

**KERALA ELECTRICITY EMPLOYEES' CONFEDERATION
INTUC**



(Reg. No. 01-14/87 - Aff. 10485)

V.P MARAKKAR SMARAKA MANDIRAM
AMBUJAVILASOM ROAD, THIRUVANANTHAPURAM - 695 001



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PATRON K. MURALEEDHARAN Ex.M.P	PRESIDENT K.P DHANAPALAN Ex.M.P 9447083300	WORKING PRESIDENT Adv. SIBYKUTTY FRANCIS 9447303578	GENERAL SECRETARY NAZEER.M 9447241503
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No. KEEC/GL/2025/30

തിരുവനന്തപുരം
27.05.2025

സ്വീകർത്താവ്

ബഹു. ചെയർമാൻ & മാനേജിംഗ് ഡയറക്ടർ
കേരള സ്റ്റേറ്റ് ഇലക്ട്രിസിറ്റി ബോർഡ് ലിമിറ്റഡ്
വൈദ്യുതിഭവനം, പട്ടം
തിരുവനന്തപുരം

സർ,

വിഷയം :- KSEBL - SBI കോർപ്പറേറ്റ് സാലറി പാക്കേജ് ആക്സിഡന്റ് ഇൻഷുറൻസ് വർദ്ധിപ്പിക്കുന്നതി സംബന്ധിച്ച്.

- സൂചന : 1. സാലറി പാക്കേജ് എഗ്രിമെന്റ് 15.12.2015
2. KEEC/GL/2016/14.3.2016
3. കോർപ്പറേറ്റ് സാലറി എഗ്രിമെന്റ് 13.3.2017
4. Corporate Salary Package of SBI brochure
5. KSRTC ജീവനക്കാർക്ക് നൽകിയിരിക്കുന്ന പാക്കേജ് - പത്ര കട്ടിങ്

സർ,

സൂചന 1 സാലറി പാക്കേജ് കരാറിലെ അപാകതകൾ പരിഹരിക്കുന്നതിലേക്കായി സൂചന 2 പ്രകാരം ഞങ്ങൾ കത്ത് നൽകിയിരുന്നു. പിന്നീട് പുറത്തിറക്കിയ സൂചന 3 മുൻ കരാറിൽ അപാകതകൾ ചിലതൊക്കെ പരിഹരിച്ചുവെങ്കിലും പൂർണ്ണമായും പരിഹരിക്കപ്പെട്ടിട്ടില്ല Insurance കവറേജ് 4 lakh ആക്കി ഉയർത്തിയിട്ടുണ്ട്. Personnel Accident Insurance പ്രീമിയം ജീവനക്കാരിൽ നിന്നും അടയ്ക്കണമെന്ന് വ്യവസ്ഥ മാറ്റിയിട്ടുണ്ടെന്നത് സ്വാഗതം ചെയ്യുന്നു. സൂചന 3 കോർപ്പറേറ്റ് സാലറി പാക്കേജ് പ്രകാരം Accident Death ന് 4 ലക്ഷം രൂപയ്ക്കുള്ള അർഹതയുണ്ട്.

SBI- യുടെ ജനറൽ സാലറി പാക്കേജ് brochure പ്രകാരം (സൂചന 4) ശമ്പളത്തിന്റെ അടിസ്ഥാനത്തിൽ ജീവനക്കാരെ തരംതിരിച്ചിരിക്കുകയാണ്. ഇത് ശരിയല്ലായെന്നും എല്ലാവരെയും ഒരുപോലെ കാണണമെന്നും പല പ്രാവശ്യം സംഘടന ആവശ്യപ്പെട്ടിട്ടുള്ളതാണ്. (സൂചന 4) brochure പ്രകാരം 1 ലക്ഷം മുതൽ 40 ലക്ഷം വരെ Accident Insurance Death നും, 2 ലക്ഷം വരെ Permanent total disability ക്കും spouse ന്റെ personnel Accident

ഇൻഷുറൻസിനായിട്ട് 5 ലക്ഷവും അനുവദിച്ചിട്ടുണ്ടല്ലോ. ഇവിടെയൊക്കെ ശമ്പളം 50000 രൂപ വരെയുള്ളവർക്ക് ആനുകൂല്യം തീർത്തും കുറവായിക്കാണുന്നു.

KSRTC ജീവനക്കാർക്ക് Accident death Insurance 1 കോടി രൂപയായി ഇപ്പോൾ SBI ഉയർത്തിയിരിക്കുകയാണ് (സൂചന 5). 200 കോടിയിൽ താഴെ പ്രതിമാസ വരുമാനമുള്ള KSRTC യിൽ ഒരുക്കോടി രൂപ Accident death നു ഇൻഷുറൻസിനായി സാലറി പാക്കേജ് എഗ്രിമെന്റ് പ്രകാരം ലഭിക്കുമ്പോൾ 1500 കോടി രൂപ പ്രതിമാസ വരുമാനമുള്ള KSEB യിലെ ജീവനക്കാർക്ക് കുറഞ്ഞത് 2 കോടി രൂപയെങ്കിലും ലഭിക്കാനുള്ള അർഹതയുണ്ട്.

ആയതിനാൽ നിലവിലുള്ള സാലറി പാക്കേജ് എഗ്രിമെന്റ് പുതുക്കണമെന്നു SBI യോട് ആവശ്യപ്പെടണമെന്നും പുതുക്കുന്ന കരാർ പ്രകാരം എല്ലാ ജീവനക്കാർക്കും മറ്റെല്ലാ ആനുകൂല്യങ്ങൾക്കൊപ്പം Accident death Insurance കവറേജ് 2 കോടി രൂപയായി ഉയർത്തണമെന്ന് SBI യോട് ആവശ്യപ്പെടണമെന്നും അനുകൂല കരാർ ഒപ്പുവയ്ക്കുന്നതിനുള്ള നടപടികൾ സ്വീകരിക്കണമെന്നും അഭ്യർത്ഥിക്കുന്നു.

വിശ്വസ്തതയോടെ,

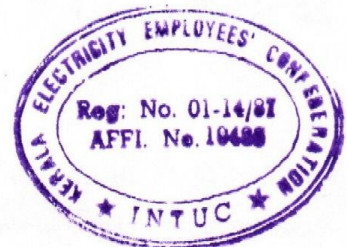
കെ.പി.ധനപാലൻ Ex.MP
പ്രസിഡന്റ്

അഡ്വ.സിബിക്യൂട്ടി ഫ്രാൻസിസ്
വർക്കിംഗ് പ്രസിഡന്റ്

നസീർ.എം
ജനറൽ സെക്രട്ടറി

Copy to:

1. The Financial Advisor KSEBL
2. The Chief Personnel Officer, KSEBL
3. The Assistant General Manager, SBI KSEB Admn.Complex, Pattom, Trivandrum



KERALA STATE ELECTRICITY BOARD LIMITED

(Incorporated under the Indian Companies Act, 1956)

Registered Office: Vidyuthi Bhavanam, Pattom, Thiruvananthapuram -695 004

Tel: 0471-2514492, 251 4455
e - mail: pkseb@gmail.com



Personnel Department,
Vidyuthi Bhavanam, Pattom,
Thiruvananthapuram-695004

No. Fin/Corporate Salary/SBT/2015-16/PSI/PD/2015

Date: 15.12.2015

From

Secretary (Administration)

To

The General Secretary

KSEB Workers Association (CITU)

Kerala Electricity Workers Federation (AITUC)

United Democratic Electricity Employees Front

All Association of Officers

Sir,

Sub: Corporate Salary package for employees of Kerala State Electricity Board Limited submitted by M/s State Bank of Travancore - Execution of agreement - Opinion of trade Unions and association of Officers requested - Regarding.

