, Hubli.

HESCOM its efforts to simplify and streamline the salary disbursement procedure and to make available modern banking facilities to its personnel has accepted the proposal submitted by SBI as set out herein below:

And SBI possessing technologically advanced infrastructural facilities having offered to provide banking services as detailed herein below to the HESCOM personnel operating their salary account with the Bank.

Now therefore this Memorandum of Understanding (MOU) witness as under:

Both parties have agreed as follows :-

1. Period of MOU –

- a) This MOU shall be operative initially for a period of three years w.e.f.30.08.2023 and will be in force till the next MoU is signed, as mutually agreed by both parties. However, there shall be a review for any amendment/addition/deletion of features of the Salary Package, from time to time on mutual consent.
- b) In case either of the party i.e. HESCOM or the SBI doesn't come forward for any review or revision or extending it after 3 years, it will be deemed that this MOU is in force and all the benefits should be given to HESCOM personnel as long as their salary account continues with SBI.
- c) The benefits of this MOU will be continuing to HESCOM personnel even after he is transferred out of Bangalore but within the State if i) this MOU is in continuation and ii) He / she continues his / her salary account with SBI.

2. Conversion of account to STATE GOVT. SALARY PACKAGE (CSP)

a) Existing salary accounts of HESCOM personnel will be converted to CSP accounts, subject to an application-cum-undertaking to be submitted by the concerned account holder as per specimen in **Annexure II**. All personnel who opened CSP Accounts with SBI, whether new accounts or converted, will undertake to obtain no objection certificate (NOC) from SBI as per **Annexure III** in the event he/she desires to shift the account to another Bank for credit of salary.

b) HESCOM does not undertake any liability for loans that may be given by SBI to HESCOM personnel in their individual capacities. The HESCOM will not be impleaded in any claim, action, lawsuit which an account holder may file against SBI or vice versa.

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i.e. which SBI may file against the account holder. However, HESCOM will provide information about defaulters as regards their current postal address maintained in the records subject to denial due to exigencies of service/ security considerations.

3. Facilities to Account holders

The Bank undertakes to provide following facilities/services to HESCOM personnel drawing their Salary through any of its branches:

- Usage of the largest ATM network of SBI: free of charge.
- Usage of other bank ATMs – subject to RBI regulations as applicable from time to time.
- Unlimited number of free transactions through ATM, as per the bank's instructions issued from time to time, irrespective of metro/non-metro locations for all variants.
- Anywhere Banking via ATM Card.
- Free ATM Card.
- Free Supplementary ATM Card for Joint Account holders.
- Free Facility of setting up of Standing Instructions.
- All other facilities being provided to Bank's normal customers operating salary accounts, subject to the discretion of the Bank.

4. Other facilities will be as per variant of CSP enclosed at **Annexure I** depending upon the type of account. All the benefits will be made available to those Salary Accounts only which are categorised as CSP accounts. Further, if salary credit is not received for the last three consecutive months, the Salary Account will become a normal Savings Bank Account and benefits under CSP will be withdrawn.

5. **International Debit cum ATM Card** (Available to Gold, Diamond & Platinum categories)

SBI agrees to issue a free International Debit cum ATM card to salary account holders in Gold, Diamond and Platinum categories as per their eligibility, on their request. The norm for issuance of such international cards may vary as per the RBI guidelines.

6. **Loan**: Loans will be disbursed to eligible personnel upon fulfilment of eligibility criteria and on meeting Bank's terms & conditions, including establishing the applicant's creditworthiness as per the Bank's guidelines. SBI will provide the Xpress Credit Loan to eligible CSP account holders. The Xpress Credit Loan will be provided solely at the discretion of the Bank and will be subject to the fulfilment of conditions as laid down by the Bank from time to time

7. **Recall of Salary Disbursed**: In exceptional circumstances, the HESCOM may recall the salary erroneously disbursed to deserters or delinquent personnel. Upon written request of the HESCOM communicating specific details of personnel, bank account with SBI, period and amount, and further subject to written consent of the account holder and availability of funds in the specified account, the Bank will comply with the request, if provided within 3 working days from the date of disbursement/ credit and refund the amount to the HESCOM for crediting into their account. The Bank will


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not be liable or held accountable for any consequential or related action arising from the act of refund of amount to the HESCOM

Pending refund of the amount recalled, the Bank will mark a hold on the required amount (s) so notified by the HESCOM in the concerned salary account with SBI to prevent fraudulent withdrawals from it.

