सेवारत कार्मिको के लिए एसबीआई द्वारा केंद्रीय सशस्त्र पुलिस वेतन पैकेज (CAPSP) के तहत दी जाने वाली सुविधाये। (For serving personnel)

भारतीय स्टेट बैंक के द्वार केंद्रीय सशस्त्र पुलिस बलों (सीएपीएफ) को विशेष वेतन पैकेज की सुविधा प्रदान की गई है। केंद्रीय सशस्त्र पुलिस बलों (सीएपीएफ) के कार्मिक केंद्रीय सशस्त्र पुलिस वेतन पैकेज के तहत वेतन खातों का लाभ उठा सकते हैं। इस वेतन पैकेज की मुख्य विशेषताएं निम्नलिखित हैं:-

कार्मिकों के रैंक के आधार पर तीन प्रकार अर्थात गोल्ड, डायमंड तथा प्लैटिनम में उपलब्ध है।

गोल्ड	सूबेदार मेजर, निरीक्षक, उप-निरीक्षक, सहायक उप-निरीक्षक, हेड कांस्टेबल, कांस्टेबल
डायमंड	डिप्टी कमांडेंट, असिस्टेंट कमांडेंट
प्लैटिनम	सैकंड-इन-कमांड और उससे ऊपर की रैंक के अधिकारी

-0.7 -2.7	
जीरो बैलेंस बचत	स्टेट बैंक ऑफ इंडिया के (CAPSP) अकाउंट में जीरो बैलेंस अकाउंट यानि
खाता	शून्य अधिशेष खाता की सुविधा प्रदान की जाती हैं। जीरो बैलेंस बचत खाता
	यानी आपको इस खाते की तरह मिनिमम बैलेंस रखने की कोई जरूरत नहीं।
एटीएम कम	किसी भी बैंक के एटीएम से राशि की निकासी की असीमित एवं निःशुल्क सुविधा।
डेबिट कार्ड	
	CDI 3:- 2 CA DOD 22 -2 -2 -2 -2 -2 -2 -2 -2 -2 -2 -2
निःशुल्क सुविधाएं	SBI बैंक के CAPSP वेतन खाते वाले सभी रैंक के कर्मियों को मिस्ड कॉल बैंकिंग, मल्टी
	सिटी चैक, एसएमएस अलर्ट की सुविधा। निःशुल्क डिमांड ड्राफ्ट, पासबुक अपडेट और
	ऑटो-स्वीप की सुविधा
MOD की सुविधा	SBI बैंक के CAPSP वेतन खाते वाले सभी रैंक के कर्मियों को निःशुल्क ऑटो MOD की
	सुविधा । जिसमे जब भी एकाउंट में एक लिमिट से अधिक राशि होने पर अतिरिक्त राशि
	आपके वेतन खाते से पैसे ऑटोमैटिकली e-MOD(Multi Option Deposit) डिपोजिट में
	चली जाती है , जिसमें आपको अधिक ब्याज मिलता है।
निःशुल्क	SBI बैंक CAPSP वेतन खाते वाले सभी रैंक के कर्मियों को 50 लाख रु. तक
व्यक्तिगत दुर्घटना	का निःशुल्क व्यक्तिगत दुर्घटना बीमा (मृत्यु) कवर।*
बीमा	का निःशुल्क व्यक्तिनत दुवटना बामा (मृत्यु) कवरा*
	ما الله الله الله الله الله الله الله ال
	SBI बैंक के CAPSP वेतन खाते वाले सभी रैंक के कर्मियों को स्थायी पूर्ण
	विकलांगता होने पर 50 लाख रु. तक का तथा स्थायी आंशिक विकलांगता होने
	पर 10 लाख रु. का निःशुल्क व्यक्तिगत दुर्घटना कवर।*
	Ü
	इसके अतिरिक्त 10 लाख रू. आतंकवादी /नक्सलियों/विदेशी दुश्मन के खिलाफ
	आपरेशन में शहादत होने पर।
िणाक नगर्न	
निःशुल्क हवाई	SBI बैंक में CAPSP वेतन खाते वाले सभी रैंक के कर्मियों को 01 करोड़ रुपये तक का
दुर्घटना बीमा	निःशुल्क वायु दुर्घटना बीमा (मृत्यु) कवर *।
	(यदि रक्षा/अर्धसैनिक विमान से यात्रा या कार्यालयीन ड्यूटी के लिए विभाग द्वारा प्रदान
	किया गया हवाई टिकट या सीएपीएसपी खाते से डेबिट द्वारा हवाई टिकट की खरीद)
	SBI बैंक के CAPSP वेतन खाते वाले सभी रैंक के कर्मियों आकर्षक दरों पर व्यक्तिगत

	ऋण, आवास ऋण, कार ऋण तथा शिक्षा ऋण प्रदान करता हैं।
	एक्सप्रेस क्रेडिट ऋण , कार ऋण एवं आवास ऋण लेने पर 100% प्रोसेसिंग
	शुल्क की छूट।
बैंक लॉकर	SBI बैंक के CAPSP वेतन खाते वाले सभी रैंक के कर्मियों को वार्षिक बैंक लॉकर
	किराये में 25% की छूट।
ओवरड्राफ्ट	SBI बैंक के CAPSP वेतन खाते वाले सभी रैंक के कार्मिकों को दो माह के वेतन
सुविधा	के बराबर की राशि के ओवरड्राफ्ट की सुविधा
	हालांकि ओवरड्राफ्ट की सुविधा एक प्रकार का ऋण या लोन ही हैं, जिस पर आपको ब्याज
	भी देना पडता हैं।
	SBI ओवरड्राफ्ट की सुविधा के तहत् ली गई राशि का भुगतान ग्राहक को छः माह की
	अवधि में ब्याज सहित चुकाना होता है