Ref: Draft agreement attached as Annexure-A.

State Bank of Travancore has submitted a draft agreement for 'Corporate Salary Package' after several rounds of discussion with Kerala State Electricity Board Limited. The salient features of the Package, Scheme Offered, Bank's policies and the guidelines for providing the same are specified in the Corporate Salary Package. The draft agreement prepared in this regard has been legally vetted by the O/o LA & DEO. The copy of the draft agreement (Annexure-A) is enclosed herewith for perusal and considered opinion of trade unions/association of officers. The remarks/suggestions if any in this regard shall be submitted to the undersigned within 7 days positively.

Yours faithfully

Secretary (Administration)

Acc: As above.

ANNEXURE A.

AGREEMENT

THIS AGREEMENT is executed at Thiruvananthapuram on this the day of May 2015

BETWEEN

The State Bank Of Travancore, a body corporate constituted under State Bank Of India (Subsidiary Banks) Act 1959, having its Head Office at Poojapura, Thiruvananthapuram represented by Assistant General Manager, KSEB Administrative Complex Branch (hereinafter referred to as "the Bank") which expression shall mean and include its successors and assigns on the one part

AND

The Kerala State Electricity Board Ltd , a Company incorporated under Indian Companies Act 1956 having its registered office at Vidyuthi Bhavanam, Pattom PO, Thiruvananthapuram represented by Financial Adviser, KSEB Ltd. (hereinafter referred to as "KSEB" Or "KSEB LTD") which expression shall mean and include its successors and assigns on the other part

WHEREAS

This agreement is entered into by both the parties for the smooth implementation of the system of disbursement of salaries of KSEB Officers/employees through the Savings Bank account with the Bank.

And the KSEB Ltd is desirous of availing the services to operationalise through the Bank ;
And the bank is agreeable to provide the above services to the KSEB Ltd on the terms and conditions stipulated hereunder.

NOW IN CONSIDERATION OF THE ABOVE, the parties hereby agree, undertake and declare as follows:

1. The arrangement/Scheme for salary distribution of the KSEB employees shall be made through the KSEB Administrative Complex Branch of the Bank (which will be designated as the nodal branch).
2. The employees of the KSEB Ltd shall open and maintain a Savings Bank account each with the Bank, as per the norms prescribed by the Bank.
3. KSEB Ltd shall provide the funds for distribution of monthly salary to its employees in A/C No 57065480046 of Financial Adviser, KSEB at KSEB Administrative Complex Branch along with list containing the Account Numbers and the amounts to be credited to the account of each Account Rendering Units of KSEB Ltd all over the State. Each Account Rendering Unit shall provide the list of amounts to be credited to each employee to the concerned Branch of the Bank where the Account Rendering

Unit maintains the disbursement account as per the format provided by the Bank (Soft and Hard Copy). The salary of the employees of the Head Office will be credited by KSEB Administrative Complex Branch as per the list furnished by KSEB Ltd as per the format provided by the Bank (Soft and Hard Copy). Any modification to the arrangement can be made as per the mutual agreement between the parties.

4. KSEB shall ensure the correctness of the data provided in the list containing account numbers and the amounts to be credited to the account of each of the employee/constituent.
5. The Bank undertakes to provide all the facilities provided in Annexure A, subject to bank's policies and RBI guidelines issued from time to time. Any modification in Bank's policies and terms and conditions made available in Bank's website shall constitute due notice to KSEB and its constituents and it shall not be necessary to modify this agreement on account of change in Bank's policies and terms and conditions in relation to any of the facilities offered to the employees of KSEB who maintain their salary accounts with the Bank.
6. KSEB Ltd will inform the Bank immediately on termination/ death /retirement of any of its employee.
7. If monthly salary is not credited to the account for a continuous period of 6 months ,the bank reserves the right to change the status of the Salary account to ordinary saving account for which charges shall be levied as applicable.
8. This agreement may be terminated at any time by either party giving the other three months prior notice in writing and without affecting the interest of either parties. KSEB shall continue to route the salary of the employees who avail loan facilities mentioned in Annexure A despite effecting any modification/termination of the agreement since maintenance of salary account with the bank is a precondition for the loan.
9. The Agreement shall be subject to the exclusive jurisdiction of the courts at Thiruvananthapuram. In the event of death/retirement/termination of service of the employees who has availed loan from the Bank , KSEB shall intimate the Bank and also shall route the terminal benefits through the Bank for discharge of liabilities of the employee to the Bank. KSEB shall obtain necessary mandate from the employees for crediting the terminal benefit to their account with the Bank.
10. This agreement does not in anyway affect the right of KSEB Ltd./the Bank to enter in to similar type of agreement with other banks/ other organizations in India or abroad offering similar facilities.
11. This agreement shall be executed in duplicate and a copy maintained by either parties.

ANNEXURE-A

	Silver	Gold	Diamond	Platinum
Eligibility	Gross Monthly Salary between Rs.5,000/- and Rs.20,000/-	Gross Monthly Salary between Rs.20,000/- and Rs.50,000/-	Gross Monthly Salary between Rs.50,000/- and Rs.1 lakh	Gross monthly salary above Rs.100,000/-
Minimum Balance	NIL	NIL	NIL	NIL
ATM cum Debit Card	Free - Domestic Card	Free - International Card	Free - International Card	Free - Platinum Card
Credit Card	Not applicable	Not applicable	Arranged from SBI Cards, subject to conditions	Arranged from SBI Cards, subject to conditions
Internet Banking	Free funds transfer, inclusive of third party transfer upto Rs.5 lac per day. Free payment of utility bills. Payment Gateway charges on actual basis applicable.	Free funds transfer, inclusive of third party transfer upto Rs.5 lac per day. Free payment of utility bills. Payment Gateway charges on actual basis applicable.	Free funds transfer, inclusive of third party transfer upto Rs.5 lac per day. Free payment of utility bills. Payment Gateway charges on actual basis applicable.	Free funds transfer, inclusive of third party transfer upto Rs.5 lac per day. Free payment of utility bills. Payment Gateway charges on actual basis applicable.
Welcome Kit	Welcome Kit with non-personalized ATM card and non-personalised cheque book. The customer can also collect an internet kit comprising user id and password.	Welcome Kit with non-personalized ATM card and non-personalised cheque book. The customer can also collect an internet kit comprising user id and password.	Welcome Kit with non-personalized ATM card and non-personalised cheque book. The customer can also collect an internet kit comprising user id and password.	Welcome Kit with non-personalized ATM card and non-personalised cheque book. The customer can also collect an internet kit comprising user id and password.
Cheque facility	One cheque book of 20 leaves free in a year, extra leaves available at Rs.3 per leaf. However, the	One cheque book of 20 leaves free in a year, extra leaves available at Rs.3 per leaf. However, the	One cheque book of 20 leaves free in a year, extra leaves available at Rs.3 per leaf. However, the	One cheque book of 20 leaves free in a year, extra leaves available at Rs.3 per leaf. However, the