The above will not apply for salary accounts with other banks, even if, the salary credit is posted through SBI.

8. Confidentiality: Each party shall treat as confidential all information obtained as a result of entering into or performing of this MoU but shall be bound to disclose if needed by operation of law or by judicial authorities.

9. Complaint Redressal: Bank has a very well laid down policy on Customer Grievance Redressal. This policy covers all types of customers including pensioners. It also covers the timeframe for redressal as well as the various channels available for lodging the complaints. The policy detail is available at Bank's website for public information. The CSP account holders have the option to use above channel for redressal of their individual grievances/complaints.

In the event that a dispute remains unresolved, it may be referred to the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme.

10. Termination: In the event of termination of the MoU before its term as per para 1 earlier, the disbursement of salaries to the individual account holders may be done through the same salary account, which will continue, but special CSP benefits shall stand withdrawn forthwith. This MOU may be terminated with immediate effect by either party giving notice of termination to the other Party (the "Defaulting Party") provided that -

If the Defaulting Party has committed a material breach of any term of this MoU and has failed to remedy such breach (if capable of remedy) within thirty (30) days after notice from the other party to do.

or

If the Defaulting party repeatedly commits the same breach of any of the terms of MoU then the contract may be terminated without any further notice.

or

If the defaulting party shall cease to carry on its business or substantially the whole of its business.

or

If there is a material adverse change in any applicable law affecting Banks generally.

11. Personal Accident Insurance (Death) (PAI) : All CSP Account Holders will be covered under complimentary Personal Accidental Insurance (Death) Cover (PAI) with

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Add- on Covers, Air Accident Insurance (death) Cover (**Details as per Annexure I**). All Personal Accident Insurance (death) claims of the deceased (CSP) account holders should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom SBI has a tie-up during the pertinent period, the tie-up being subject to annual review and renewal. Details of Claim process and "**Terms & Conditions**" are as per **Annexure V**. The Insurance Company, after receipt of the application of the claimant, will initiate the process of claim settlement. All the correspondence related to claim will then be directly taken up between the Insurance Company and the claimant without involving Bank. The Bank shall actively help and facilitate the Corporation in respect of settlement of the claims with Insurance Company.

12. **Miscellaneous:**

(a) The Bank will consider the installation of ATMs and setting up of branches at locations that are mutually convenient. The HESCOM on its part will make efforts to provide space for setting up ATMs and Branches which are suitable for the Bank's requirements. The space if available will be provided on rent as mutually agreed by both the parties.


(b) As regards Know Your Customer (KYC), officially valid documents (OVDs) as per recent RBI guidelines will be acceptable. Permanent Account Number (PAN) is no longer in the list of OVDs but has been mandatory.

(c) In the event any CSP account holder desires to change his salary account from SBI to some other Bank, he has to obtain No Objection Certificate (NOC) from SBI.

(d) In the event of non-credit of salary for more than two months in the CSP account of any personnel, Bank has the discretion to convert such account to normal Savings Bank account and shall withdraw all benefit extended to the CSP account holders.

13. **Publicity:** SBI may publish/market about its services extended to HESCOM personnel under this MoU and/ or promote its business objectives from time to time with the consent of HESCOM.

14. **Amendment:** Any provisions of this MoU may be amended, waived, discharged or terminated (in each case) only by an instrument in writing signed by or on behalf of the party against whom enforcement of the amendment, waiver, discharge or termination is sought. No breach of or default under any of the provisions of this MoU by either party may be waived or discharged without the other party's written consent thereto.


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15. Notices: Each notice, demand or other communication to be given or made hereunder shall, except as otherwise provided herein, be given or made in writing and may be sent by one party to the other party by Registered Post, telex, facsimile or hand to the address or numbers mentioned above or such other address and number as one party may inform the other in writing.