	अवाज में ज्यान ताहत युगमा हाता ह
एसबीआई रिश्ते खाते	इन सुविधाओं के अलावा भारतीय स्टेट बैंक ने बल के जवानों के परिवार के सदस्यों के खाते खोलने के लिए एक विशेष सुविधा भी प्रदान की है जिसको एसबीआई रिश्ते योजना के नाम से जाना जाता है। एसबीआई रिश्ते के अन्तर्गत भारतीय स्टेट बैंक के वेतन पैकेज खाताधारकों के परिजनों हेतु आकर्षक लाभ उपलब्ध हैं। पात्रता: गोल्ड और उससे ऊपर वेरिएंट के सैलरी पैकेज खाता धारक "एसबीआई रिश्ते" के अन्तर्गत खाता खोलने/परिवर्तित करने हेतु पात्र हैं। एसबीआई रिश्ते की सुविधा प्रत्येक गोल्ड एवं उच्च वेरिएंट खाताधारक के अधिकतम 4 (चार) परिजन हेतु उपलब्ध है (माता-पिता, पित-पत्नी, पुत्र-पुत्री एवं भाई-बहन)।
	एसबीआई रिश्ते – बचत खाते के लाभ :-
	 शून्य अधिशेष खाता प्रत्येक सदस्य हेतु ₹ 5 लाख का व्यक्तिगत दुर्घटना बीमा (मृत्यु) लाभ (अवयस्क परिजनों को छोड़कर) वार्षिक लॉकर किराये पर 10% की छूट एसबीआई और अन्य बैंकों के एटीएम पर असीमित संख्या में निशुल्क लेनदेन ऑटो स्वीप की सुविधा के साथ जमा राशि पर अधिक ब्याज अर्जित करने की सुविधा नि: शुल्क मल्टीसिटी चेक पत्रक
	नि: शुल्क माँग ड्राफ्ट जारी करना और ऑनलाइन एनईएफटी / आरटीजीएस लेनदेन
वेबसाइट	अधिक जानकारी के लिए वेबसाइट पर जाएँ bank.sbi/web/salary-account
मोबाइल नंबर	+91 8100025518
SBI PAI (Death) Claim facilitator	SBI PAI (Death) Claim Facilitator For period 04.01.2023 to 03.04.2024, Insurance Policy has been arranged from The Oriental Insurance Co. Ltd. M/s Anand Rathi Insurance Brokers Ltd. (ARIBL) Correspondence Address: Regent Chambers, 10th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai- 400021, Maharashtra Contact Details:
	Toll Free No.: 1800-123-8733 Bhupendra Thanekar: 09833784147 Kunal Balkrishnan: 09892557521 Email ID: paihelpdesk@rathi.com
SBI CAPSP	1. श्री देबदर्शी त्रिपाठी, उप महाप्रबंधक, भारतीय स्टेट बैंक सैलरी पैकेज खाता, मोबाईल नं० 8100025518, लैन्ड लाईन टेलिफोन नं0 02222741360

2.	श्री दीपक	श्रीवास्तव,	सहायक	महाप्रबंधक,	भारतीय	स्टेट	बैंक	सैलरी	पैकेज	खाता,	मोबाईल	नं0
	94706442	08										

<u>पेंशनभोगी</u> कार्मिको के लिए एसबीआई द्वारा केंद्रीय सशस्त्र पुलिस वेतन पैकेज (CAPSP) के तहत दी जाने वाली सुविधाये। (For Pensioners)

विशेषताएँ	7	गोल्ड	डायग	ांड	प्लैटिन	ग
पात्रता-सीआरपीएफ (सेवानिवृत्ति के समय रैंक)	निरीक्षक,	ार, निरीक्षक, उप- सहायक उप- हेड कांस्टेबल, ानुचर	डिप्टी व असिस्टेंट कमांडेंट	न्मांडेंट,	सैकंड-इन-कमां उससे ऊपर अधिकारी	
केंद्रीय सश	ास्त पुलिस	वेतन पैकेज (С	בAPSP)_व	नी विशे	षताएँ/फ़ायदे	
मिनिमम बैलेंस		शून्य (कोई म	गसिक औस	त शेष अ	ावश्यक नहीं है)	
	Ų	टीएम कम डेर्	बेट कार्ड	:		
डेबिट कार्ड का प्रकार		अंतर्राष्ट्रीय गोल्ड र	डेबिट कार्ड 🛚	#	अंतर्राष्ट्रीय प्लैि कार्ड #	टेनम डेबिट
		सभी एसबीआई श	ग़ाखाओं में नि	ने:शुल्क ज	गरी करना।	
		कोई वार्षिक रखर				
		संयुक्त खाताधारव कार्ड ।	p के लिए र्ज	विनसाथी	के लिए निःशुल्क	ऐड-ऑन
		सभी बैंक एटीएम	गर अमीमि	न प्राप्त ले	नटेन 	
		# उन सीएपीएसप		_		त्तो
		अंतरराष्ट्रीय डेबिट				
मल्टी सिटी चेक (सभी शार	खाओं पर	- प्रति माह २५ चेव			1017 110 110 40	V 1
सममूल्य पर देय)		- सभी एसबीआई	•		जारी करने का	अनुरोध।
वार्षिक लॉकर किराये में रि	रयायत	लागू दर का 10%		लागू दर	र का 15%	लागू दर
		(01/04/2022 से प्रभावी) का 25			का 25%	
एसबीआई के भीतर स्थायी	अनुदेशों	कोई शुल्क नहीं।				
की स्थापना का शुल्क						
आरटीजीएस/एनईएफटी इ	•	कोई शुल्क नहीं।				
ड्राफ्ट जारी करने का शुल्व	চ	कोई शुल्क नहीं।	. 5		3.6 6	•
		(मुफ्त ड्राफ्ट की संख्या और राशि पर कोई प्रतिबंध नहीं) सभी				
		एसबीआई शाखाः	ओं में (यदि व	तिन पैके	ज खाते के माध्यम	से जारी
•	<u> </u>	किया गया हो)		0		
		ए मानार्थ व्यक्तिग		बामा (मृत	यु) कवर ।	
पेंशनभोगियों को व्यक्तिगत	न दुघटना (मृत्	y) बीमा रु. 30	लाख			
अतिरिक्त बीमा कवर के	वल दुर्घटना ग	नृत्यु के मामले में ल	गगू होता है			
जले हुए मामलों में प्लास्टिव				तम रु. १।	० लाख	
आयातित दवा मामलों की			अधिक	तम रु. ०	5 लाख	
दुर्घटना के बाद कोमा के ब	बाद मृत्यु (४८ प	यंटे से अधिक)	अधिक	तम रु. 02	२ लाख	

हवाई एम्बुलेंस अधिकतम रु. 10 लाख

<u>पेंशनभोगी परिवारजन के लिए एसबीआई द्वारा केंद्रीय सशस्त्र पुलिस वेतन</u> <u>पैकेज (CAPSP) के तहत दी जाने वाली सुविधाये। (For Family Pensioners)</u>

विशेषताएँ	विवरण
पात्रता	सीआरपीएफ परिवार के पेंशनभोगियों के लिए।
(CAPSP) Account की विशेषता	
मिनिमम बैलेंस	शून्य (कोई मासिक औसत शेष आवश्यक नहीं है)
एटीएम सह डेबिट कार्ड	
डेबिट कार्ड का प्रकार	अंतर्राष्ट्रीय गोल्ड डेबिट कार्ड #
	सभी एसबीआई शाखाओं में नि:शुल्क जारी करना।
	कोई वार्षिक रखरखाव शुल्क नहीं।
	सभी बैंक एटीएम पर असीमित मुफ्त लेनदेन।
	# उन पारिवारिक पेंशन खाताधारकों को जारी किया जाएगा
	जो अंतरराष्ट्रीय डेबिट कार्ड जारी करने के लिए सहमति देते
	हैं।
मल्टी सिटी चेक (सभी शाखाओं पर	- प्रति माह २५ चेक निःशुल्क ।
सममूल्य पर देय)	
वार्षिक लॉकर किराये में रियायत	लागू दर का 10%
एसबीआई के भीतर स्थायी अनुदेश की	कोई शुल्क नहीं।
स्थापना शुल्क	
आरटीजीएस/एनईएफटी शुल्क	कोई शुल्क नहीं।
ड्राफ्ट जारी करने का शुल्क	कोई शुल्क नहीं।
	(मुफ्त ड्राफ्ट की संख्या और राशि पर कोई प्रतिबंध नहीं) सभी
	एसबीआई शाखाओं में (यदि पारिवारिक पेंशन खाते के
	माध्यम से जारी किया गया हो)

