

वन विभाग कर्मचारियों के लिए विशेष वेतन खाता

निःशुल्क जीवन व दुर्घटना बीमा

निःशुल्क जीवन व दुर्घटना बीमा **₹1.65** करोड़ तक*

पात्रता:

राजस्थान वन विभाग के सभी स्थायी कर्मचारी

बीमा कवरेज:

- ₹. 125 लाख का निःशुल्क व्यक्तिगत दुर्घटना बीमा कवर
- PAI के 100% तक स्थायी पूर्ण विकलांगता कवर
- ₹. 10 लाख का प्राकृतिक मृत्यु बीमा कवर

निःशुल्क क्रेडिट/डेबिट कार्ड:

- ₹. 10 लाख के दुर्घटना बीमा कवर के साथ निःशुल्क लाइफ टाइम डेबिट कार्ड
- ₹. 20 लाख के दुर्घटना बीमा कवर के साथ निःशुल्क लाइफ टाइम विक्रम क्रेडिट कार्ड

रिटेल ऋणों में लाभ:

- ₹. 3 लाख तक* ओवरड्राफ्ट की सुविधा
- गृह ऋण, ऑटो ऋण, शिक्षा ऋण, मोर्टगेज ऋण और वैयक्तिक ऋण इत्यादि पर आकर्षक ब्याज दर
- समय-समय पर प्रोसेसिंग प्रभावों में छूट/ ब्याज दर में रियायत बैंक के नियम एवं शर्तों के अनुसार

निःशुल्क जीवन बीमा
₹. 10 लाख

पेंशनर हेतु

50 लाख का निःशुल्क दुर्घटना बीमा
सैलरी खाताधारक के लिए सेवानिवृत्ति से
मृत्यु तक निःशुल्क दुर्घटना बीमा

हेल्थ इंश्योरेंस

टॉप अप हेल्थ कवर मात्र 1999 रु. वार्षिक में
30 लाख का कवर परिवार के लिए





FEATURES OF RAJASTHAN FOREST SALARY PACKAGE ACCOUNT

PARAMETERS	Features
Personal Accidental Death Insurance	Rs. 125 LACS
Group Term Life Insurance Cover	Rs 10 LACS
Free Permanent Total Disability Cover	Rs. 125 LACS
Free Permanent Partial Disability Cover	Rs. 62.50 LACS
Personal Accidental Insurance over Debit Card (Accidental Death & PTD)	Rs 10.00 LACS
Personal Accidental Insurance over Credit Card (Off Duty, Accidental Death & PTD)	Rs. 20.00 LACS
Total Accident Insurance Cover	Rs. 165.00 LACS
Air Accidental Death Insurance For booking done through Eterna Credit Card.	Rs. 245.00 LACS
For Pensioners	Flat Personal Accidental Insurance Cover of Rs 50.00 LACS till Death Permanent Total Disability cover of Rs 50.00 LACS Permanent Partial Disability cover of Rs 25.00 LACS
Credit Card Complementary (Life Time Free)	Vikram Credit Card Premium Eterna Credit Card
Debit Card Variant	Rupay Yodhha Debit Card
Debit Card Issuance charges	LIFETIME FREE
Top Up Health Insurance	Rs 1999/- For 30 Lakhs with Rs 3.00 Lacs Deductible (Cost to be born by customer, to be purchased voluntarily)
ATM access charges in own Bank's ATMs	Unlimited Free ATM Cash Withdrawals & Non-Financial transactions
ATM access charges in other Bank's ATMs	Unlimited Free ATM Cash Withdrawals & Non-Financial transactions
Min. Quarterly Average Balance	Zero
Demand Draft	Free Unlimited
Free Cheque Leaves	Free Unlimited
RTGS/NEFT/ IMPS / UPI	Free Unlimited
SMS / Email alerts	Free Unlimited
Waiver in processing charges on Auto, Education & Personal Loans	100%
Waiver in processing charges on Home Loan. Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal , valuation etc)	100%
Discount on Annual Locker Rent	50%
Mobile Banking/ Internet Banking/ SMS Banking/Whatsapp banking	Available
Discount on Demat AMC 1st Year Free	50%
Discount on Issuance / Renewal Fee of Prepaid cards / Gift cards	75%
Sweep facility Allowed	Yes
Amount of Overdraft - Average of (rounded off to '000)	Last -3- salary credit
Maximum Amount of Overdraft	Rs. 3,00,000
Overdraft is to be adjusted in full	Once in 60 days of availment

Note-

Benefits of Salary accounts will be available to accounts where regular salary is being received & Subject to Change.