Signed on behalf of
HESCOM


31.08.23
**General Manager
(Admin & HRD)
HESCOM, Hubballi.**

Name: Dr. Siddu Hullolli, KAS,
Designation: General Manager (Admin & HR)

Signed on behalf of
State Bank of India



उप महाप्रबंधक (व्यवसाय एवं परिचालन)
Deputy General Manager (B & O)

Name : Manish Chandra
Designation: Deputy General Manager
Administrative Office - Hubballi



Date :
Place : Hubballi

Witnessed

Signature :

1. Name 
Address Accounts Officer
(I. M. Section),
Corporate Office
HESCOM, Hubballi.

Signature :

2. Name : 
Address : Regional Manager
State Bank of India
RBOI, AOT, 
Hubballi

Comprehensive Salary Package Offering for HESCOM					
Variants	Platinum	Diamond	Gold	Silver	
Eligibility (Net Monthly Salary Credit)	Above ₹ 1,00,000/- and upto ₹ 2,00,000/-	Above ₹ 50,000/- and upto ₹ 1,00,000/-	Above ₹ 25,000/- and upto ₹ 50,000/-	Between ₹ 10,000/- and upto ₹ 25,000/-	
Min. Balance	NIL				
Lifetime Unique A/c Number	Available				
Complementary Personal Accident Insurance (Death) cover (Available for active Salary accounts even if balance is zero and without any ATM/POS transaction, terrorist attack also covered)	₹ 50 lakh for all variants ✓				
Permanent Total Disability (PTD) Cover	₹ 50 lakh for all variants ✓				
Permanent Partial Disability (PPD) Cover	₹ 30 lakh for all variants ✓				
Complementary Air Accident Insurance (Death) cover (Air ticket should have been purchased by debit to Salary Package AC, or where ticket is not required to be purchased by the ac holder (defence/official aircraft) or is provided by the department for official duty)	₹ 100 lakh				
Add On Covers Refer e-circular No. NBG/PB/C ATU-SP/8/2022 - 23, dated 05.01.2023	1	Cost of Plastic Surgery Burn cases		Upto ₹10 lakh ✓	
	2	Transportation of Imported Medicine		Upto ₹ 5 lakh ✓	
	3	Death after Coma after accident (more than 48 hrs)		₹ 5 lakh ✓	
	4	Air Ambulance Cover		Up to ₹ 10 lakh ✓	
	5	Child Higher Education Cover (for Graduation) age between 18-25 Year -25% of entitled PAI cover. (If PAI claim is found admissible).		Up to ₹ 8 lakh (Male Child) (Upto ₹10 lakh Girl Child) For One Child only	
	6	Girl Child Cover for Marriage (Age 18-25 Years) - 20 % of entitled PAI Cover. (If PAI claim is found admissible) Girl Child Cover for Marriage (Age 18-25 Years) - 20 % of entitled PAI Cover. (If PAI claim is found admissible), Maximum 10 Lakh for two girl children (5 lakh each) or ₹ 5 lakh for 1 Girl Child.		Up to ₹ 10 lakh	
	7	Family Transportation- (cost of travel incurred by immediate 2 family members to reach the place of accident) (Max.)		₹ 50,000/-	
	8	Repatriation of mortal remains (Max)		₹ 50,000/-	
	9	Ambulance Charges (Max)		₹ 50,000/-	
	12	Additional Cover for all Salary Packages, death while performing duties on foreign soil. (Covers at Serial No (xi) or (xii) are exclusive to each other and both will not be available together)		₹ 10 lakhs	
	Rishtey Family Savings Account	A zero Balance savings account for up to 4 family members, for all "Gold" and above variant accounts, which offers PAI Cover of ₹ 5 lakh to each adult family member ✓			
	Additional Personal Accident (Death) Insurance Cover on ATM Card (RuPay)* (PoS/ecom txn Condition 45 days prior to date of accident)	₹ 10 lakh on Select Debit Card	₹ 10 lakh on Platinum Debit Card	₹ 2 lakh on Platinum Debit card	
Additional Air Accident Insurance (Death) Cover on ATM Card (RuPay)*	₹ 100 lakh on Select Debit Card	₹ 50 lakh on Platinum Debit Card	₹ 50 lakh on Platinum Debit card	--	
Purchase Protection on RuPay Debit Cards*	₹ 2 lakh	₹ 2 lakh	₹ 2 lakh	Nil	


