

Guard which expression shall unless the context otherwise requires include its successors/ legal heirs/ administrators/ Executors and permitted assigns).

AND

Bank of India, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and having its Head Office at Star House, C-5, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, hereinafter referred to as "Bank" which expression shall include its succession in business through **Shri Sharda Bhushan Rai, Chief General Manager, Bank of India.**

WHEREAS

- (a) The Indian Coast Guard in its efforts to simplify and streamline the salary and pension disbursement/ payment procedure and to make available modern Banking facilities to its Personnel/ Pensioners has decided to accept the proposal submitted by Bank of India.
- (b) Bank of India possessing technologically advanced infrastructural facility having offered to provide Banking Services as detailed herein below to the Indian Coast Guard Personnel/ Pensioner operating their Salary/ Pension accounts with the Bank.

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. 09th May, 2024 with an option to review every year for any amendment/ addition/ deletion of features of the **BOI Rakshak Salary Savings Account Scheme**. 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 or PENSION

- (a) The Bank Undertakes to credit into the account of all Indian Coast Guard Personnel who may be holding their accounts in various branches at various locations of the Bank, their salary by last working day of the month or on the dates which may be communicated in writing by the Paying Authority. The Salary cheque(s)/ advice as well as the Bank account details are to be furnished by the Paying Authority. The salary cheque(s)/ advice as well as the Bank account details are to be furnished by the Paying authority three working days before the date of actual disbursement of Salary, as per the medium and format acceptable to the Bank. The Bank will arrange for timely clearance of the cheque(s) and ensure that the salary is credited to the respective accounts and



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Principal Director (Adm)
तटरक्षक मुख्यालय, नई दिल्ली-110001
Coast Guard HQrs, New Delhi-110001



Relationship beyond banking

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 holder as per details provided by Paying Authority. For all non-salary payments, money will be transferred to the respective accounts within 24 Hours/ One working day after 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 account along with the 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 India will not charge any commission or service charges for the services rendered at 2 a) and 2b) above. Bank of India will also arrange for credit of salaries and sundry payments to account holders of other banks through RBI's platform, Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). Bank of India will however not be held liable for any delay/ non-credit of Salaries and Sundry payments on time for a reason attributable to other parties.
- (d) Existing Salary Accounts of Indian Coast Guard Personnel's will be converted to BOI Rakshak Salary Savings Account Scheme subject to an application cum undertaking to be submitted by the account holder as per the specimen attached in Annexure 1.
- (e) All new accounts being opened by Bank of India in the Training Academies / Centers will be opened as BOI Rakshak Salary Savings Account Scheme on receipt 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 India.
- (f) **Indian Coast Guard does not undertake any liability for loans given by Bank of India to Indian Coast Guard Personnel in their Individual Capacities.** The Indian Coast Guard will not be implicated in any claim, action, lawsuit which an account holder may file against Bank of India or vice versa i.e. which Bank of India may file against the account holder. However, Indian Coast Guard will provide information about defaulters as regards their current postal address maintained in the records subject to denial due to exigencies of Service/ Security considerations.

3. FACILITIES TO THE ACCOUNT HOLDERS

Indian Coast Guard shall undertake to treat Bank of India as a preferred banker and circulate this MOU to all its Personnel/ Pensioners, though Indian Coast Guard does not commit / take responsibility on number of accounts opened under this MOU. In lieu of the above the Bank, at its discretion, will customize products as stated hereunder to Indian Coast Guard Personnel/ Pensioners in terms of Bank's terms and conditions, policies, rules and guidelines which may vary from time to time.



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Coast Guard HQs, New Delhi-110001



Bank of India Rakshak Salary/ Pensioners Account Scheme offerings for Indian Coast Guard Personnel and Pensioners (getting Pension in BOI Rakshak Savings Account).

- (a) Salary/ Pension Savings account with Zero Balance can be opened through Branch/ Online Digital Mode - Video KYC

BOI Rakshak Salary Savings Account Scheme Eligibility Criteria;

i.) For Salaried Employee:

- ✓ Scheme is applicable for all regular employees/ Agniveers of Indian Coast Guard.
- ✓ Scheme will be effective after credit of one month salary of the employee and thereafter regular salary credit in the account subject to at least one salary credit in the last 6 months.
- ✓ At the time of opening of account of employees who are having salary arrangement with other Banks, employees shall provide a mandate to shift their salary to Bank of India in the organization payroll department.

Or

(ii) For Pensioner including Ex Servicemen:

- ✓ The scheme will be applicable after credit of one month pension to the Pensioners account of the Indian Coast Guard thereafter regular Pension Credit in the Account subject to at least one month pension credit in the last 6 months.

Detailed Benefits under BOI RAKSHAK SALARY/ PENSION SAVINGS ACCOUNT SCHEME;

The Salary/ Pensions Savings Account have been classified into Five Categories as below based on the minimum Average Quarterly Balance being maintained by the Personnel's of Indian Coast Guard including Pensioners/ Ex- Servicemen.