In case Salary in the account is not received for a continuous period of 3 months all the benefits of salary will lapse

Insurance Claims are subject to IRDA Guidelines

Debit/Credit Card claims are also subject to BOB Cards & NPCI/Rupay Terms & Conditions.



MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU) is executed in Jaipur on this **24th day of September 2025** between **Rajasthan Forest Department**, represented by Shri Pavan Kumar Upadhyay, PCCF (Principal Chief Conservator of Forests Administration) having its headquarters at PCCF, Rajasthan Forest Department, Aranya Bhawan, Mahatma Gandhi Road, Jhalana Doongri, Jaipur -302004 (hereinafter called **Rajasthan Forest Department** which expression shall unless the context otherwise requires include its successors/legal heirs/administrators/Executors and permitted assigns).

AND

Bank of Baroda, body corporate constituted under the Banking Companies [Acquisition & Transfer of Undertakings] Act, 1970 having its Head Office at Baroda Bhawan, R C Dutta Road, Alkapuri, Gujarat and Corporate Office at Baroda Corporate Centre, C -26, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 & having Jaipur Zone Zonal Office at Durgapura, Jaipur and Jodhpur Zone, Zonal office at Vivek Vihar Yojana, (together constituting State Of Rajasthan presence) and hereinafter for brevity sake referred to as "Bank" (which expression shall, unless repugnant to the context or meaning, include its successors and assigns) of the one part; represented by **Shri M Anil, General Manager, Bank Of Baroda, Jaipur Zone** having its office at Baroda Bhawan, Airport Plaza, Durgapura, Jaipur -302018

WHEREAS

The **Rajasthan Forest Department** in its efforts to simplify and streamline the salary disbursement / payment procedure and to make available modern banking facilities to its Salaried Personnel and Pensioners has decided to accept the proposal submitted by Bank of Baroda.


राजस्थान सरकार
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क्र.स. :- 7502 दि. 24/9/15 रकम 500 वासी

नाम व पता :- Bank of Baroda

एकेडा जरोडा (स्टाम्प विक्रेता) लाईसेन्स नम्बर 105/08-10
94/40, विजय पथ, मानसरोवर, जयपुर (फो. 9828565550)

एनएसएन स्टाम्प अधिनियम, 1998 के अन्तर्गत स्टाम्प छवि पर प्रामाणिक अधिभार
आधारभूत अवसंरचना सुविधाओं हेतु (बारा 3-क) 10% - 50 नमूना
प्राथमिक एवं मानव निर्मित आपदाओं से रक्षा हेतु अधिभार - 10% - 50 नमूना

Agreement

By Dr. Jyoti Jain

150/1

A-00

Bank of Baroda possessing technologically advanced infrastructural facilities having offered to provide banking services as detailed herein below to the **Rajasthan Forest Department Salaried Personnel & Pensioners** operating their salary/ pension accounts with the Bank in Baroda Defence and Police Salary Package Scheme SB186.

Now therefore this Memorandum of Understanding witnessed as under:

Both parties have agreed as follows:

1. **PERIOD OF MOU**

This **MOU** shall be operative for a period of **three years** w.e.f 24th September, **2025** with an option to review every year for any amendment/ addition/ deletion of features of the **Baroda Defence and Police Salary Package Scheme SB186**. In case there is no amendment/addition/deletion in offerings during the agreement period then there is no need for annual review of the MOU and the same will continue for three years.

2. **CREDIT OF SALARY**

(a) The Bank undertakes to credit into the account of all **Rajasthan Forest Department** Salaried Personnel who may be holding their accounts in various branches at various locations of the Bank in Baroda Defence and Police Salary Package Scheme SB186, their salary will be credited on the date received in the Bank. The Bank will arrange timely clearance of the cheque(s) and ensure that the salary is credited to respective accounts and is available for withdrawal at the start of the normal banking hours on the scheduled date of disbursement of salary.

(b) **Sundry payments during the month:** All other sundry payments during the month are also to be remitted to individual account holders as per details provided by Paying Authority. For all non-salary payments, money will be transferred to respective accounts within 24 hours/one working day of realization of cheque. For postings done by Paying Authority through Corporate Internet Banking, the transactions will be carried out as scheduled at the time of upload. In case of failed transaction(s), details of the accounts along with amount where money could not be transferred will be intimated in writing to the Paying Authority within two working days by the Bank.