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Easy Overdraft up to 2 Month's Net salary, subject to min residual service of 6 months	Max. limit ₹ 3,00,000/-	Max. limit ₹ 2,00,000/-	Max. limit ₹ 1,00,000/-	Nil
Concession in locker charges	50 % of applicable rate	15% of applicable rate	10% of applicable rate	No concession
Multi City Cheques	25 Cheque Leaves free per month			
RTGS/NEFT Charges	Waived			
Setting up Standing Instructions (Within SBI)	Free			
Charges for issue of Demand Draft	Waived for unlimited number of drafts, debit through salary account			
Passbook	Available for all accounts Free updating at Non-Home Branches			
A T M cum Debit Card	Free International # Platinum Debit Card	Free, International# Gold Debit Card		Free, Domestic Classic Debit Card
	<ul style="list-style-type: none"> ▪ Issued to those SGSP account holders who request for issuance of International Debit Card ▪ No annual maintenance charges ▪ Add on card free of cost for joint account holder 			
Transactions at any Bank ATMs	Free (UNLIMITED Number) for all variants			
Withdrawal limit per day at SBI ATMs	Maximum limit of ₹1,00,000/- per day in India and Foreign Currency equivalent of Daily Rupee limit abroad	Maximum limit of ₹ 50,000/- per day in India and Foreign Currency equivalent of Daily Rupee limit abroad		Maximum limit of ₹ 20,000/- per day
Internet Banking	Free facility offered from SBI Charges applicable to third party sites like Railways etc. payable			
Auto Sweep Facility (Available only on customers request)	Threshold Amount: ₹ 35,000/- TDRs/STDRs to be created for a minimum amount of ₹ 10, 000/- (and in multiples of ₹ 1, 000) in any one instance			
National Pension System (NPS)	Available (Remittance can be made by deposit of cash at any SBI branch, or transfer through Internet Banking)			
Public Provident fund (PPF)	Available (Remittance can be made by deposit of cash at any SBI branch, setting up of SI on Savings account, Internet Banking)			
Sukanya Samriddhi Scheme	Available			
SBI Foreign Travel Card	For employees going abroad on official assignment, with facility of multiple loading			
SBI Mutual fund	Services available of AMFI Certified Employees at SBI branches. Free of cost auto debit/ debit to SB account for SIPs for subscriptions to Mutual funds			
SBI Credit Card	Range of exclusive Credit Cards with attractive features including shop and smile reward programme as per eligibility norms of SBI Credit Cards			
Digital Platform	<ul style="list-style-type: none"> ▪ YONO (Transaction Banking along with timely lifestyle offers and discounts) ▪ Internet Banking (INB) (Convenience Banking) 			

* Insurance cover on Select / Platinum Debit Cards (RuPay) is subject to change at the time of renewal of Policy and in accordance with the type of Debit Card possessed by the customer latest as advised vide e-circular No NBG/PB/C/ITU-CSP/5/2023 - 24 on 19.08.2023). Benefits of Insurance on Debit Cards will be available to the RuPay Cardholder who have performed minimum one successful RuPay Card induced domestic / international financial transaction at any POS (contactless / contact) or e-com, both Intra & Inter – bank i.e., on-us or off –us within 45 days prior to date of accident including accident date of RuPay Cardholders. Customers may please visit respective card sites for available benefits on debit cards. *Insurance covers offered, are subject to changes at the time of annual renewal. Claims are required to be

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submitted directly to the insurance company and bank will be no party to the issues related with insurance claims. Claims settlement process is subject to insurance regulatory and development authority (IRDA) guidelines adopted as standard by insurance company.

*Debit card and Salary Package Insurance are on separate policies and claims are required to be submitted by the claimant to the concerned insurance company directly, which will be processed/settled by the insurance company independently. Though the bank will provide all possible help, support and guidance to claimants in submission of claims, however being the buyer of the related insurance policy on its own cost bank is not directly involved in claim settlement process, therefore, bank will not be a party to claim related process and any dispute in claim settlement will be dealt between the claimant and the insurance company only.

Above Insurance covers are subject to renewal of policy. GPA (PAI) Cover currently available up to validity of current year's policy i.e. 03.01.2024.



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The Branch Manager
State Bank of India
_____ Branch

Dear Sir,

**STATE GOVT. SALARY PACKAGE – (1) REQUEST FOR CONVERSION
OF SAVING BANK ACCOUNT TO CSP ACCOUNT AND
(2) UNDERTAKING FROM ALL CSP ACCOUNT HOLDER, NEW & CONVERTED**

1. I maintain a CSP SB account with your branch and the account number is _____ / I intend to open a new CSP SB Account. I am presently employed as _____ with HESCOM, my ID number is _____ and my date of birth is ____/____/____ (DD/MM/YYYY). My mobile number is _____. My present address is appended below which may please be incorporated in your records for which I am enclosing a certificate issued from the unit and request you to accept it for satisfying the KYC norms as prescribed by your bank, along with other document(s) as prescribed by the RBI.