Loan facilities to CAPSP account holders

Home loan	☐ "SBI Privilege" Special I	Home loan scheme
1	□ 100% processing fee wai	ived (Property search and valuation fee etc. payable)
Education loan	 Competitive interest rate 	th for study in India and up to Rs. 1,5 cr. for abroad acurity loan up to Rs. 50 Lakhs for premier institutions i.e.
Auto loan	Nil Prepayment charges Flexi Repayment Option Additional 0,25% ROI co 100% processing fee wa Pre-Approved Two-Whee	ived on Car Loan
Xpress Credit Personal loan	☐ 100% processing fee☐ Competitive interest ra☐ Repayment period up	ate
Pension loan	☐ Maximum up to Rs. 14 L ☐ Loan up to 76 years of a	
Loans will be a	vailable, if eligible as per elig	gibility norms of particular Loan Scheme. Bloners (w.e.f. 01.04.2022)
Minimum Balano		Nil (No monthly average balance required).
William Dalam	æ	THE (140 Horistin) divolage belief to Torquisto,
ATM cum Debit	Card	International Gold Debit Card # Issue without charges on request.
		No Annual Maintenance Charges
		Unlimited free number of transactions across all Bank ATMs in India
		# to be issued to those Family Pension account holders who request for issuance of International Debit Card
Multi City Chequ	ie	Issuance of 25 cheque leaves free per month
	nnual Locker Rent	10%
Setting up of Sta	anding Instructions in SBI	Free
RTGS / NEFT o	harges	Free
Draft Issue char	ges	Free

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Centre	Contact No.	E-mail Address
Advisor - CAPF		
IPS (Retd) - All India	011-23407733 9821130622	advisor.capf@sbi.co.in
Circle Advisor - CAPF (Gujarat, Madhya Pradesh and Chhattisgarh)	9419795253	narinder.jamwal@sbi.co.in
Circle Defence Banking Advisor (CDBA)	Service and the service	
Major General (Reld.) Bengal, Bihar, Jharkhand, Odisha Sikkim , Andaman	9674621402	cdbaarmy.lhokol@sbi.co.in
Maj General (Retd) - Uttar Pradesh/ Madhya Pradesh/ Chhattisgarh	8511862617	cdbaarmy.lholuc@sbi.co.in
Maj General (Retd) - Maharashtra/ Gujrat/ Goa	7382926601	cdbaarmy.lhomum@sbi.co.in
Maj General (Retd) - Punjab/ Haryana/ Himanchal Pradesh/ J&K/ Ladakh	9765330261	cdba.lhocha@sbi.co.in
Maj General (Retd) - North East States	9630369311	cdba.lhoguw@sbi.co.in
Maj General (Retd) - Andhra Pradesh/Telangana/Tamil Nadu	9100301137	cdbaarmy.lhohyd@sbi.co.in
Maj General (Retd.) - Karnatka / Kerala	7764905820	cdba.lhoban@sbi.co.in



BECAUSE OUR HEROES DESERVE THE BEST

SBI PROUDLY PRESENTS
CENTRAL ARMED POLICE SALARY PACKAGE



Central Armed Police Salary Package (CAPSP) - Central Armed Police Force (CAPF)

Features	Gold	Diamond	Platinum
Eligibility	Subedar Major, Inspector, Sub - Inspector, Assistant Sub Inspector, Head Constable, Constable, Enrolled follower	Deputy Commandant, Assistant Commandant	Director General, Spl DG, Addl DG, Inspector General, Deputy Inspector General Commandant Second-in-Command,
	Equivalent ranks in	RPF / RPSF	
CAPSP Account benefits/			
Min. Balance	NIL	(No monthly average bala	ance required)
Lifetime Unique Account Number		Available	
Complementary Insuran	ce Cover		
Personal Accidental Insurance (Death) Cover*		7.715.000.000.000	(For Serving Personnel only)
Air Accidental Insurance (If Travel by Defense / Paramilitar	(Death) cover* y Aircraft or Air ticket provided l		(For Serving Personnel only) Air ticket purchased by debit to CAPSP A/C.
Permanent Total Disability Cover (Accidenta			th (For Serving Personnel only)
Permanent Partial Disabili	ty Cover (Accidental)*	Max. up to Rs. 50 lak	(h (For Serving Personnel only)