	accounts with a Quarterly Average Balance of Rs.25,000/- will be provided another cheque book of 20 leaves at free of cost.	accounts with a Quarterly Average Balance of Rs.25,000/- will be provided another cheque book of 20 leaves at free of cost.	accounts with a Quarterly Average Balance of Rs.25,000/- will be provided another cheque book of 20 leaves at free of cost.	accounts with a Quarterly Average Balance of Rs.25,000/- will be provided another cheque book of 20 leaves at free of cost.
Anywhere Banking	<p>Maximum limit for transfer transaction per day will be Rs.10 lac(including third party transfers).</p> <p>All withdrawal and deposit transactions free at home branch.</p> <p>At non-home branches, cash deposits allowed at applicable rates. Cash withdrawal restricted to Rs.50,000/- for self. No cash payment to third party;</p>	<p>Maximum limit for transfer transaction per day will be Rs.10 lac (including third party transfers). All withdrawal and deposit transactions free at home branch.</p> <p>At non-home branches, cash deposits allowed at applicable rates. Cash withdrawal restricted to Rs.50,000/- for self. No cash payment to third party;</p>	<p>Maximum limit for transfer transaction per day will be Rs.10 lac(including third party transfers).</p> <p>All withdrawal and deposit transactions free at home branch.</p> <p>At non-home branches, cash deposits allowed at applicable rates. Cash withdrawal restricted to Rs.50,000/- for self. No cash payment to third party;</p>	<p>Maximum limit for transfer transaction per day will be Rs.10 lac(including third party transfers)</p> <p>All withdrawal and deposit transactions free at home branch.</p> <p>At non-home branches, cash deposits allowed at applicable rates. Cash withdrawal restricted to Rs.50,000/- for self. No cash payment to third party;</p>
<p>Easy Overdraft upto 2 Month's salary upon request by employees having satisfactory credit history.</p> <p>Terms and conditions shall apply</p>	<p>Rate of interest: 2.50% above SBT BR presently 12.65% p.a. - limited to 2 month's Net Salary. OD to be reviewed every 6 months. (Can be converted into a Personal Loan on application and based on eligibility and at the discretion of the Bank).</p>	<p>Rate of interest: 2.50% above SBT BR presently 12.65% p.a. - limited to 2 month's Net Salary. OD to be reviewed every 6 months. (Can be converted into a Personal Loan on application and based on eligibility and at the discretion of the Bank).</p>	<p>Rate of interest: : 2.50% above SBT BR presently 12.65% p.a. - limited to 2 month's Net Salary. OD to be reviewed every 6 months. (Can be converted into a Personal Loan on application and based on eligibility and at the discretion of the Bank).</p>	<p>Rate of interest: 2.50% above SBT BR presently 12.65% p.a. - limited to 2 month's Net Salary. OD to be reviewed every 6 months. (Can be converted into a Personal Loan on application and based on eligibility and at the discretion of the Bank).</p>

Optional Account Statement in Lieu of Passbook	Free monthly e-statement. If customer chooses to have passbook, the same will be provided.	Free monthly e-statement. If customer chooses to have passbook, the same will be provided.	Free monthly e-statement. If customer chooses to have passbook, the same will be provided.	Free monthly e-statement. If customer chooses to have passbook, the same will be provided.
Transactions at home Branch	All Cash Withdrawal transactions and Deposit transactions free.	All Cash Withdrawal transactions and Deposit transactions free.	All Cash Withdrawal transactions and Deposit transactions free.	All Cash Withdrawal transactions and Deposit transactions free.
Transactions at ATM	Any number of transactions subject to a maximum limit of Rs.40,000 per day. Charges for using ATMs of State Bank Group and other Banks ATMs shall be as per the Banks norms and RBI guidelines. Yearly charges for maintenance of ATMs are also applicable	Any number of transactions subject to a maximum limit of Rs.40,000/- for domestic and \$ 1,000 per day for International Card. Charges for using ATMs of State Bank Group and other Banks ATMs shall be as per the Banks norms and RBI guidelines. Yearly charges for maintenance of ATMs are also applicable .	Any number of transactions subject to a maximum limit of Rs.40,000/- for domestic and \$ 1,000 per day for International Card. Charges for using ATMs of State Bank Group and other Banks ATMs shall be as per the Banks norms and RBI guidelines. Yearly charges for maintenance of ATMs are also applicable	Any number of transactions subject to a maximum limit of Rs.1,00,000/- for domestic and \$ 1,000 per day for International Card. Platinum Card will be issued. Charges for using ATMs of State Bank Group and other Banks ATMs shall be as per the Banks norms and RBI guidelines. Yearly charges for maintenance of ATMs are also applicable
Transaction at Other Bank ATMs	5 transactions (financial & non-financial) in Savings account per month with a maximum cash withdrawal of Rs.10,000/- at one time.	5 transactions (financial & non-financial) in Savings account per month with a maximum cash withdrawal of Rs.10,000/- at one time.	5 transactions (financial & non-financial) in Savings account per month with a maximum cash withdrawal of Rs.10,000/- at one time.	5 transactions (financial & non-financial) in Savings account per month with a maximum cash withdrawal of Rs.10,000/- at one time.
POS Transactions per day subject to availability of	Maximum Rs.50,000/- per day (subject to availability of	Maximum Rs.75,000/- per day (subject to availability of	Maximum Rs.100,000/- per day (subject to availability of	Maximum Rs.2.00 lac per day (subject to availability of

balance in the account	balance in the account)	balance in the account)	balance in the account)	balance in the account)
* RTGS/NEFT charges for CSP customers	Available at standard rates (NEFT free upto Rs.1.00 lac)	Available at standard rates (NEFT free upto Rs.1.00 lac)	Available at standard rates (NEFT free upto Rs.1.00 lac)	Available at standard rates (NEFT free upto Rs.1.00 lac)
Collection of cheques	Free collection of cheques with a ceiling upto Rs.25,000/- per instance and 3 times per month. Immediate credit of outstation cheques within an overall limit of Rs.50,000/- outstanding at any time.	Free collection of cheques with a ceiling upto Rs.25,000/- per instance and 3 times per month. Immediate credit of outstation cheques within an overall limit of Rs.50,000/- outstanding at any time.	Free collection of cheques with a ceiling upto Rs.25,000/- per instance and 3 times per month. Immediate credit of outstation cheques within an overall limit of Rs.50,000/- outstanding at any time.	Free collection of cheques with a ceiling upto Rs.25,000/- per instance and 3 times per month. Immediate credit of outstation cheques within an overall limit of Rs.50,000/- outstanding at any time.
Mobile Banking	No charges for funds transfer upto Rs.50,000/. Charges for SMS alerts regarding the account shall be applicable.	No charges for funds transfer upto Rs.50,000/. Charges for SMS alerts regarding the account shall be applicable.	No charges for funds transfer upto Rs.50,000/. Charges for SMS alerts regarding the account shall be applicable.	No charges for funds transfer upto Rs.50,000/. Charges for SMS alerts regarding the account shall be applicable.
Autosweep facility	Autosweep of Rs.10,000/- with a threshold limit of Rs.5000/- in the savings account. TDR/STDR to be created for a minimum amount of Rs.10,000/- and in multiples of Rs.1000/- thereafter.	Autosweep of Rs.10,000/- with a threshold limit of Rs.5000/- in the savings account. TDR/STDR to be created for a minimum amount of Rs.10,000/- and in multiples of Rs.1000/- thereafter.	Autosweep of Rs.10,000/- with a threshold limit of Rs.5000/- in the savings account. TDR/STDR to be created for a minimum amount of Rs.10,000/- and in multiples of Rs.1000/- thereafter.	Autosweep of Rs.10,000/- with a threshold limit of Rs.5000/- in the savings account. TDR/STDR to be created for a minimum amount of Rs.10,000/- and in multiples of Rs.1000/- thereafter.
Demat facility	Demat(3 in 1) facility available	Demat(3 in 1) facility available	Demat(3 in 1) facility available	Demat(3 in 1) facility available
Preferential allotment of lockers	Priority allotment of lockers (within the quota of BM)	Priority allotment of lockers (within the quota of BM)	Priority allotment of lockers (within the quota of BM)	Priority allotment of lockers (within the quota of BM)