(c) Bank of Baroda will not charge any commission or service charges for the services rendered at 2(a) and 2(b) above. Bank of Baroda will also arrange for credit of salaries and sundry payments to account holders of other Banks through RBIs platforms, Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). Bank of Baroda will however will not be held liable for any delay / non-credit of salaries and sundry payments on time for reasons attributable to other parties.

(d) *Accounts being opened by Bank of Baroda in the Training Academies/ Centres will be opened in Baroda Defence and Police Salary Package Scheme SB186 on receipt*



[Signature]



[Signature]

of temporary numbers (for training) by Training Academies/Centers and on receipt of service numbers, the amendments in the numbers will be undertaken by Bank of Baroda.

(e) Existing salary accounts of interested staff of Rajasthan Forest Department will be converted Baroda Defence and Police Salary Package Scheme SB186 accounts subject to an application-cum- undertaking to be submitted by the account holder as per specimen attached in Annexure-I.

(f) 'No Dues' Certificate will be issued by Bank of Baroda in the event any Rajasthan Forest Department personnel is desirous of changing his/her account to another Bank for credit of salary. Specimen 'No Dues' certificate is attached as Annexure-II.

(g) The Account holders should check whether their account is properly categorized as per their eligibility, as Salary Package benefits are linked to Baroda Defence and Police Salary Package Scheme SB186. Discrepancy observed, if any, should be brought to the notice of concerned Branch immediately else the facilities/benefits under the MOU will NOT be applicable in other scheme codes of Bank.

(h) Rajasthan Forest Department does not undertake any liability for loans given by Bank of Baroda to Rajasthan Forest Department Personnel in their individual capacities. The Rajasthan Forest Department will not be impleaded in any claim, action, lawsuit which an account holder may file against Bank of Baroda or vice versa i.e. which Bank of Baroda may file against the account holder. However, Rajasthan Forest Department will provide information about defaulters as regards their current postal address maintained in the records subject to denial due to exigencies of service/ security considerations. Rajasthan Forest Department will inform the Unit of the defaulting personnel for payment of regular EMIs by the personnel.

3. FACILITIES TO THE ACCOUNT HOLDERS

(a) Rajasthan Forest Department shall undertake to treat Bank of Baroda as a preferred banker and circulate this MoU to all its members, though Rajasthan Forest Department does not commit/ take responsibility on number of accounts opened under this MoU arrangement. In lieu of the above the Bank undertakes to provide these special bouquet of customized products suitable for Rajasthan Forest Department Salaried Personnel and Pensioners.


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(b) **Baroda Defence and Police Salary Package Scheme SB186 offerings for Rajasthan Forest Department Personnel (Available up to the service tenure).**

Eligibility criteria:

- ✓ Scheme is applicable for **Rajasthan Forest Department** having regular employment.
- ✓ Scheme will be applicable from date of credit of 1st salary in Baroda Defence and Police Salary Package Scheme SB186 only and thereafter regular salary credit in the account.

Salary Savings account with Zero balance can be opened through Branch / Tab Banking / Online Digital mode – Video KYC

4. **COMPLIMENTARY LIFE INSURANCE COVER BENEFITS**

(a) **The Life Insurance cover will be available only to Salaried Rajasthan Forest Department Personnel having permanent and regular employment.**

(b) **Insurance Cover at Inception** – Rajasthan Forest Department personnel will be entitled to **Life Insurance cover of Rs. 10 lacs** since inception. The cover will commence from date of 1st salary credit in SB186 scheme account opened in Bank of Baroda. **Rajasthan Forest Department** personnel who are existing Baroda Defence and Police Salary Package Scheme SB186 account holder will also be entitled to life insurance cover from date of 1st salary credit in Baroda Defence and Police Salary Package Scheme SB186 account opened in Bank of Baroda after the date of MoU coming into effect.

(c) **The insurance cover will be applicable to active Salaried Baroda Defence and Police Salary Package Scheme SB186 account holders. Pensioners will not be entitled to the life insurance cover.**

(d) **Age** - The Life Insurance cover will be applicable only for the serving personnel upto the age of 60 years or retirement whichever is earlier.

(e) **Suicidal deaths** will be covered after 12 months from the date of enrolment of account in the scheme subject to regular continuous 12 months' salary credit in Scheme SB186.