Visit bank.sbi/web/salary-account





dd on Covers applicable Personal Accidental	On duty Death during action : Foreign Enemy (For Serving Per	against Terrorist / Naxalites / sonnel only)	Max. up to Rs, 10 Lakh
nsurance (Death) claim	Xpress Credit Loan cover for S Action against Anti National Ar Foreign enemy (For Serving Per	SBI Loan A/Cs, for death in ctivities/ Terrorist/ Naxalite /	Max, up to Rs. 10 Lakh
	Cost of Plastic Surgery in Burn	cases	Max, up to Rs. 10 Lakh
	Transportation of Imported Me		Max. up to Rs. 5 Lakh
100	Death in Coma (More than 48		Max. up to Rs, 5 Lakh
	Air Ambulance		Max. up to Rs.10 Lakh
		r one child (18-25 years) [25% of entitled over) (For serving personnel Only)	Max. up to Rs. 8 Lakh (For girl dhili max. up to ₹ 10 Lakh) \$
	Girl Marriage Cover (18-25 age) [20] Insurance (Death) Cover] {For Serv	% of entitled Personal Accident	Max. up to No. 10 Lake for 2 gill childre or max. up to Re. 5 Lake for 1 girl child
		f travel incurred by immediate	Max. up to Rs. 50.000
	Repatriation of mortal remain		Max. up to Rs. 50,000
	Ambulance charges	to 03.01.2024 and continua	Max. up to Rs, 50,000
	A F 1 Marking of DAI alabase a	antest and CRI Branch Inreteral	NM Branchae in Millitan.
	Stations) and Bank insurance 1800-123-8733, 022-4909 30 Forms and related guidelines "https://bank.sb./web/salary-	ontact any SBI Branch (preferal e facilitator M/s Anand Rathi, F xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Relationship Managers
ATM cum Debit Card	Stations) and Bank insurance 1800-123-8733, 022-4909 30 Forms and related guidelines	e facilitator M/s Anand Rathi, F xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Relationship Managers
ATM cum Debit Card	Stations) and Bank insurance 1800-123-8733, 022-4909 30 Forms and related guidelines "https://bank.sb/web/salary- International Gold	e facilitator M/s Anand Rathi, F xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Relationship Managers
ATM cum Debit Card	Stations) and Bank insurance 1800-123-8733, 022-4909 30 Forms and related guidelines *https://bank.sb/web/salary- International Gold Debit Card (Master / Visa) # # Issue without charges on r No annual maintenance char	e facilitator M/s Anand Rathi, F x06, 9833784147, 9892557521 s are available at account/accident-insurance" International Platinum Debit (request. rges	Relationship Managers
ATM cum Debit Card	Stations) and Bank insurance 1800-123-8733, 022-4909 30 Forms and related guidelines https://bank.sb/web/salary-International Gold Debit Card (Master / Visa) # # Issue without charges on r No annual maintenance charges issue of debit card for in	e facilitator M/s Anand Rathi, F 206, 9833784147, 9892557521 s are available at account/accident-insurance" International Platinum Debit of request. rges bint account holder	Relationship Managers Card (Master / Visa) #
ATM cum Debit Card	Stations) and Bank insurance 1800-123-8733, 022-4909 30 Forms and related guidelines inttps://bank.sb/web/salary-International Gold Debit Card (Master / Visa) # # Issue without charges on r No annual maintenance charge issue of debit card for ju Unlimited free number of tra	e facilitator M/s Anand Rathi, F x06, 9833784147, 9892557521 s are available at account/accident-insurance" International Platinum Debit of request. rges pint account holder insactions across all Bank ATMs	Relationship Managers Card (Master / Visa) #
ATM cum Debit Card	Stations) and Bank insurance 1800-123-8733, 022-4909 30 Forms and related guidelines inttps://bank.sb/web/salary-International Gold Debit Card (Master / Visa) # # Issue without charges on r No annual maintenance charge issue of debit card for ju Unlimited free number of tra	e facilitator M/s Anand Rathi, F 206, 9833784147, 9892557521 s are available at account/accident-insurance" International Platinum Debit of request. rges bint account holder	Relationship Managers Card (Master / Visa) #
ATM cum Debit Card Free Personal Accidental Insurance (Death) Cover (in addition to account level PAI) @	Stations) and Bank insurance 1800-123-8733, 022-4909 30 Forms and related guidelines https://bank.sb/web/salary-International Gold Debit Card (Master / Visa) # # Issue without charges on r No annual maintenance charge issue of debit card for junimited free number of training training to the control of the Diamond variant customers	e facilitator M/s Anand Rathi, F x06, 9833784147, 9892557521 s are available at account/accident-insurance" International Platinum Debit of request. rges pint account holder insactions across all Bank ATMs	Relationship Managers Card (Master / Visa) # s in India ebit cards.
Free Personal Accidental Insurance (Death) Cover (in addition to account	Stations) and Bank insurance 1800-123-8733, 022-4909 30 Forms and related guidelines https://bank.sb//web/salary-International Gold Debit Card (Master / Visa) # # Issue without charges on r No annual maintenance cha Free issue of debit card for junimited free number of trail Diamond variant customers	e facilitator M/s Anand Rathi, F x06, 9833784147, 9892557521 s are available at account/accident-insurance" International Platinum Debit of request. rges pint account holder nsactions across all Bank ATMs are also eligible for Platinum De	Card (Master / Visa) # s in India ebit cards.
Free Personal Accidental Insurance (Death) Cover (in addition to account level PAI) @ Free Air Accidental	Stations) and Bank insurance 1800-123-8733, 022-4909 30 Forms and related guidelines introduced international Gold Debit Card (Master / Visa) # # Issue without charges on r No annual maintenance charge issue of debit card for junimited free number of train Diamond variant customers Rs. 2 Lakh	e facilitator M/s Anand Rathi, R x06, 9833784147, 9892557521 s are available at account/accident-insurance* International Platinum Debit (request. rges bint account holder insactions across all Bank ATMs are also eligible for Platinum De Rs. 5 La	Card (Master / Visa) # s in India ebit cards.

nternet Banking	Offered free (Charges applicable to third party sites like IRCTC etc. payable) Free Unlimited online transactions i.e. NEFT/RTGS/Fund transfer etc.				
Multi City Cheques	- Issuance of 25 leaves free per monthh				
Easy overdraft up to 2 Months Net salary, subject to min. redual service of 6 months. # (For Serving Personnel only)	Maximum up to Rs. 75,000/-	Maximum up to Rs. 1,50,000/-	Maximum up to Rs. 2,00,000/-		
(or certing i broamer emy)	#Adjusted from the nex	t salary within a period of (months.		
Concession in Annual Locker Rent	10% (w.e.f. 01.04.2022)	15% of applicable rate	25 % of applicable rate		
Auto Sweep Facility available (on request)	-Threshold Amount: Rs.35,000/- -TDRs/STDRs to be created for a minimum amount of Rs.10.000/- (and in multiples of Rs.1,000/-) at any one instance				
Setting up of Standing Instructions in SBI	Free				
Transfer of funds between SBI Branches	Free				
Passbook	Available Free Updating at Non- Home Branches also				
eZ trade	(3-in-one account: Demat, Share trading and Savings A/c)- Available				
RTGS/NEFT charges	Free				
NPS	Available				
PPF	Available				
Sukanya Sammriddhi		Available			
Drafts issue charges	Free (if issued through Salary Package account)				
Family Savings Account - SBI Rishley* (For Serving Personnel only) * Terms & Conditions apply	Savings Bank A/C Max benefits are available ur (I) Zero Balance (ii) Issua transactions at any Bank (iv) Auto Sweep Facility A (vi) Rs. 5 lakh Personal A	imum 4 A/Cs may be opene inder these accounts:- ince of Debit Card free, AMC fr is ATM in India (iii) Demand dra wailable (on request) (v) 10% o occidental (Death) Insurance co	oft issuance Charges free concession in annual locker rent over (except minors)*		
Cent	ral Armed Police Salary F	Package (CAPSP) - CAPF Pe	ensioners		
(Similar benefits as avail * Terms & Conditions ap		and Il except those specially me	ntioned for Serving Personnel		



CUSTOMIZED ACCOUNT I COMPLIMENTARY ACCIDENT INSURANCE LOANS AT HIGHLY COMPETITIVE INTEREST RATES WEATH & INVESTMENT ADVISORY SERVICES DIGITAL BANKING THROUGH SBI YONO



CENTRAL ARMED POLICE SALARY PACKAGE



Visit bank.sbi/web/salary-account

FOLLOW US ON OOO OO



SBI's Commitment to serve CAPF





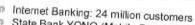
Long standing association with the CAPF Forces Institution and Serving Personnel/ Veterans