Sanction of P segment loans subject to satisfactory credit history and other terms and conditions.	Pre approved Home loans/ Car loans/Personal loans, linked to repayment capacity and subject to conditions	Pre approved Home loans/ Car loans/Personal loans, linked to repayment capacity and subject to conditions	Pre approved Home loans/ Car loans/Personal loans, linked to repayment capacity and subject to conditions	Pre approved Home loans/ Car loans/Personal loans, linked to repayment capacity and subject to conditions
Free Personal Accident Insurance	Personal Accident Insurance cover of Rs.2 lacs, on accidental death, at concessional rates at depositor's cost.	Personal Accident Insurance cover of Rs.2 lacs, on accidental death, at concessional rates at depositor's cost.	Personal Accident Insurance cover of Rs.4 lacs, on accidental death, at concessional rates at depositor's cost.	Personal Accident Insurance cover of Rs.4 lacs, on accidental death, at concessional rates at depositor's cost.
Interest rate on Housing Loan, Car loan and Personal Loan	Housing Loan – At Base rate presently 10.15% p.a Car Loan – 0.25% above Base rate presently 10.40% p.a Personal Loan – 2.5% above Base rate presently 12.65% p.a	Housing Loan – At Base rate presently 10.15% p.a Car Loan – 0.25% above Base rate presently 10.40% p.a Personal Loan – 2.5% above Base rate presently 12.65% p.a	Housing Loan – At Base rate presently 10.15% p.a Car Loan – 0.25% above Base rate presently 10.40% p.a Personal Loan – 2.5% above Base rate presently 12.65% p.a	Housing Loan – At Base rate presently 10.15% p.a Car Loan – 0.25% above Base rate presently 10.40% p.a Personal Loan – 2.5% above Base rate presently 12.65% p.a
Documentation charges, Processing charges and Preclosure charges for loans	Waived	Waived	Waived	Waived

**KERALA ELECTRICITY EMPLOYEES' CONFEDERATION
INTUC**



(Reg. No. 01-14/87- Aff. 10485)
V.P.MARAKKAR SMARAKA MANDIRAM
AMBUJAVILASOM ROAD, THIRUVANANTHAPURAM-695 001
Phone: 0471-2471087- Fax: 0471-2471087
email: keecintuchq@gmail.com, Web: www.intuckeec.com



PRESIDENT
K.P. DHANAPALAN Ex.M.P.

GENERAL SECRETARY
SIBYKUTTY FRANCIS

TREASURER
V. GOPAKUMAR

No. KEEC/GL/2016

തിരുവനന്തപുരം

14.03.2016

സ്വീകർത്താവ്

സെക്രട്ടറി
കെ.എസ്.ഇ.ബി ലിമിറ്റഡ്
വൈദ്യുതിഭവൻ
തിരുവനന്തപുരം

സർ,

വിഷയം: SBT സാലറി അക്കൗണ്ട് എഗ്രിമെന്റ് നിർദ്ദേശങ്ങൾ സംബന്ധിച്ച്
സൂചന : താങ്കളുടെ ഓഫീസ് കത്ത് നമ്പർ Fin/Corporate Salary/ SBT/2015-
16/PS1/PD/2015 Dated 15.12.2015

KSEB Ltd ലെ 33000 ഓളം ജീവനക്കാരുടേയും ഓഫീസർമാരുടേയും ശമ്പളം SBT ലാണ് Credit ചെയ്യുന്നത്. അതോടൊപ്പം KSEB Ltd വിവിധ പണമിടപാടുകളായ Letter of credit operation, Fund Transfer, Short Term Loan, KSEB Ltd ന്റെ Main account, import etc SBT വഴിയാണ് നടത്തുന്നത്. ഇതുമൂലം SBT ക്ക് ഉണ്ടാകുന്ന നേട്ടം കോടികളുടേതാണ്. മേൽ നടപടികൾക്ക് SBT ഈടാക്കുന്ന ചാർജ് പൂർണ്ണ പരിശോധനയ്ക്ക് വിധേയമാക്കണമെന്നും ഈ അവസരത്തിൽ ആവശ്യപ്പെടുന്നു.

ശമ്പളം ബാങ്കിലായതോടെ 90 % തുകയും മാസത്തിന്റെ ആദ്യ ഭാഗങ്ങളിൽ SBT യുടെ കൈവശം തന്നെയിരിക്കുന്നു. തുച്ഛമായ SB അക്കൗണ്ട് പലിശ നിരക്കിലാണ് ജീവനക്കാർക്ക് ലഭിക്കുന്നത്. ആയതിനാൽ SBT യുമായി ഒപ്പുവയ്ക്കാനെന്ന് പേരിൽ തയ്യാറാക്കിയിരിക്കുന്ന കരടിൽ സമൂലമായും വരുത്തണം. SBT അതിന് തയ്യാറായില്ലായെങ്കിൽ ഇതുസംബന്ധിച്ച് മറ്റു ബങ്കുകളുമായി Negotiate ചെയ്യണം. ജീവനക്കാർക്ക് അവരുടെ ശമ്പളം അവർ ആഗ്രഹിക്കുന്ന ബാങ്കിൽ ലഭിക്കാൻ

അവകാശമുണ്ടെന്നിരിക്കെ അത് SBT യെ മാത്രം ഏൽപ്പിച്ചിരിക്കുന്ന സാഹചര്യത്തിൽ നിലവിൽ അവർ ആവശ്യപ്പെട്ടിരിക്കുന്ന ചാർജുകൾ ഒഴിവാക്കുന്നതിനുള്ള നടപടികൾ സ്വീകരിക്കണം. ചില പ്രധാന നിർദ്ദേശങ്ങൾ ചുവടെ ചേർക്കുന്നു.

ജീവനക്കാരനെ ശമ്പളത്തിന്റെ പേരിൽ സ്വർണ്ണം, വെള്ളി, വജ്രം എന്നൊന്നും തരംതിരിക്കാനുള്ള അവകാശം SBT ക്ക് നൽകേണ്ട.

1. ഇന്റർനെറ്റ് ബാങ്കിംഗ്

ഗേറ്റ്വേ ചാർജ് KSEB Ltd, ഉപഭോക്താക്കൾക്ക് ഒഴിവാക്കി കൊടുത്തിരിക്കുകയാണ്. അതേ KSEB Ltd SBT ക്ക് ഇത് നൽകാമെന്ന് പറയുന്നത് ശരിയല്ലാത്തതിനാൽ ഗേറ്റ്വേ ചാർജ് ഒഴിവാക്കണം.