(f) **The Life Insurance cover** will not exceed the threshold of Rs. 10 Lakhs at any point.

(g) **The detailed terms and condition and Standard Operating Procedure is as per Annexure III.**

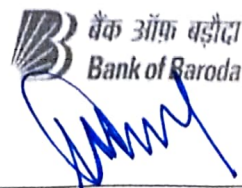
5. **COMPLIMENTARY PERSONAL ACCIDENT INSURANCE BENEFITS FOR SALARIED PERSONNEL**

(a) **Personal Accident Death** Salary account cover of ₹ 125 Lakhs-FLAT (both On-duty and Off-duty).

(b) **Permanent Total Disability** cover ₹ 125 Lakhs (As per IRDAI Guidelines).



[Signature]



(c) **Permanent Partial Disability** cover upto ₹ 62.5 Lakhs (as per the percentage of disability as per IRDAI Guidelines) :


Claim settlement in case of Personal Accident Death and Permanent Total Disability will be 100% of the Sum insured amount and Claim settlement in case of Permanent Partial Disability will be as per the below mentioned table-

(Table as per IRDAI Guidelines)

Sr. No	Table of Benefits	% of Capital Sum Insured
1	Accidental Death	100
2	Permanent Total Disability :	
	1. Loss of Sight (both eye)	100
	2. Loss of two limbs	100
	3. Loss on one limb and one eye	100
	4. Permanent total and absolute disablement as certified by Medical Practitioner	100
3	Permanent Partial Disability	
A	Loss of sight of one eye	50
B	Loss of one limb	50
C	Loss of toes-all	20
D	Great-both phalanges	5
E	Great-one phalanx	2
F	Other than great, if more than one toe lost each	1
G	Loss of hearing-both ears	50
H	Loss of hearing-one ear	20
I	Loss of speech	50
J	Loss of four fingers and thumb of one hand	40
K	Loss of four fingers	35
L	Loss of thumb-both phalanges	25
M	Loss of thumb-one phalanx	10
N	Loss of index finger	
	i)Three phalanges	10
	ii)Two phalanges	8
	iii)One phalanges	4
O	Loss of Middle finger	
	i)Three phalanges	6
	ii)Two phalanges	4
	iii)One phalanges	2
P	Loss of Ring Finger	
	i)Three phalanges	5
	ii)Two phalanges	4
	iii)One phalanges	2
Q	Loss of little finger	
	i)Three phalanges	4
	ii)Two phalanges	3
	iii) One phalanges	2



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R	Any other permanent partial disablement	% as assessed by Medical Practitioner appointed by insurance company
S	Loss of Metacarpals	
	(i) First or Second (Additional)	3
	(ii) Third, Fourth or Fifth (Additional)	2

(d) **Personal Accident Insurance** cover is applicable for age between 18 to 60 Years or up to age of retirement whichever is earlier.

(e) **The detailed terms and condition and Standard Operating Procedure is as per Annexure-IV.**

(f) **Please note that maximum PAI cover payable on duty/ off duty shall not exceed ₹ 125 Lakhs.**

6. **COMPLIMENTARY PERSONAL ACCIDENT INSURANCE BENEFITS FOR PENSIONERS**

(a) **Personal Accident Death** Cover with Pension account upto ₹ 50 Lakhs.

(b) **Permanent Total Disability** cover upto ₹ 50 Lakhs

(c) **Permanent Partial Disability** cover upto Rs. 25 Lakhs as per the percentage of disability as per IRDAI Guidelines:

Claim settlement in case of Personal Accident Death and Permanent Total Disability will be 100% of the Sum Insured Amount and Claim settlement in case of Permanent Partial Disability will be as per the below mentioned table-

(Table subject to IRDAI Guidelines)

Sr. No	Table of Benefits	% of Capital Sum Insured
1	Accidental Death	100
2	Permanent Total Disability :	
	1. Loss of Sight (both eye)	100
	2. Loss of two limbs	100
	3. Loss on one limb and one eye	100
	4. Permanent total and absolute disablement as certified by Medical Practitioner	100
3	Permanent Partial Disability	
A	Loss of sight of one eye	50
B	Loss of one limb	50
C	Loss of toes-all	20
D	Great-both phalanges	5
E	Great-one phalanx	2
F	Other than great, if more than one toe lost each	1
G	Loss of hearing-both ears	50
H	Loss of hearing-one ear	20
I	Loss of speech	50
J	Loss of four fingers and thumb of one hand	40