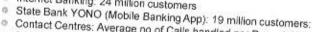


Unmatched Network of more than 22000 branches, 62000 CSPs, 60000 ATMs and commitment for Serving Personnel/ Veterans through 559 Defence / CAPF Intensive Branches (212 Campus Branches). Reach upto Tawang (Arunachal), Diskit, Drass (Ladakh), Uri, Mendhar (J&K) Ramgarh (Jaisalmer), Andaman Islands, Badrinath,



Banking through Tech Channels particularly beneficial for customers away from their Home Branches:





Contact Centres: Average no of Calls handled per Day - 4.40 Lacs

SBI Quick: 2.50 Lac queries per day

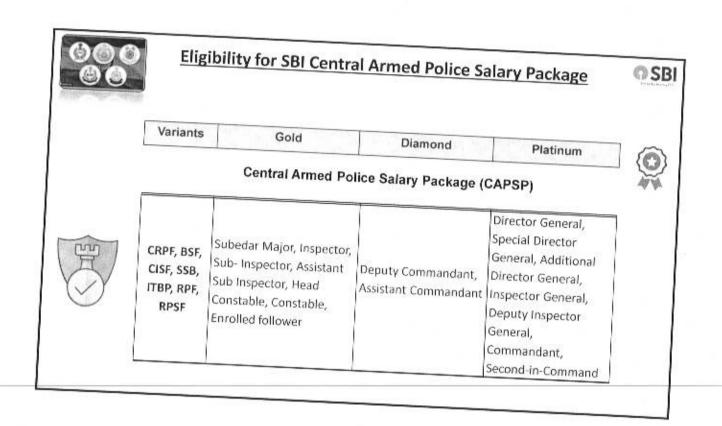




Placement of 4 Defence Banking Advisors / Advisor (CAPF) at Defhi and 8 Circle Defence Banking Advisors / Circle Advisor (CAPF) pan India for Regular engagement with Defence Forces



Dedicated team at Corporate Centre for engagement with CAPF Forces through frequent visits. Improvement in services, Loan products infrastructure etc. basis feedback is done on an ongoing basis







Zero Balance Account & SBI ATM-Debit Card

SBI

Zero Balance Account



- Lifetime unique account number
- Can be converted into Pension Account after retirement
- Can be jointly operated with spouse
- No Minimum Balance requirement
- No Quarterly Average Balance requirement
- No penalties for non maintenance of minimum balance

SBI	ATM - Debi	t Card	s
CARD	WITHDRAWAL	TXN	782

VARIANT	ATM CARD ISSUED	WITHDRAWAL LIMIT	TXN LIMIT AT POS	THASACTION AT ATMS (Set 8 OTHER BANKS)
GOLD	International Gold	₹50,000/-	₹2 lacs	Unlimited no. free across all bank ATMs in India
a PLATINUM	International Platinum	\$1,00,000/.	₹2 lacs	Unlimited no. free across all bank ATMs in India

- Free Debit Card available for Joint Account holder
- Platinum Debit Card for Diamond variant customers
- Airport Lounge Access on SBI Platinum Debit Card
- Personal Accident Insurance (death) Cover (in addition to account level PAI) up to ₹5 Lac
- Free Personal Air Accident Insurance Cover up to ₹10 Lac
- Purchase protection for their and burgiary up to ₹2 Lac
- No annual maintenance charges
- Family Transportation & Transportation of Mortal Remains ₹50,003/-
- Checked-in Baggage Loss Cover ₹25,000/-



Personal Accident (Death) Cover



Permanent Total Disability Cover (Accidental)



ermanent Partial Disability Cover (Accidental)



Air Accident (Death) Cover



Add on Cover (Applicable in case of Accidental Death)

Complimentary Insurance Cover: For Serving Personnel



Gold

Diamond

Platinum

₹50 Lacs

(Additional PAI ₹10 lakh and SBI Xpress Credit loan cover of max. ₹ 10 lakh for death in Action against Terrorist / Naxalite Action / Foreign Enemy)

Maximum up to ₹50 Lacs

Maximum up to ₹50 Lacs

(If travel by Defence / Para Military Aircraft or Air ticket provided by Department for official duty or Air Ticket purchased by debit to CAPSP A/C)

Cost of Plastic Surgery in Burn cases - Max. ₹ 10 Lakh Transportation of Imported Medicine - Max. ₹ 5 Lakh Death in Coma (more than 48 hrs) after accident— Max. ₹ 5 Lakh

Higher Education (only Graduation) for one child (18-25 years old) - Max. ₹ 8 Lakh (For Girl child Max. ₹ 10 Lakh) Air Ambulance - Max. ₹10 Lacs Girl child Marriage Cover- (18-25 age) – 20% of PAI Cover, Max. ₹ 10 Lakh for two girl children, Max. ₹ 5 Lakh

Family Transportation: Max. ₹ 50,000 (cost of travel incurred by immediate 2 family members to reach place of accident)

Repatriation of Mortal Remains – Max. ₹ 50,000/-Ambulance Charges - Max. ₹ 50,000/



O SBI Complimentary Insurance Cover: For CAPSP Pension A/C. Gold

Diamond

Platinum



Personal Accidental (Death) Cover

₹30 Lakh



Add on Cover (Applicable in case of Accidental Death)

Cost of Plastic Surgery in Burn cases – Max. ₹ 10 Lakh Transportation of Imported Medicine – Max. ₹ 5 Lakh Death in Coma (more than 48 hrs) after accident- Max. ₹ 5 Lakh Air Ambulance – Max. ₹10 Lakh Higher Education (only Graduation) for one child (18-25 years old) - Max. ₹ 5 Lakh

Girl child Marriage Cover- (18-25 age) – 20% of PAI Cover, Max. ₹ 5 Lakh Family Transportation: Max. ₹ 50,000 (cost of travel incurred by immediate 2 family members to reach place of accident)

Repatriation of Mortal Remains – Max. ₹ 50,000/-Ambulance Charges - Max. ₹ 50,000/-



Benefits for CAPF Family Pensioners (w.e.f. 01.04.2022)

O SBI



No minimum balance requirement



Free International Gold Debit Card (issued with consent)



Free issuance of Debit Card without Annual Maintenance Charges



10% concession in Annual Locker rent



25 Multicity Cheque leaves free per month



No Charges for Demand Draft issuance

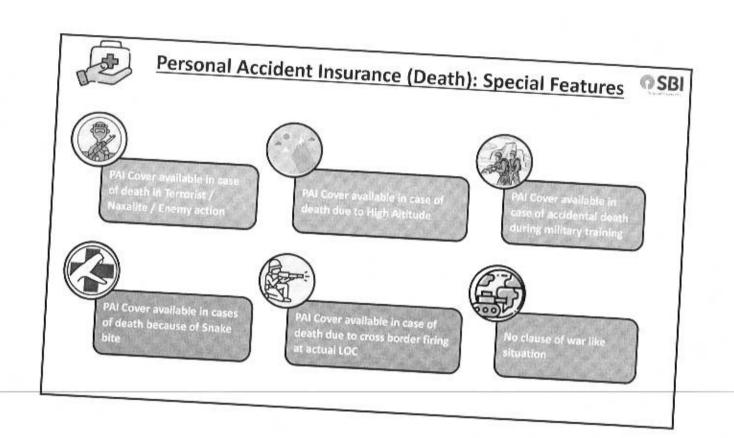


Free RTGS / NEFT transfer



Free setting up of Standing Instructions in SBI





SBI PAI (Death) Claim Facilitator

O SBI

For period 04.01.2023 to 03.01.2024, Insurance Policy has been arranged from **Oriental Insurance Co. Ltd.**