2. In this connection I request that my existing account be converted into State Govt. Salary Package account with all its special features.

3 As regards converting my account to Savings Plus account: (Please tick in the appropriate box)

a. I do not wish to avail of this facility **OR**

b. I request you to convert my savings account into a Savings Plus account.

(if b, then the application is being submitted separately)

I confirm that I have read and understood the Terms and Conditions of Savings Plus Account. Payment of proceeds, as well as nomination for the term deposits so made would be as per my/ our Savings Plus Account with you, by debit to which the Multi Option Deposits would be created.

4. Since I am presently posted at / is being posted to _____ I request that my account should be transferred to _____ Branch of SBI for ease of operation.

5. The information required in this regard have been furnished below:

Name	
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Date of birth	
Mobile Number	
Address	
Designation	
Department	
Place of Posting	
Address as per OVD	

6. I hereby undertake that I shall obtain a No Objection Certificate letter from SBI in case I desire to change to any other Bank for credit of salary. I further undertake that I shall not seek to change my salary bankers from SBI unless I have liquidated all loans outstanding with SBI.

Yours faithfully,

Place:
Date

Name:
Designation

Annexure-III

Acknowledged Receipt

.....
(Signature of Branch Manager with
Signature Number and Branch Stamp)
Date of Receipt

The Branch Manager
State Bank of India
_____ Branch

Dear Sir,

**STATE GOVT. SALARY PACKAGE – REQUEST FOR ISSUANCE OF NOC TO
TRANSFER SALARY FROM CSP ACCOUNT WITH SBI TO ANOTHER BANK**

1. I maintain a CSP SB account with your branch and the account number is _____ . I am presently employed as _____ with HESCOM and my ID number is _____. My present address is_

2. I request you to issue me a No Objection Certificate as I desire to change my Salary Bank from where I draw my monthly salary i.e. SBI _____ Branch to _____ Bank for the following reason:

3. I further declare that I have no loan(s) outstanding with SBI.

Date:
Place:

Yours faithfully,

Name:
(with Rank and Decorations)
Address:

To be submitted to the Salary Crediting Branch Bank in duplicate and acknowledgement obtained from the Branch Manager/ Authorized signatory of SBI on the second copy, duly stamped including date of receipt by the Bank and signature number of the Bank signatory.

The Branch Manager,
State Bank of India,
_____ Branch

Dear Sir,

REQUEST FOR OVERDRAFT IN SALARY ACCOUNT

I am maintaining a (Salary Package) Savings Bank account No. _____ with your branch. I confirm that I have received salary credits in aforementioned savings account for atleast past 6 consecutive months.

2. I request you to grant me an overdraft limit (facility) as under:

Amount of Overdraft Required # : Rs. _____
Net Monthly Salary : Rs. _____
Tenor of Repayment : _____ Months (Max 6 months)

I am enclosing photocopy of my salary slips for your ready reference. The above loan is required to meet my urgent personal/ domestic expenses.
(# Maximum equivalent to two month net salary)

3. In consideration of your granting me the above facility, I agree

i. that interest on the amount of overdraft loan will be applied at the rate of % above 2 Yrs MCLR, the present effective rate of interest being% p.a. at monthly rests, provided that the Bank shall at any time, and from time to time be entitled to vary the spread/Base Rate at its discretion.

ii. that the overdraft facility will operate on reducing drawing power basis, at monthly intervals, to the extent of the instalment commensurate with the tenor of the loan commencing from the month following the date of sanction of the facility. Interest when applied will be serviced every month. The liability to the Bank will be extinguished only when the outstanding in the Overdraft becomes Nil on payment of all instalment together with interest at the rate applicable.

4. I further undertake:

i. that as a precondition to the overdraft advance granted to me by the Bank, I shall not withdraw/ revoke the authority/instruction to my employer to credit my salary to the savings account with you, till liquidation of the overdraft with up-to-date interest

ii. to execute necessary authorization/ documents, if any, as deemed just and necessary by the Bank in accordance with the scheme.

iii. to pay the monthly instalment with interest on or before the due date, in case, my salary is not credited to the above account for any reason whatsoever.

iv. I shall obtain a No Objection Certificate letter from SBI in case I desire to change to any other Bank for credit of salary.

v. I shall inform the Bank in event of my resignation, transfer, retirement, discontinuation of service.