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Sr. No	Table of Benefits	% of Capital Sum Insured
K	Loss of four fingers	35
L	Loss of thumb-both phalanges	25
M	Loss of thumb-one phalanx	10
N	Loss of index finger	
	i) Three phalanges	10
	ii) Two phalanges	8
	iii) One phalanges	4
O	Loss of Middle finger	
	i) Three phalanges	6
	ii) Two phalanges	4
	iii) One phalanges	2
P	Loss of Ring Finger	
	i) Three phalanges	5
	ii) Two phalanges	4
	iii) One phalanges	2
Q	Loss of little finger	
	i) Three phalanges	4
	ii) Two phalanges	3
	iii) One phalanges	2
R	Any other permanent partial disablement	% as assessed by Medical Practitioner appointed by insurance company
S	Loss of Metacarpals	
	(i) First or Second (Additional)	3
	(ii) Third, Fourth or Fifth (Additional)	2

(d) **Personal Accident Insurance** cover is applicable from the age of 60 years or retirement age whichever is earlier and **will be available till death**.

(e) **The detailed terms and condition and Standard Operating Procedure is as per Annexure IV**

7. **ADDITIONAL PERSONAL ACCIDENT INSURANCE COVERAGE**

(a) **YODDHA DEBIT CARD (Free of Cost) - Personal Accident Death and Permanent Total Disability Cover of ₹ 10 Lakhs**

- Yoddha Debit Card is a Rupay variant and under this Rupay Debit Card, the Insurance Coverage is applicable only when the card has been used for minimum one Financial transaction at any Pos/ E-commerce both Intra and inter-bank i.e. on us or off-us within 30 days prior to date of accident including accident date of Rupay Card Holder.
- The beneficiary could be nominee of the account of the cardholder or legal heir as per the competent court order.
- Claim Intimation Period – Intimation should be within 90 days of the accident.



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- Claim Submission Period – Within 60 days of claim intimation.
- Detailed Standard Operating Procedure is as per **Annexure V**

(b) **Vikram Credit Card:**

- Lifetime free Vikram Credit Card (No Annual / Issuance /Re-issuance Fees)
- Personal Accident Insurance cover of Rs 20 Lakh
- Terms and conditions as per extant policy of BOB Card. Refer to Annexure VII for MITC related to Credit Card.

8. **OTHER BENEFITS**

(a) **Yoddha Debit Card other offers**

- **Lifetime free Yoddha Debit Card (No Annual / Issuance /Re-issuance Fees)**
- **NCMC enabled Debit Card**
- Unlimited free ATM usage at all Banks ATMs
- Get access to many exciting offers & trending deals on e-commerce websites from time to time
- Maximum Cash withdrawal limit of ₹ 1,50,000/- per day.
- Maximum per day limit at Point of Sale (POS) /E-Commerce (E-com) is ₹ 5,00,000/-
- Contactless transactions up to ₹ 5,000 can be done without PIN at POS.
- Complimentary domestic and international lounge access - Two Free Domestic Lounge access in a quarter and Two Free Access per year for International Lounges.

(b) **BOB-WORLD (Free Mobile Banking App)**

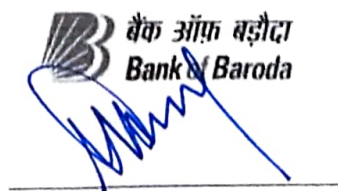
- **One stop solution for all banking and financial needs.**
- Saving, Investing, Borrowing and Shopping all on your fingertips.
- Easily check your Credit Score through the app.
- More than 220 banking services available using the app.
- FDR opening: Facility of opening FD online through Mobile Banking and Internet Banking is available

(c) **Electronic Transfers**

- Electronic fund transfer facility across all banks in India. (Free RTGS/NEFT/IMPS transactions through branch or online mode)
- Internet banking with Fund transfer facility to self and third party accounts.
- ATM Fund transfers.

(d) **Free Demand Draft**

- **Rajasthan Forest Department** Personnel will not be charged for DD from any branch of Bank of Baroda.
- Choice of transferring the account to any branch PAN India as per your convenience on written request from account holder.



(e) **Retail Loan Facilities:** The special offers in loan products will be offered as per the facilities under Baroda Retail Loan Scheme.

➤ **Baroda Housing Loan-**

- Bank offers very competitive rate in the market especially the "Baroda Advantage Home Loan" in which the borrower gets the benefit of interest amount reduction in the home loan account to the extent of daily outstanding credit balance in the Savings Bank account. Many other attractive variants under Home Loan product are available.