2. ചെക്ക് സൗകര്യം

ജീവനക്കാരുടെ മുഴുവൻ ശമ്പളവും SBT കൈകാര്യം ചെയ്യുന്ന നിലയ്ക്ക് ചെക്കിന് ലിമിറ്റ് വയ്ക്കുന്നത് അംഗീകരിക്കാൻ പാടില്ല.

3. എനിവെയർ ബാങ്കിംഗ്

ഏത് ബ്രാഞ്ചിൽ പണമടച്ചാലും അത് Home Branch ആയി കണക്കാക്കി ചാർജ് വരാൻ പാടില്ല. എല്ലാ വർഷവും ജനറൽ ട്രാൻസ്ഫറുള്ള സ്ഥാപനമാണ് KSEB Ltd എന്ന കാര്യം എഗ്രിമെന്റ് വയ്ക്കുമ്പോൾ പരിഗണനയിൽ ഉണ്ടായിരിക്കണം.

4. ഓവർ ഡ്രാഫ്റ്റ്

SBT ബേസ് റേറ്റിനേക്കാൾ 2% കൂടുതൽ പലിശ എന്ന് പറയുമ്പോൾ മറ്റുള്ള കസ്റ്റമേഴ്സിനും ലഭിക്കുന്ന കാര്യമാണ് Rate 1% SBT ബേസ് റേറ്റ് എന്നാക്കണം.

5. ATM ട്രാൻസാക്ഷൻ

വാർഷിക ചാർജ് ഒഴിവാക്കണം. ട്രാൻസാക്ഷൻ എണ്ണം നിബന്ധന അംഗീകരിക്കാൻ പാടില്ല. ശമ്പളം പണമായി വാങ്ങുകയാണെങ്കിൽ അത് വിവിധ ബാങ്കുകളിൽ നിക്ഷേപിച്ചാൽ ഓരോ ബാങ്കിലും അവർ അനുവദിച്ചിട്ടുള്ള പരിധി കിട്ടുമല്ലോ. ശമ്പളം കൈവശം നേരിട്ട് ലഭിക്കുകയാണെങ്കിൽ ഒരു ചാർജും വരില്ലല്ലോ. തുച്ഛമായ SB പലിശ നിരക്കിൽ SBT മേൽ തുക ഉപയോഗിക്കുകയല്ലേ. KSEB, OD എടുക്കുമ്പോൾ പോലും Higher rate of interest ആണ് വാങ്ങുന്നത്.

6. മറ്റ്ബാങ്ക് ട്രാൻസാക്ഷൻ

7. ചെക്ക് കളക്ഷൻ

പരിധി അംഗീകരിക്കാനാവില്ല

8. മൊബൈൽ ബാങ്കിംഗ്

SMS ചാർജ് സൗജന്യമായിരിക്കണം. എല്ലാ മേഖലകളിലും എല്ലാവരും വളരെ കുറഞ്ഞ ചിലവിൽ SMS അയക്കുന്ന ഈ കാലഘട്ടത്തിൽ ബാങ്ക് ചാർജ് ഈടാക്കുന്നത് ശരിയല്ല.

9. പേഴ്സണൽ ആക്സിഡന്റ് ഇൻഷുറൻസ്

ബാങ്കിന്റെ ചിലവിൽത്തന്നെ വേണം. ഇത് സാർവ്വത്രികമായ കാര്യമാണ്

10. **Home Loan**

ഈ വിഷയത്തിൽ SBT, RBI യുമായി കത്തിടപാട് നടത്തണം. SBT യും KSEB യും തമ്മിലുള്ള അഭേദ്യ ബന്ധം അറിയിക്കണം. KSEB Ltd വഴിയും ജീവനക്കാർ വഴിയും ലഭിക്കുന്ന കോടിക്കണക്കിന് രൂപയുടെ നേട്ടങ്ങൾ RBI യെ അറിയിച്ച്, ബേസ് റേറ്റിനേക്കൾ 3% കുറഞ്ഞ നിരക്കിൽ ഭവന വായ്പ ലഭ്യമാക്കണം. നിലവിൽ എല്ലാ ബാങ്കുകളും ബേസ് റേറ്റിലാണ് ഭവന വായ്പ തരുന്നത്. എഗ്രിമെന്റിലുള്ള SBT യുടെ ബേസ് റേറ്റ് തെറ്റാണ്. ഇത് ഏതോ കാലത്തേതാണ്.

മേൽ വിഷയങ്ങളിൽ SBT യിൽ നിന്നും അനുകൂല നിലപാടായില്ലെങ്കിൽ ജീവനക്കാരുടെ ശമ്പളം അവർ ആവശ്യപ്പെടുന്ന ബാങ്ക് വഴി ലഭിക്കാനുള്ള സൗകര്യം ബ്ലോക്ക്ഡ് തലത്തിൽ നടപ്പാക്കണം.



സിബിക്യൂട്ടി ഫ്രാൻസിസ്
ജനറൽ സെക്രട്ടറി



കേരളം കേരल KERALA

BL 682808

CORPORATE SALARY PACKAGE AGREEMENT

THIS AGREEMENT is executed at Thiruvananthapuram on this the thirteenth ^{30th} day of March, 2017

BETWEEN

The State Bank of Travancore, a body corporate constituted under State Bank of India (Subsidiary Banks) Act 1959, having its Head Office at Poojappura, Thiruvananthapuram represented by Assistant General Manager, KSEB Administrative complex branch (hereinafter referred to as 'the Bank') which expression shall mean and include its successors and assigns on the one part

AND

The Kerala State Electricity Board Limited, a company incorporated under Indian Companies Act 1956 having its registered office at Vidyuthi Bhavanam, Pattom P O, Thiruvananthapuram represented by Financial Adviser KSEBL (hereinafter referred to as "KSEB" or "KSEBL") which expression shall mean and include its successors and assigns on the other part

For State Bank of Travancore

Assistant General Manager
KSEB Administrative complex Branch
Poojappura, Thiruvananthapuram

For KERALA STATE ELECTRICITY BOARD LTD.

Authorized Signatory

FINANCIAL ADVISER
KERALA STATE ELECTRICITY BOARD LTD.

No. 47934

20.03.2017

ACM, SBT
KSEB-60

KILYALLOON MAHA
PALAYAM VENKOR
India Institute of Commerce Bldg
University P.O., Thiruvandrum-3

08 MAR 2017



കേരളം കേരल KERALA

BL 682809

WHEREAS

This agreement is entered into by both the parties for the smooth implementation of the system of disbursement of salaries of KSEBL Officers/employees through the Savings Bank account with the Bank

And the KSEBL is desirous of availing the services to operationalise through the Bank, and the Bank is agreeable to provide the above services to the KSEBL on the terms and conditions stipulated hereunder

NOW IN CONSIDERATION OF THE ABOVE, the parties hereby agree, undertake and declare as follows

1. The arrangement/Scheme for salary distribution of the KSEBL employees shall be made through the KSEB Administrative Complex branch of the Bank (which will be designated as the nodal branch).
2. The employees of the KSEBL shall open and maintain a Savings Bank account each with the Bank, as per the norms prescribed by the Bank.

For State Bank of Travancore

Assistant General Manager
K.S.E.B. Admin. Complex Branch
Palayam, Thiruvananthapuram

For KERALA STATE ELECTRICITY BOARD LTD.