M/s Anand Rathi Insurance Brokers Ltd. (ARIBL)



Correspondence Address:

Regent Chambers, 10th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai- 400021, Maharashtra



Contact Details:

Toll Free No.: 1800-123-8733 Bhupendra Thanekar: 09833784147 Kunal Balkrishnan: 09892557521 Email ID: paihelpdesk@rathi.com



"SBI Rishtey": Family Savings Account

OSBI

Spouse, Children, Parents & Siblings are eligible to open "SBI Rishtey"- Family savings account



Maximum 4 accounts of family members may be opened under this facility.



No minimum balance requirement



Free issuance of Debit Card



Nil charge for SMS alerts



No charges for Demand Draft issuance



Auto Sweep Facility available (optional)



SBI Education Loan for CAPF Personnel





SBI Scholar Loan (234 institutions approved Institutes)



Competitive Interest Rates



Loan amount upto Rs. 20 Lacs without collateral security (Scholar loan)



Other Education loans offered: SBI Student loan/ SBI Global Ed-Vantage



The co-borrower i.e. one of the parents (father/ mother) should mandatorily have a Central Armed Police Salary Package (CAPSP) A/c with our Bank linked to the Education Loan A/c & post-retirement of the co-borrower, the pension should also be drawn from the account with our Bank



SBI Privilege Home Loan for CAPF Personnel

@SBI



ă.

Special Home Loan for CAPF Personnel



No hidden charges



100% processing fee waiver



Available as Term Ioan



Loan amount up to ₹50 Crores



Loan term up to 30 years (



Repayment up to 75 years



TIR/ Valuation, CERSAI etc. charges to be recovered



SBI Xpress Credit (Personal Loan) for CAPF Personnel





General Purpose Loans, Max: ₹35.00 Lacs



Competitive Interest Rates depending upon CIBIL score



Loans repayable within 72 months tenure



Nil processing fee, Nil Margin, Zero Security



Interest calculated on daily reducing balance



Insta Credit loan up to ₹3Lacs for existing Xpress Credit customers on INB platform



Overdraft facility available on Xpress Credit Loans



0.50% Interest discount on Xpress Credit loans above ₹10 Lacs.

@ SBI

Real Time Xpress Credit (Personal Loan)

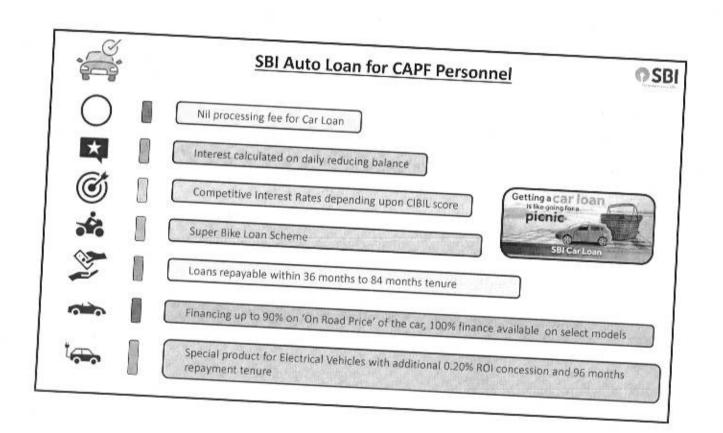
RTXC is a fully digitized loan journey on YONO app (Android version) designed for Defence Salary Package customers for Xpress credit loans up to ₹35 lakhs and can be availed instantly at your convenience on 24*7 basis

FEATURES:

- Aadhaar OTP based e-sign of customer.
- Step-by-Step Guided e-mail and SMS Communication System.
- Digitization of entire loan documentation processes viz. Ioan application, Ioan agreements, stamping and signature at DDE enables States/ UTs.

Advantages of the New Process for Xpress Credit:

- Real Time sanction of loan.
- No need to fill in the manual Application.
- Customer input required in 8 fields only. Eight screen journey for the customer.
- instant Disbursement.





Easy Overdraft Policy: Central Armed Police Salary Package

@SBI

	Amount	Repaymer
Platinum	₹ 2.00 Lacs	6 months
Diamond	₹ 1.50 Lacs	6 months
Gold	₹ 0.75 Lacs	omonths



A letter of application for overdraft



No need to open separate overdraft account



Overdraft set up with reducing drawing power for 6 months



Can be availed online also by pre - selected customers



Auto Sweep Facility: Central Armed Police Salary Package

@SBI



Save penalties on premature payment of entire Term Deposit



Earn Term
Deposit Receipt
(TDR) interest
rates on your
Savings Bank
Balance



Facility for automatic sweep of balances over and above Rs 35,000 for conversion into TDRs



TDRs are created for minimum amount of Rs 10,000/- and further in multiples of Rs 1,000/-



Automatic
Unitized breaking
of TDRs in
multiples of Rs
1,000/- on issue
of cheque and
withdrawal
through ATM



Lockers Facility: Central Armed Police Salary Package

OSBI

Size	Locker Rent in	₹ (GST applicable)
	Metro & Urban	Rural & Semi Urban
Small	2000	1500
Wedium	4000	3000
Large	8000	6000
Extra Large	12000	9000



25% Concession to Platinum Customers



15% Concession to Diamond Customers



10% Concession to Gold Customers (w.e.f. 01.04.2022)



YONO by SBI: Lifestyle and Banking Dono

O SBI



Digital bank Banking transactions



Fund transfer



Bill pay/ Recharge



Fixed deposit



One view of all SBI account



Financial Super Store Customer Value Enhancement



Cards



Mutual fund



Insurance



Investment



& SHI MUTUAL FILMS
SBI Card



Online Market Place Shopping Portal



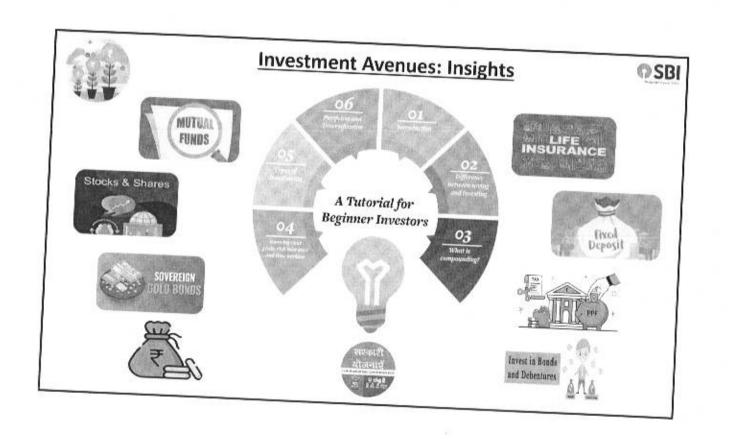
Shop



Book and order

Exclusive discounts and offers for customer registered on YONO





SBI: Traditional Investment Products





Fixed Deposits

- e-TDR/e-STDR , e-TDR/e-STDR under Income Tax Savings Scheme
- e-Mods, SBI Flexi Deposit, e-Recurring Deposits
- Caps gain Account