➤ **Baroda Education Loan-**

- Bank of Baroda offers Baroda Vidya, Baroda Gyan and Baroda Scholar loan facilities for education starting from School to Post Graduate levels also for studying abroad.

➤ **Baroda Personal Loan-**

- Personal loan up to ₹ 20 lacs at attractive pricing.
- Pre-approved Personal loans available.
- Digital loans available to all employees.

➤ **Salary Overdraft Facility:-**

- Up to ₹ 3 Lakhs - Available immediately after two salary credit.
(Maximum ₹ 3 Lakhs i.e. average of last two months net salary credited in account). Specimen Form is attached as **Annexure VI**.

➤ **100% waiver on processing charges of Housing Loan, Auto Loan, Education Loan, Mortgage Loans and Personal Loan (terms and conditions applicable)*.**

➤ **Concession of 0.25% Rate of Interest in applicable ROI on Auto Loan for the Account holders who have availed home loan subject to ROI not below BRLLR.**

➤ **Takeover of Loans facility-**

- Home Loan take over facility as per banks extant guidelines issued from time to time.

➤ **Many other products like Car loan, Two Wheeler loan, Pensioner loan, Mortgage loan etc. are available under retail portfolio.**



(f) **Whatsapp Banking:**

- New Digital Delivery channel- Whatsapp Banking.
- Available in both Hindi and English language.
- Many services like Request Cheque book, Mini Statement, Account blocking etc. are available.

(g) **Other benefits with Baroda Defence and Police Salary Package Scheme SB186 Salary / Pension Account:**

- **50% waiver** on Locker Rentals.
- **100% waiver** on De-mat Annual Maintenance charges
- **75% waiver** on issuance charges for Gift and Travel card.


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- (h) **Family Accounts:** Maximum six Zero balance Saving Accounts of spouse, children, parents, siblings can be opened linked to the Salary Account.

9. **RIGHT TO WITHDRAW BENEFITS**

The Bank reserves the right to withdraw, discontinue, or modify any or all benefits, scheme and coverage, without prior notice and without assigning any reason. No person shall have any claim or right to continue with the benefits upon such withdrawal or modifications.

10. **DISSEMINATION**

*The MoU, once entered by both Parties, will be widely disseminated to all **Rajasthan Forest Department** personnel by means of service letters, **Rajasthan Forest Department Data Network**, Internet or any other means. Bank of Baroda will also disseminate through its Bank website.*

11. **TERMINATION**

(a) In the event of termination of the MOU before its terms as per Para 1 earlier, the disbursement of salaries to the individual may continue with the Bank at the discretion of the Bank as an ordinary account holder, without any special salary benefits under this MOU.

(b) This MOU may be terminated by either party by giving three months advance notice of termination in writing to the other Party (the "Defaulting Party") provided:-

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

Or

If the Defaulting party repeatedly commits the same breach of any of the terms of this MOU, then the MOU may be terminated without any further notice.

Or

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

12. **RECALL OF SALARY DISBURSED**

In exceptional circumstances, the Rajasthan Forest Department may recall the salary erroneously disbursed to deserters or delinquent employees. Upon written request of the Rajasthan Forest Department communicating specific details of Personnel, bank account, period and amount, and further subject to availability of funds in the specified account, Bank of Baroda will comply with the request and refund the amount to the


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Rajasthan Forest Department through Demand Draft or through Electronic mode of transfer to departments account. Bank of Baroda will not be liable or be held accountable for any consequential or related action arising from the act of debiting the specified amount and refund of amount to the Rajasthan Forest Department. Pending refund of the amount recalled, Bank of Baroda may freeze all transactions to the concerned salary account for limited time/ period to prevent withdrawals from it.

13. PENSION PAYMENTS

Bank of Baroda on its part will arrange to make pension disbursements in compliance with instructions issued by Government of India from time to time and pension credit will follow same modalities as salary.

14. Rajasthan Forest Department BANKING COMPLAINT REDRESSAL AND REVIEW MECHANISM

(a) A Review Mechanism is in place for complaints and other pending issues. All pending issues will be reviewed on a quarterly basis. The Review Committee will consist of the Complaint Redressal Committee of the Bank and include an official duly appointed by the Rajasthan Forest Department Head Quarters.