5. In the event of delay/ default in credit of monthly salary to the savings account, resulting in irregularity in the account, at any point of time, the Bank may send reminders and the entire incidental charges appurtenant thereto would be recovered from me/us.

6. I further agree that the Bank is at liberty to disclose/share my Credit information to/with Information Company formed under the Credit Information Company (Regulation) Act, 2005, as to the loans granted to me and any other manner which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies and the Bank is not liable in any manner to me/us for providing the information as aforesaid to the Information Company.

Yours faithfully,

(Applicant)

Name:

Address:

Date

TERMS & CONDITIONS OF PERSONAL ACCIDENT INSURANCE (DEATH) COVER (PAI)

1. The PAI (Death) Cover will be available ONLY in case of death resulting solely and directly from accident caused by external, violent and visible means. Accidental death is defined as per IRDA norms/ guidelines.
2. ONLY Primary Salary Package Account holders (i.e. account holder for whom salary is being credited) having salary credits for at least 3 consecutive month's salary preceding the date of the incident shall be covered.
3. The benefit of PAI and AAI will be available to the claimant only if the accounts are opened/ converted under the Salary Package with appropriate product code of CSP.
4. The policy will be for existing as well as new Salary Package Account holders.
5. In case of multiple accounts related to a single CIF, ONLY ONE account where salary is credited will be taken into consideration.
6. The Personal Accident cover will be available for the beneficiaries even in case of death in a **Terrorist / Naxalite action**.
7. In case of Police Force, **including their pilots and co-pilots, death due to aircraft accident /ship accident other than declared war by Government of India shall also be covered.**
8. Death of Defence personnel, including their pilots & co-pilots crew members, resulting directly & solely from an injury sustained because of an aircraft accident, in situation which is not declared war, including while conducting rescue operations for civilians during natural disasters like flood, and other such civilian operation, to be covered under the Policy.
9. The Salary Account Holders of Commercial Airlines/Ships including crew i.e. pilots/crew members of commercial airlines/ships will be covered under the policy as per PAI cover & AAI cover.
10. The AAI claim will be treated as valid claim only on the precondition that the Air Ticket has been purchased by debit to Salary Account using State Bank Debit Card/ Internet Banking (INB).
11. Claimants will submit claims either directly to the Insurance Company or through Branch of the Bank concerned. The Insurance Company will settle claims independently. Bank will not be a party to any dispute between the claimant and insurance company.
12. All the claims will be payable by the insurance company and Bank/Broker shall have no liability whatsoever in respect thereof.
13. Intimation of claims by claimants/Senders will generally be done through email/ fax/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. The relevant supportive documents as per the arrangement may be submitted by the claimant /branch subsequent to submission of intimation within 180 days of the date of death.
14. On receipt of the claim, the insurance company should send an acknowledgement to the claimant/ sender.

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15. The insurance Company shall, on receipt of complete set of documents, process the claim. Any requirement/ deficiencies in the documents submitted shall be sought by the Insurance Company within 10 working days of receipt of the claim. All the documents being in order, the Insurance Company will settle the claim within 15 working days from the date of receipt. **In case of delay beyond 30 days, the Insurance Company shall pay prescribed interest as per the Protection of Policy holders' Interest Regulations, 2017.**

16. The beneficiary on death of Primary Salary Account holder shall be as follows:

- a. Nominee, registered with the Bank for Salary Package Savings Account held in single name (Bank's role will be limited only to certify the name of nominee as per records of the Bank)
- b. In cases where the nominee's name is not available, but the bank Salary Package Savings Account is a joint account, then the beneficiary will be the surviving joint account holder(s) for the purpose of insurance claim. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank records)
- c. In cases, other than i) and ii) above the claim shall be settled as per the procedure of insurer. The identification of legal heirs and the authenticity of the claim would be the responsibility of Insurer.

17. Similarly, salary accounts where salary credit is not forthcoming for a period of 3 consecutive months, should be converted into regular Savings Bank accounts, as the PAI cover is not available to them.


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