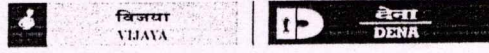


Establishment Section
Section Dairy No. 64

Date 15/7/21



बैंक ऑफ़ बड़ौदा
Bank of Baroda



To
The Administrative Officer
Establishment 1
NEIGRIHMS
Shillong

Sub : **"Baroda Government Employees Salary Account" Clarification**

Dear Madam,

With reference to your Letter No NEIGR/Esstt-I/21/90/Vol-VII/94 dated 12.07.2021 regarding "Baroda Government Employees Salary Account" we clarify as follows:

1. There is no contribution / subscription required to be paid by the employee for enrolment / entering in the scheme as it is a corporate tie up arrangement between your institution and Bank of Baroda.
2. NA
3. NA
4. Existing salary accounts can be converted to the above mentioned scheme and New salary accounts may be opened under the scheme.

Kindly inform your employees to give us their consent for upgrading the Salary Accounts from the existing SB scheme to "Baroda Government Employees Salary Account (SB182)" in order to be eligible for the Features offered, details enclosed.

Thanking You

Yours Faithfully

For Bank of Baroda

Senior Branch Manager
(Mawdiangdiang Branch)
Shillong-793018

Senior Branch Manager

bc

Bank of Baroda, Mawdiangdiang Branch, NEIGRIHMS Campus, Mawdiangdiang
बैंक ऑफ़ बड़ौदा, मावडियोगडियोग शाखा, NEIGRIHMS कॅंपस, मावडियोगडियोग
Shillong / शिल्लिंग - 793018, Meghalaya / मेघालय.

Telephone No. / टेलीफोन नंबर : 0364 - 2538039 :: E-mail / ईमेल : mawdia@bankofbaroda.com
Website / वेबसाइट : www.bankofbaroda.co.in

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	<ol style="list-style-type: none"> I. Group Personal Accidental Death Insurance cover upto Rs.40.00 lacs* II. Permanent Total Disability(as defined vide Insurance Policy) cover upto Rs.40.00 lacs* III. Permanent Partial Disability (as defined vide Insurance Policy) cover upto Rs.20.00 lacs* IV. Air Accident Insurance cover upto Rs.10.00 Lacs** <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