(b) Apart from the above, Bank also has a very well-laid-down policy on Customer Grievance Redressal. This policy covers all types of customers including pensioners and the timeframe for redressal as well as the various channels available for lodging the complaints. The policy details are available at Bank's website for public information. The Baroda Defence and Police Salary Package Scheme SB186 account holders (s) have the additional option to use such channels for redressal of their individual grievances/ complaints.

(c) In the event that a dispute remains unresolved, it may be referred to the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme.

15. PUBLICITY

Bank of Baroda may publish/ market about its services extended to Rajasthan Forest Department Salaried Personnel under this MOU and / or promote its business objectives from time to time. **Publicity by Bank of Baroda to be allowed by Rajasthan Forest Department in house Magazine, Roll calls & informed gatherings.**

16. PERSONAL ACCIDENTAL INSURANCE – CLAIM MECHANISM

The Nominee / Next of Kin to submit the required documents to the Bank Branch. The Bank Branch will forward the same to Central Banking Department after completing all the required papers. The detailed claim mechanism is mentioned in Standard Operating Procedure as per Annexure III/ Annexure IV and various claim forms as per Formats.

17. AMENDMENT


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

18. NOTICES

Each notice, demand or any other communication to be given or made hereunder shall, except as otherwise provided herein, be given or made in writing and may be sent by one party to the other party by Registered Post, telex, facsimile or by hand to the address or numbers mentioned above or through email on official *insurer's email* or such other address and numbers as one party may inform the other in writing. (Refer Annexure III/ Annexure IV for Escalation Matrix).

19. FORCE MAJEURE

The Parties shall not be liable for any failure to perform any of its obligations under this MOU if the performance is prevented, hindered or delayed by a Force Majeure event (defined below) and in such case its obligations shall be suspended for so long as the Force Majeure Event continues (provided that this shall not prevent the accrual of interest on a principal amount which would have been payable but for this provision). Each party shall within a week inform the other of the existence of a Force Majeure Event and shall consult together to find a mutually acceptable solution.

"Force Majeure Event" means any event due to any cause beyond the reasonable control of the Party, including, without limitation, unavailability of any communication system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

20. LAW, JURISDICTION AND DISPUTES RESOLUTION

(a) The provisions of this MOU shall be governed by and, construed in accordance with the Indian law and the courts in Rajasthan shall have the exclusive jurisdiction to deal with any issue arising out of this Agreement.

(b) **ARBITRATION**

(i) BOB and Rajasthan Forest Department shall make every effort to resolve amicably, by direct informal negotiation, any dispute arising between them under or in connection with the contract. If 30 days after the commencement of such informal negotiations, Bank and Rajasthan Forest Department have been unable to resolve contract dispute amicably, then, either party may require that the dispute be referred for resolution by formal arbitration.

(ii) The dispute, controversy or claims arising out of or in connection with the MoU shall be referred to as the sole arbitrator to be appointed by mutual consent.



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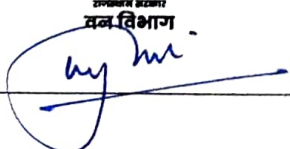
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[Signature]

- (iii) The place of arbitration shall be at New Delhi.
- (iv) The arbitral procedure shall be conducted in the English language, and any award or awards shall be rendered in English. The procedural law governing the arbitration shall be the Indian law.
- (v) The award of the arbitrator shall be final and conclusive and binding upon the Parties, and the Parties shall be entitled (but not obliged) to enforce the judgment thereon in any one or more of the highest courts having jurisdiction. The Parties further agree that such enforcement shall be subject to the provisions of the Indian Arbitration and Conciliation Act, 1996 and neither Party shall seek to resist the enforcement of any award in India on the basis that award is not subject to such provisions.
- (vi) Each Party will bear the expenses/costs incurred by it in appointing the Arbitrator. However, the cost of appointing sole or third Arbitrator shall be borne equally by both the Parties."