Sukanya Samriddhi Yojana

- Bank account can be opened for girl child up to 10 years of Age
- Deposit only for 14 years with maturity at 21 years
- Deposit Amount as low as ₹250 and maximum ₹1,50,000 in one financial year
- Facility of 50% payment after 18 years of age



National Pension System

- □ Invest monthly with Tax Benefits u/s –80CCD & 80CCE
- Get a part in lump-sum on retirement and fixed monthly income for the lifetime
- Facility to Choose investment option & Pension Fund Manager
- Operate your account from anywhere in the country

SBI: Traditional Investment Products





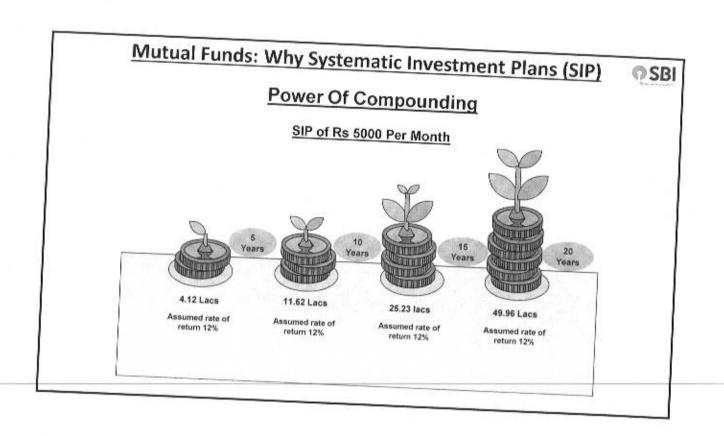
Public Provident Fund

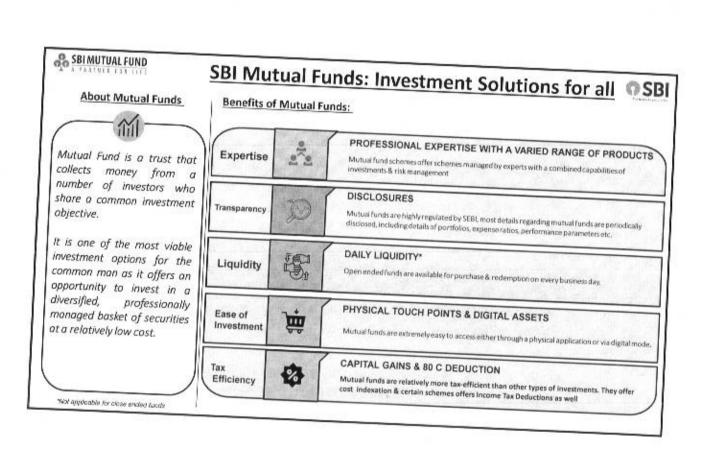
- Interest fully exempted from Income Tax under section 80 C
- Good long term investments of 15 years
- Deposit Amount as low as ₹500 and maximum ₹1,50,000 in one financial year
- Account can be extended in a block period of 5 years after maturity



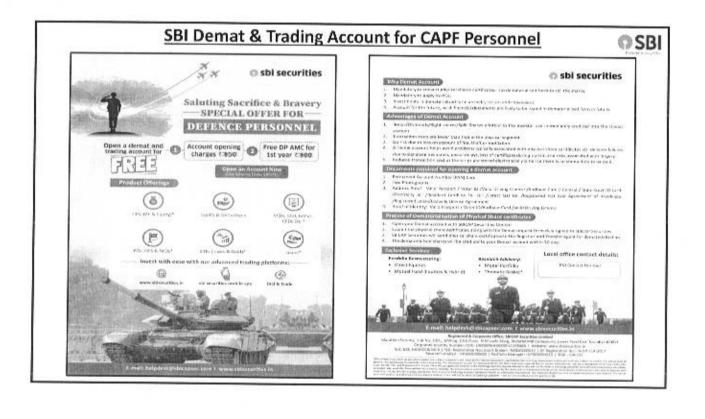
Senior Citizen Saving Scheme

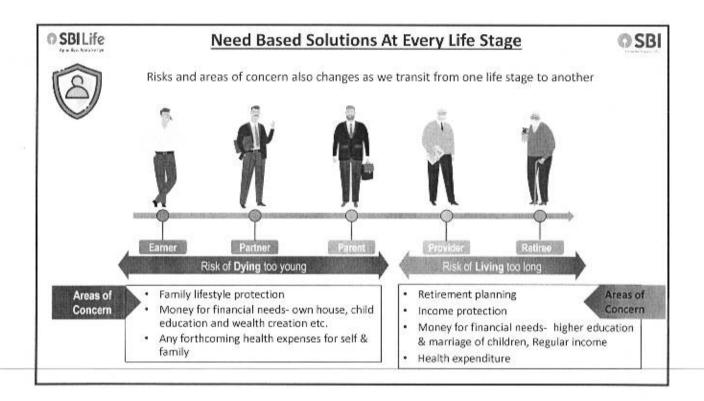
- Interest fully exempted from Income Tax under section 80 C
- Investment avenue for retired Defence personnel for 05 years
- Deposit Amount maximum ₹15,00,000.
- Relaxation in age for Defence Personnel





Investor Need	Investment horizon Fund		Why buy?		
Short term investment upto 3 years	Medium to long term (1 years to 3 years or above)	SBI Equity Savings Fund SBI Arbitrage Opportunities Fund	Potentially higher returns than fixed deposits Equity Taxation for Arbitrage & Equity Savings Fund.		
Better Tax efficient Return	Medium to long term (3 years to 5 years)	SBI Equity Hybrid Fund SBI Conservative Hybrid Fund SBI Balanced Advantage Fund	Balanced approach – aims for growth from equity as stability from debt Investor can look at generating regular cash flows by way SWP facility in case of SBI Equity Hybrid Fund & Debt Hybr Fund.		
Long term wealth creation	Long Term (> 3 years)	SBI Focused Equity Fund SBI Contra Fund	For Long term financial goals Actively & dynamically managed equity fund		
Solution Oriented Long Term (> 5 years)		SBI Retirement Benefit Fund SBI Magnum Children Benefit Fund SBI Long Term Equity Fund	Investors looking for long term capital appreciation. It helps to achieve financial goals like child's future highe education or regular source of income for a retiree. Idea for long term compounding 1.5 Lakhs tax exemption U/s 80C only with SBI Long term Equity (ELSSI)		







Retail General Insurance Products





- Motor Insurance provides comprehensive coverage to a vehicle in case of a road mishap where damage may occur to own vehicle, third party liability and personal accident of owner/driver/occupants.
- The coverage broadly gets divided into Own Damage and Third party Liability. There are various sub products like Private Motor Policy. Commercial Motor Policy and Miscellaneous Policy.