R. N. S.
Authorised Signatory

FINANCIAL ADVISER
KERALA STATE ELECTRICITY BOARD LTD.

No: 47935

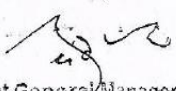
Dated 13.3.17

KILIYALLOOR MAAM
PALAYAM VENDOR

08 MAR 2017

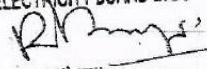
3. KSEBL shall provide the funds for distribution of monthly salary to its employees in account Number 57065480046 of Financial Advisor, KSEB at KSEB Administrative Complex Branch along with the list containing the Account Numbers and the amounts to be credited to the account of each Account Rendering Units of KSEBL all over the State. Each Account Rendering Unit shall provide the list of amounts to be credited to each employee to the concerned Branch of the Bank where the Account Rendering Unit maintains the disbursement account as per the format provided by the Bank (both in Soft and Hard copy duly authenticated) . The salary of the employees of the Head Office will be credited by KSEB Administrative Complex Branch as per the list furnished by KSEB Ltd as per the format provided by the Bank (both in soft and Hard copy). Any modification to the arrangement can be made as per the mutual agreement between the parties.
4. KSEBL shall ensure the correctness of the data provided in the list containing account numbers and the amounts to be credited to the account of each of the employee/constituent.
5. The Bank undertakes to provide all the facilities provided in Annexure A, subject to bank's policies and RBI guidelines issued from time to time. Any modification in the Bank's policies and terms and conditions made available in Bank's website shall constitute due notice to KSEBL and its constituents and it shall not be necessary to modify this agreement on account of change in Bank's policies and terms and conditions in relation to any of the facilities offered to the employees of KSEBL who maintain their salary accounts with the Bank.
6. Every employee has the right to opt out of the scheme/arrangement after settling the loan facilities if any availed in accordance with the scheme as mentioned in Annexure A.
7. KSEBL will inform the Bank immediately on termination/death/retirement of any its employee.
8. If monthly salary is not credited to the account for a continuous period of 6 months, the bank reserves the right to change the status of the Salary account to ordinary savings account for which charges shall be levied as applicable.
9. This agreement may be terminated at any time by either party giving the other three months prior notice in writing and without affecting the interest of either party. KSEBL shall continue to route the salary of the employees who avail loan facilities mentioned in Annexure A despite effecting any modification/ termination of the agreement since maintenance of salary account with the bank is a precondition for the loan.

For State Bank of Travancore


Assistant General Manager
K.S.E.B. Admin. Complex Branch
Puducherry, Tamil Nadu

3

~~For KERALA STATE ELECTRICITY BOARD LTD.~~


Authorized Signatory

FINANCIAL ADVISER
~~KERALA STATE ELECTRICITY BOARD LTD.~~

10. The agreement shall be subject to the exclusive jurisdiction of the courts at Thiruvananthapuram. In the event of death/retirement/termination of service of the employees who have availed loan, KSEBL shall intimate the Bank and also shall route the terminal benefits through the Bank for discharge of liabilities of the employee to the Bank. KSEBL shall obtain necessary mandate from the employees for crediting the terminal benefit to their account with the Bank.

11. This agreement does not in any way affect the right of KSEBL or the Bank to enter into similar type of agreement with other banks or other organizations in India or abroad offering similar facilities.

12. This agreement shall be executed in duplicate and a copy maintained by either parties.

IN WITNESS WHEREOF the parties hereto have hereunto set and subscribed their respective hands and seal at the day, month, and year first hereinabove written.

SIGNED, SEALED AND DELIVERED BY

The within named State Bank of Travancore through its Authorised Signatory

Sri. SADASIVAN T.V., AGM

For State Bank of Travancore

In the presence of

1. V.I.J.I. T. Manager
SBT, KSEB, Pattom Br.

2. Dhanyamal K.G., AM (ACCTS)
SBT KSEB, Pattom Br.

Assistant General Manager
K.S.E.B. Admin. Complex Branch
Pattom, Thiruvananthapuram

SIGNED, SEALED AND DELIVERED BY

The within named 'KSEBL' through its Authorised Signatory

Sri. BIJU. R., FINANCIAL ADVISER

For KERALA STATE ELECTRICITY BOARD LTD.

In the presence of:

1. SWAMY VARKEY, SENIOR FINANCE OFFICER

2. CHARLES D ROZARIO, FINANCE OFFICER
o/o FA, KSEBL.

Authorised Signatory
FINANCIAL ADVISER
KERALA STATE ELECTRICITY BOARD LTD.

KSEB SALARY PACKAGE


Sl. No.	Features	KSEB Salary Package
1	Eligibility	All employees of KSEB, no ceiling on minimum salary
2	Minimum Balance	Nil
3	ATM cum Debit Card	Free Platinum Card No Annual Maintenance Charges
4	Transactions at State Bank Group ATM	Any number of transactions subject to a maximum limit of ₹1,00,000/- for domestic and \$ 1,000 per day for International Card. Platinum Card will be issued.
5	Transactions at other Bank ATMs	In Metro-3 transactions (financial & non-financial) Other centers - 5 transaction (financial & non-financial) in Savings account per month with a maximum cash withdrawal of ₹10,000/- at one time.
6	Credit Card	Arranged from SBI cards subject to conditions
7	Internal Banking	Free funds transfer, inclusive of third party transfer upto ₹5.00 lakh per day. Free payment of utility bills. Payment Gateway charges applicable to third party sites like Railways etc.
8	Welcome Kit	Welcome Kit with non-personalized ATM card and non-personalised cheque book. The customer can also collect an internet kit comprising user id and password.
9	Cheque facility	One cheque book of 20 leaves per month free.
10	Anywhere Banking	Maximum limit for transfer transaction per day is ₹10.00 lakh. All deposit and withdrawal transactions free at home branch. At Non-home branch cash deposit allowed at applicable rates. Cash withdrawal restricted upto ₹50,000/- for self. Non cash payment to third party.
11	Easy Overdraft upto 2 months salary	Easy Overdraft upto two month's net salary. (Subject to minimum residual service of 6 months) OD will be with reducing drawing power on EMI basis to be closed within 6 months. Rate of interest: 2.85% above 6 months MCLR.
12	Optional Account Statement in Lieu of Passbook.	Free monthly e-statement. If customer chooses to have passbook, the same will be provided.
13	POS Transactions per day subject to availability of balance in the account.	Without any maximum limit.
14	RTGS/NEFT	Charges waived for transactions originated through any channel.

For KERALA STATE ELECTRICITY BOARD LTD.


Authorised Signatory

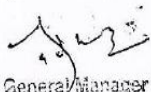
FINANCIAL ADVISER
KERALA STATE ELECTRICITY BOARD LTD.