21. MISCELLANEOUS

- (a) In the event any Rajasthan Forest Department personnel having account under Baroda Defence and Police Salary Package Scheme SB186 desires to change his salary account from Bank of Baroda to some other Bank, *'No Dues' Certificate will be issued by Bank of Baroda if customer has no outstanding dues in loan or any other charges. Before changing the salary account by Rajasthan Forest Department personnel, the concerned deptt at Rajasthan Forest Department should mandatorily take NOC issued by present banker from the employee.* The disbursement of salaries to any bank other than Bank of Baroda shall occur only upon submission of the requisite NOC issued by Bank of Baroda to the relevant authorities.
- (b) Personnel of Rajasthan Forest Department having existing accounts in Bank of Baroda should get their account converted in Baroda Defence and Police Salary Package Scheme SB186 for getting the above benefits and include nomination for seamless benefits. Accounts in other scheme or opened in other scheme are not eligible for facilities and benefits under this MOU.
- (c) All new accounts opened, or existing accounts converted under this MoU should be mandatorily to be done in Baroda Defence and Police Salary Package Scheme SB186.
- (d) In the event of non - credit of salary for more than three months in Baroda Defence and Police Salary Package Scheme SB186 (Serving employees and Pensioners) account or default in loan accounts of any employees, Bank has the discretion to convert such account to normal Saving Bank account and shall withdraw all benefit extended to the Baroda Defence and Police Salary Package Scheme SB186 account holder.
- (e) The Bank will consider the installation of ATMs, and setting up of branches / extension counters at locations that are mutually convenient.
- (f) The Rajasthan Forest Department on its part will make efforts to provide space for setting up ATMs and Branches which is suitable for the Bank's requirements. The


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space, if available, will be provided on rent as mutually agreed by both the parties. If Rajasthan Forest Department is unable to provide so, Bank of Baroda shall try to find the suitable place to set up its ATMs. In such an event, if Bank of Baroda is also unable to get such space, Bank of Baroda shall not be liable to set up ATMs as contained above. Bank of Baroda shall use its best efforts to procure such space in case Rajasthan Forest Department fail to provide the space.

(g) As regards "Know Your Customer norms", a service certificate/ letter issued/ countersigned by the authorized signatory from the individual's unit, certifying the identity and present address of the employees, will be acceptable to the Bank. In addition, the employee can submit the officially valid documents as prescribed by Reserve Bank of India from time to time.

(h) Credit card issuance at the sole discretion of our subsidiary BOB Cards. Any Insurance claims on Credit card should be dealt with BoB Cards. Refer to **Annexure VII** for MITC related to Credit Card.

(i) The definitions and conditions pertaining to accidental and natural deaths shall strictly adhere to the guidelines issued by the Insurance Regulatory and Development Authority of India (IRDAI).

(j) In case of accidental death, the deceased personnel shall be eligible for both Life Insurance and Personal Accident Insurance coverage. In the case of natural death, only Life Insurance coverage shall be applicable, with no entitlement to Personal Accident Insurance.

(k) In the event of the death of a Rajasthan Forest Department personnel covered under the insurance policy, any claim settlement amount shall first be utilized toward clearing any outstanding dues or liabilities owed to Bank of Baroda. The remaining balance, if any, shall then be disbursed to the nominee.

(l) Rajasthan Forest Department will make endeavour to open, canvass, or transfer institutional accounts to Bank of Baroda, thereby strengthening the mutual relationship.

(m) The relationship and the operational terms of this MoU shall be reviewed biannually (every six months) to ensure continued alignment and effectiveness.

(n) The timeline for claim intimation and submission of documents are clearly outlined in the Annexures. The nominee to ensure that they follow the timeframe defined else the claim would not be entertained by the Insurance company. The timelines are subject to change as per terms and conditions of renewed policy during the MOU tenure. The timelines for both GPA and GTL would be communicated as and when they change for renewed policy.


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(o) Bank of Baroda is committed to the business development with Rajasthan Forest Department and will continuously strive to improve the offerings through the Baroda Defence and Police Salary Package Scheme SB186. These improvements will be applicable to all the Baroda Defence and Police Salary Package Scheme SB186 accounts of Rajasthan Forest Department.

In witness thereof, each Party has scribed their respective hands through duly authorized representative.

Signed on behalf of
Forest Department, Govt of Rajasthan




(Sh. Pavan Kumar Upadhyay)
Principal Chief Conservator
of Forests Administration,
Jaipur - Rajasthan

Signed on behalf of
Bank of Baroda

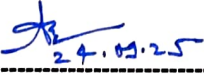


(Shri. M Anil)
General Manager,
Bank of Baroda, Jaipur Zone


Witnesses:

1. 


Name: Sh. Supong Sashi
Desg: CCF (E&H)

2. 

Name: Sh. ANAND KUMAR
Desg: DCP

1. 

Name: Atul K. Karna
Desg.: DGM (Business Development)

2. 

Name: Debushis Dalkhi
Desg.: DGM/PM, Jaipur Region



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