This product Covers medical expenses during hospitalization for various active line of treatments for a single individual or it's family. It is also a tax saving instrument under section 80D of Income Tax Act. SBI General offers host of comprehensive products like Arogya Plus, Arogya Sanjeevani, Arogya Premier to protect individual from hefty hospital bills.



 This product provides coverage to Indian residents going for trips to abroad for Business or Holiday in case of mishaps like medical emergencies, Personal Accident, Loss of travel documents, Trip cancellation, loss of baggage

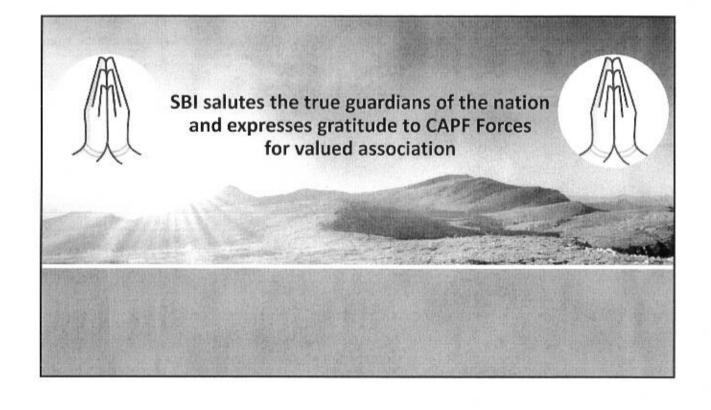


- This product provides protection to Individual dwellings against Catastrophe affecting the structure, burglary and theft of contents therein.
- The policy also acts as collateral against loan taken for purchase of property and Lawsuits due to injury on the property



- The product provides insurance cover against 13 critical illnesses which is either an exclusion in health policies or provided as a top up with health policies. Critical illness consists of conditions like Cancer, AIDS, Stroke, Multiple organ failures etc.
 It is a benefit based policy where sum insured is paid in case of diagnosis of any of the critical illnesses
- IPA specifically known as Individual Personal Accident policy provides compensation to a
 - IPA specifically known as Individual Personal Accident policy provides compensation to an Individual due to accidental death, Permanent total Disability. Permanent partial disability, Temporary Total disability along with host of allowances in case of any of the above mishap

O SBI C	ard SBI Cr	edit Card for	Defence Pers		OSBI	
MERSON	SHAURYA SELECT CARD	STATE NAME OF	SHAU	RYA CARD	S DIVERTED BY	
Feature	Description	Benefit	Description	Benefit	T&C**	
Joining Fee	Ni		Ra 250 + GST			
Rénewal Fee	Rs. 1,499 + GST	EL CARLON S	Rs. 260 + GST			
Rate of Interest	2.75% p.m.	De i de la la	2.76% p.m.		Bounting not allowed under secure surrogate.	
Renewal Gift / Joining Gift	1500 RP on payment of renowal fee	The quotomer will receive reward purels worth Rs. 375 ofter paying this renewal fee.	Welcome Gift of 1000 RF on payment of joining fee.			
Standard Reward Points	Customer can east 2 RP / Rs. 100 on all his Retail Spends except true.	Customer can get a value back of 0.5% on #0 his retail spends	1 RP / Ris 100 spent	Customer gets 0.25% value back on every spend	Not applicable on flust spend, costs advance, branche transferences, financial charges, flexoppy, merchant EMM, wallet transactions and disputed transactions and disputed transactions. 4 Reward Points = 1 Repne.	
Accelerated Reward Points	10 RP / Rs. 100 on Oming, Movies, Departmental stores & grocery (inc. CSD canteen) except fuel	2.5% value lack on his spends	5 RP / Rs. 100 on CSD cubets Dining, Moves, Departmental stores & grovery	Up to 1.20% value back on his spends		
Spend Base Reversal	Spending Rs. 1.5 labbs from 2 nd year enwards, 3 nd year cowards fee will be revoluted.	Annual fee reversal 3 rd year onwards.	Spending Rs. 50,000 in a year, next year's annual fee will be reversed.	Annual fee will be reversed for next year		
Milestone RP	Spend Rs. 10,000 quarterly receive a Przzn hot gift vaucher worth Rs. 506. E-gift voucher worth Rs. 7,000 from yarm com/Partations on ahoust spend of Rs. 6-bath.	Other than general RP, usefulner gots rewarded on the besis of total spend			E-code will be proactively sent within 15 days of a assing the append Validity of e-code is 6conthi	
Fuel Surcharge	On purchase of funi between Rt. 500+ and Rs. 4,000+, unch line-get 1% sundangs werver up to Rs. 250 per month.	Customer can save even while spending on fuel.	On purchase of fuel between Rs. 9004 and Rs. 3,0004 each time, get 1% auxiliarge worker up to Rs. 280 per month.	Costomer can save even while spending on fuel	Maximum expenditure limit in a Month is Rs. 25.000 Set an annual Saving up to Rs. 3.000	
Other Benefits	Contactless technology, And-on cards, personal ac	uidental insurance cover _ 10	Consactiess technology, Add-on	cards, personal accidental	THE REAL PROPERTY.	



Personal Accident Insurance (Death): Claim Requirements O SBI Completely filled PAI Claim intimation form (Annexure - 4) & PAI Claim form (Annexure - 5) Attested copy of Death Certificate 0 Attested copy of Police Report and F.I.R. / General Diary Copy (Where third party is not involved) 0 0 Certificate by the Home Branch of the Salary Package Account as per (Annexure 6) NEFT form containing details of claimant's Account Number as per (Annexure 7) certified by claimant's Bank, for the purpose of payment in respect of settlement of claim 6 Cancelled cheque leaf of claimant's Bank account/ Photo copy of the first page of the claimant's Bank Pass 0 Book containing the name of account holder, Bank account number, IFSC code 0 AADHAR and PAN card copy of the Claimant. If PAN card copy is not available, then form 60 to be submitted Other suitable document to prove legal heirship in case claimant is not a nominee/ joint account holder as per Bank's record 9 0 For Armed forces, Unit Incidence Report and Internal Investigation Report / Court of Enquiry in case FIR is not available Additional requirement: Viscera Report / chemical analysis report in case where post mortem report shows the cause of death due to poisoning or alcohol or any substance abuse ❿