For State Bank of Travancore

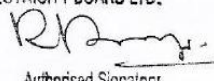

Manager

15	Mobile Banking	Free
16	SMS alert	Waived
17	Auto sweep facility	Auto sweep of ₹10,000/- with a threshold limit of ₹5000/- in the savings account. TDR/STDR to be created for a minimum amount of ₹10,000/- and in multiples of ₹1000/- thereafter, between 15 th to 20 th of every month.
18	Demand facility	Demat (3 in 1) facility available Account opening charges waived.
19	Preferential allotment of lockers	Priority allotment of lockers
20	Concessions in Housing Loans	Interest will be charged at one year MCLR for any amount. Waiver of processing charges.
21	Concessions in Car Loans	Interest rate will be charged at one year MCLR Waiver of processing charges.
22	Concessions in other personal loans	Interest rate @ 2.50% above one year MCRL. Processing charges waived.
23	Personal Accident Insurance	Personal Accident Insurance cover of ₹4.00 lakh, on accidental death at free cost.
24	Product Code	1028-1421

For State Bank of Travancore


Assistant General Manager
K.S.B. Admin. Complex Branch
Palayam, Thiruvananthapuram

For KERALA STATE ELECTRICITY BOARD LTD.


Authorised Signatory
FINANCIAL ADVISER
KERALA STATE ELECTRICITY BOARD LTD.



(Incorporated under the Indian Companies Act, 1956)
Registered Office : Vidyuthi Bhavanam, Pattom,
Thiruvananthapuram – 695 004, Kerala
FAX: 0471 - 2514244. TELEPHONE: (OFF.) 2445807, 2445261
E-Mail: faksebdata@dataone.in , fakseb@gmail.com
Website: www.kseb.in. CIN: U40100KL2011SGC027424

Abstract

Corporate Salary Package of SBT – Agreement – Sanctioned – Orders issued.

CORPORATE OFFICE (FINANCE WING)

B.O. (FTD) No.690/2017/Fin.1/Corporate Salary/SBT/ 2016-17 TVPM, Dated: 17/03/2017

Read: 1) Note No.Fin.1/Corporate Salary/SBT/2016-17 dated 10.03.2017.

ORDER

State Bank of Travancore has submitted a Corporate Salary Package for the disbursement of salary to the employees of KSEBL. Though the salary of the employees are at present being credited to savings bank accounts of the employees a salary package detailing the terms and conditions constituting an agreement has not been entered into.

2) The salient features of the Corporate Salary Package are:

- (1) Auto sweep of ₹10,000/- with a threshold limit of ₹5000/- in the savings account. TDR/STDR to be created for a minimum amount of ₹10,000/- and in multiples of ₹1000/- thereafter, between 15th and 20th of every month.
- (2) Overdraft upto 2 months net salary at interest rate of 2.85% above MCLR.
- (3) Car loan at interest rate of one year MCLR. Processing charges waived.
- (4) Personal loan at interest rate of 2.50% above one year MCLR. Processing charges waived.
- (5) Housing loan at one year MCLR. Processing charges waived.
- (6) Priority allotment of locker.
- (7) Free personal accident insurance cover of ₹4 lakh on accidental death.

3) The draft agreement has been legally vetted by Senior Law Officer In-charge of Legal Adviser & Disciplinary Enquiry Officer.

4) The Corporate Salary Package was circulated to all recognised trade unions and association of officers and meeting of the Unions with SBT Officials was jointly convened by the Chief Personnel Officer and the Financial Adviser.

5) The package was generally accepted by the participants. The recognised trade unions/ association of officers requested that both KSEB Ltd and SBT may publicise the scheme among all the employees of KSEB Ltd. suitably so that awareness about the scheme reaches all employees

has taken the following decisions.

1. The draft agreement on corporate salary package offered by SBT is accepted with a condition that any employee can opt out of the corporate salary package scheme after settling the loans, if any, availed from SBT in accordance with the scheme.
2. The Financial Adviser is hereby authorised to execute the corporate salary agreement with State Bank of Travancore.
3. The Chief Personnel Officer is hereby authorised to publicise the scheme among the employees of KSEB Ltd.

By Order of the Full Time Director

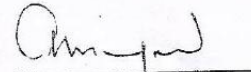
Sd/-
Rajthilakan. M.G
Secretary (Administration)

The Financial Adviser, K.S.E. Board Ltd.

Copy to:

The Chief Internal Auditor.
TA to Chairman & Managing Director / Director (Distribution & Safety) / Director (Transmission & System Operation) / Director (Generation & HRM) / Director (Corporate Planning & Supply Chain Management)
PA to Director(Finance) /Secretary (Administration).
The Deputy Chief Engineer (IT)
The Executive Engineer (IT) by E-mail
EDP Section / F.C. Supdt. / Stock File.

Forwarded / By Order


Finance Officer

3 in 1 Demat account offers

- Free Demat account opening
- 2 different schemes, Equity Starter and Equity Master to choose from
- 1st year free AMC and 50% concession on 2nd year onwards
- Low rates of brokerage and other charges



OFFERING A WORLD OF BENEFITS TO OUR EXTENDED FAMILY

With **SBI Rishtey**, your family members can enjoy the benefits of a salary account.

Benefits:

- No minimum Balance requirement
- Maximum 4 Accounts can be opened under SBI Rishtey
- Personal Accidental Insurance cover (Death) ₹5 lakh [Excluding Minor(s)]
- 10% Concession on annual locker rental
- No issuance and maintenance charges for ATM cum Debit Card
- Unlimited number of free transactions on SBI as well as other bank's ATM
- Auto Sweep Facility available
- Free multicity Cheque leaves
- Free Demand Draft issuance and online NEFT/RTGS transactions

For assistance, call 1800 1234/2100 or visit bank.sbi

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CORPORATE SALARY PACKAGE



Largest network with 22,000 branches and more than 62,000 ATMs.



Zero balance savings account bundled free with SBI Debit Card, NEFT / RTGS / IMPS.



SBI Rishtey - Free Savings Bank Account Family Members. (Up to 4 family members with add on features).



Cardless ATM withdrawal with Yono Cash.



Automatically sweep in and sweep out to earn higher returns.



Overdraft facility in the account.



Attractive interest rates on loans.



Regular Offers & Reward Points on SBI Debit Card & Yono SBI.



Complimentary personal accident insurance up to Rs 40 lakh and air accident insurance up to Rs 1 crore.



Credit Cards / Demat & Trading Account / SIPs & Mutual Fund Investment Products / Life & General Insurance and many more.



State Bank of India

Phone:



Features of Corporate Salary Package (CSP)

Variants	Silver	Gold	Diamond	Platinum	Rhodium		
Eligibility (Based Net Monthly Salary)	₹10,000 and up to ₹ 25,000	₹ 25,001 and up to ₹ 50,000	₹50,001 and up to ₹ 1,00,000	₹1,00,001 and up to ₹ 2,00,000	Above ₹ 2,00,000		
BENEFITS							
Min. Balance Requirement	NIL (No minimum balance required to be maintained)						
Concession in Annual Locker Rental	Nil	Nil	Nil	10% of applicabl e rate	15% of applicabl e rate	50% of applicabl e rate	50% of applicabl e rate
ATM cum Debit Card	Free Rupay Platinum Card			Free Rupay Select Card			
	* Subject to written consent of the customer						
	* No Insurance Charges and Annual Maintenance Charges						
	* Free Debit Card for joint account holder						
Transactions at ATMs	State Bank & Other Bank ATMs: Unlimited Free						
Daily Withdrawal Limit	Rs 1,00,000/-			Rs 2,00,000/-			
Daily PoS/e-Commerce Limit	Rs 2,00,000/-			Rs 5,00,000/-			
Demand Draft charges	Unlimited Free, if issued through Salary Account						
Setting up Standing Instructions within SBI	Free						
Multi City Cheques (Payable at par at all Branches)	Cheque Leaf charges: NIL (except for bulk requirement i.e., in excess of 25 cheque leaves at a single instance or in a month)						
NEFT/RTGS charges	Waived except transactions originated through Branch Channel by Silver and Gold variant CSP accountholders						
SMS Alerts charges	Free						
Auto Sweep Facility (Available only on customer's 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.						
Reimbursement Current Account	Available						
Other Facilities	As applicable/ available to Regular Savings Bank account holders						
COMPLIMENTARY INSURANCE COVERS							
Personal Accident Insurance (Death) cover (As per terms and conditions of the Insurance Policy)	₹1 lac	₹1 lac	₹10 lacs	₹10 lacs	₹20 lacs	₹30 lacs	₹40 lacs
Personal Accident Insurance (Death) / Permanent total disability cover (on Debit Card)	₹2 lacs	₹2 lacs	₹2 lacs	₹2 lacs	₹10 lacs	₹10 lacs	₹10 lacs
Personal Accident Insurance (Death) cover For Spouse (Family savings scheme)	Not Available	Not Available	₹5 lacs	₹5 lacs	₹5 lacs	₹5 lacs	₹5 lacs



Variants	Contractual Silver	Silver	Contractual Gold	Gold	Diamond	Platinum	Rhodium
Air Accident Insurance (Death) cover – For CSP (As per terms and conditions of the Insurance Policy)	Not Available	Not Available	₹10 lacs	₹10 lacs	₹30 lacs	₹60 lacs	₹1 Crore
Air Accident Insurance (Death) cover (on Debit Card)	Not Available	Not Available	₹50 lacs	₹50 lacs	₹50 lacs	₹1 Crore	₹1 Crore
Health Insurance – Top up policy	Rs 15 lakhs/ Rs 30 lakhs with Rs 2 lakhs/ Rs 3 lakhs deductible (Cost to be borne by the customer) Annual premium Rs 1995/ Rs 2495						
Purchase protection on debit card	Not Available	Not Available	₹2 lacs	₹2 lacs	₹2 lacs	₹2 lacs	₹2 lacs
Add on Cover (Applicable with Personal Accident Insurance (Death) Cover) (As per terms and conditions of the Insurance Policy)	<ul style="list-style-type: none">Cost of Plastic Surgery in burn cases - Maximum ₹10 lacTransportation of imported medicine - Maximum ₹5 lacDeath in Coma (more than 48 hours) after accident- Maximum ₹5 lac • Air Ambulance – Maximum ₹10 lacsChild Higher Education Cover (for Graduation) age between 18-25 Years –25% of entitled PAI cover. (If PAI claim is found admissible) - Maximum ₹8 lac (for Girl Child ₹10 lac) only one girl. ₹5 lac under veteran protectionGirl Child Cover for Marriage (Age 18-25 Years) - 10% of entitled PAI Cover. (If PAI claim is found admissible) - Maximum ₹10 lac (Max. One Child and ₹5 lakh for Veteran Protection)Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident) - Maximum ₹50,000/-Repatriation of mortal remains – Maximum ₹50,000/-Ambulance charges- Maximum ₹50,000/-						
Debit card Offers (Rupay Platinum/ Rupay Select)							
	Contractual Silver	Silver	Contractual Gold	Gold	Diamond	Platinum	Rhodium
Make My Trip	Not Available		Flat 10% Instant Discount (up to INR 1500) No Min purchase Once in a year			Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a Quarter	
Amazon Prime Lounge	Not Available	1 free visit a quarter	1 free visit a quarter		2 free visits a quarter	3 free visits a quarter	
Swiggy One	Not Available				3-month membership once in a year		
Book My Show	Not Available				INR 250 off on purchase of min 2 tickets; once in a quarter		
Amazon Offer		Rs 100 per month per card				Not Available	
Swiggy Offer		Rs 100 per month per card				Not Available	
Health Check-up		Not Available				Once in a year	
Gym membership		Not Available				One month offline or 3month online subscription	
Spa		Not Available				Once in a year	
Golf		Not Available				Once in a year	
Cab aggregator		Not Available				Once in a year	
Credit Card Offers							
	Contractual Silver	Silver	Contractual Gold	Gold	Diamond	Platinum	Rhodium
Card Variant	Not available		Simply Save	Simply Save	Prime	Elite	Aurum

കെഎസ്ആർടിസി ഇൻഷുറൻസ് പദ്ധതി ജൂൺ 4 മുതൽ: മന്ത്രി

പുനലൂർ • കെഎസ്ആർടിസി ജീവനക്കാർ അപകടത്തിൽ മരിച്ചാൽ ജീവനക്കാരന്റെ കുടുംബത്തിന് ഒരു കോടി ഇൻഷുറൻസ് തുക നൽകുന്ന പുതിയ പദ്ധതി ജൂൺ 4 മുതൽ നടപ്പാക്കുമെന്ന് മന്ത്രി കെ.ബി.ഗണേഷ്കുമാർ. പത്തനാപുരം താലൂക്ക് എൻഎസ്എസ് കരയോഗ യൂണിയന്റെ വാർഷിക പൊതുയോഗത്തിൽ അധ്യക്ഷ പ്രസംഗം നടത്തുകയായിരുന്നു അദ്ദേഹം. സർവീസിലിരിക്കെ സാധാരണഗതിയിൽ മരിച്ചാൽ 6 ലക്ഷം രൂപ കിട്ടും. ഒരു കോടി രൂപ കിട്ടുന്ന ജീവനക്കാരൻ അമ്മയുടെയും അച്ഛന്റെയും പേരുകൂടി ചേർത്തു കൊടുത്താൽ 5 ലക്ഷം രൂപ വീതം അവർക്കും ലഭിക്കും. പെൺമക്കൾ ഉണ്ടെങ്കിൽ അവരുടെ വിവാഹം നടത്താൻ 10 ലക്ഷം രൂപ

നൽകും. പഠിക്കുന്ന കുട്ടികൾ ഉണ്ടെങ്കിൽ ഒരു കുട്ടിക്ക് 5 ലക്ഷം രൂപ വീതം ലഭിക്കും. അപകടം സമ്പൂർണ്ണ വൈകല്യത്തോടെ കിടപ്പിലായാൽ ഒരു കോടി ലഭിക്കും. പരുക്കേറ്റ് കിടന്നു പോയാൽ 80 ലക്ഷം രൂപ മുതൽ ഒരു കോടി രൂപ വരെ ലഭിക്കും. അപകടത്തിൽ കയ്യോ കാലോ നഷ്ടപ്പെട്ടു പോയാലും 80 ലക്ഷം രൂപ ലഭിക്കും. ജീവനക്കാരുടെ കുടുംബം 1499 രൂപ പ്രീമിയം അടച്ചാൽ 2 ലക്ഷം മുതൽ 12 ലക്ഷം രൂപ ചികിത്സാ ആനുകൂല്യം ലഭിക്കും. (ഭാര്യ ഭർത്താവ് രണ്ട് കുട്ടികൾ). 2499 രൂപ പ്രീമിയം അടച്ചാൽ 3ലക്ഷം രൂപ മുതൽ 30 ലക്ഷം രൂപ വരെ ചികിത്സാ ആനുകൂല്യം ഏത് സ്വകാര്യ ആശുപത്രിയിലും ലഭിക്കുമെന്നും മന്ത്രി പറഞ്ഞു.