- ✓ **NORMAL** (AQB Required- NIL)
 - ✓ **CLASSIC** (AQB Required- Rs 10,000/-)
 - ✓ **GOLD** (AQB Required- Rs 1 Lakh)
 - ✓ **DIAMOND** (AQB Required – Rs 5 Lakh)
 - ✓ **PLATINUM** (AQB Required – Rs 10 Lakh)
- (*AQB denotes Average Quarterly Balance)

Additional Facilities (available in all categories):

- Free Mobile Banking Facility- Save, Borrow and Invest through BOI Mobile Omni Neo Bank App.
- Online NPS Account opening Facility Available.
- PPF and SSA Account Opening with Free Standing Instruction Facility.



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Coast Guard Headquarters, New Delhi-110001



FEATURES	BANK OF INDIA RAKSHAK SALARY/ PENSION ACCOUNT SCHEME				
	NORMAL	CLASSIC	GOLD	DIAMOND	PLATINUM
Required Minimum Balance	Nil	Nil	Nil	Nil	Nil
Average Quarterly Balance	Nil	Rs 10,000	Rs 1 Lakh	Rs 5 Lakh	Rs 10 Lakh
Waiver of Debit Card Issuance Charges (only One card and First Issuance)*	Visa Classic	Visa Classic	Rupay Platinum	Rupay Select	Visa Signature
*At the time of Issuance/ Replacement/ Renewal and AMC the system will apply the charges as per the prevailing categorisation of the accounts. Rupay NCMC Card will be there in Free Choice with all Variants.					
Waiver of Debit Card AMC Charges (Subject to Qualify Average Yearly Balance)	Rs 75,000	Rs 75,000	Rs 1 Lakh	Rs 2 Lakh	Rs 5 Lakh
Free Cheque Leaves	Free 25 Leaves per Quarter	Free 25 Leaves per Quarter	Unlimited	Unlimited	Unlimited
NEFT/ RTGS Charges	Free	Free	Free	Free	Free
DD/ Pay Order Charges	Free	Free	Free	Free	Free
Credit Card Issuance Charges	Free	Free	Free	Free	Free
SMS Alert Charges	Chargeable	Free	Free	Free	Free
What's App Alert Charges	Chargeable	Free	Free	Free	Free
Group Personal Accidental Cover	Rs 50 Lakhs	Rs 60 Lakhs	Rs 75 Lakhs	Rs 100 Lakhs	Rs 150 Lakhs
Permanent Total Disability Cover	Rs 50 Lakhs	Rs 50 Lakhs	Rs 50 Lakhs	Rs 50 Lakhs	Rs 50 Lakhs
Air Accidental Insurance	Rs 100 Lakhs	Rs 100 Lakhs	Rs 100 Lakhs	Rs 100 Lakhs	Rs 100 Lakhs
Permanent Partial Disability	Rs 25 Lakhs	Rs 25 Lakhs	Rs 25 Lakhs	Rs 25 Lakhs	Rs 25 Lakhs
Education Benefits	Upto Rs 2 Lakhs	Upto Rs 2 Lakhs	Upto Rs 2 Lakhs	Upto Rs 2 Lakhs	Upto Rs 2 Lakhs
Free ATM Transactions at BOI ATM	10 Per Month	10 Per Month	10 Per Month	10 Per Month	10 Per Month
Free ATM Transactions at Other Banks ATM*	5 Per Month	5 Per Month	5 Per Month	5 Per Month	5 Per Month
* Includes both Financial/ Non-Financial Transactions. For ATMs located at Delhi, Mumbai, Kolkata, Chennai, Hyderabad & Bengaluru; 3 ATM transactions free per month.					
Concession in Retail Loan Processing Charges	NIL	50%	50%	100%	100%
Concession in ROI in Retail Loans*	N.A.	N.A.	5 bps	10 bps	25 bps
*In Case of any other Concession already offered to Retail Loan Customers viz. Festive Offers/ Special concession to women beneficiaries etc., the concession proposed above stands Withdrawn.					
Concession in Locker Rent*	N.A.	50%	100%	100%	100%
*Subject to the availability of Locker, the proposed concession would be available only for Type A & B Locker for the First Year.					
Salary/ Pension Advance	Equal to 1 month Net Salary				
Instant Personal Loan	Equal to 6 Months Net Salary (All other conditions as arriving Net Take Home, ROI will be as per Banks prevailing Guidelines for Personal Loans).				

*Bank's Products and Features are subject to change from time to time at Banks Discretion and will be intimated accordingly.



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Coast Guard HQrs, New Delhi-110001



GROUP PERSONAL ACCIDENTAL INSURANCE COVERAGE DETAILS

COVERAGE:

1. Death only - 100% of CSI
2. Loss of two limbs / two eyes or one limb and one eye - 100% of CSI
3. Loss of one limb or one eye - 50% of CSI
4. Permanent Total Disablement from Injuries other than those named above (PTD) - 100% of CSI
5. Permanent Partial Disablement (PPD) - % of CSI, as shown below:

SR No.	PARTS LOST	Percentage of Capital Sum Insured
1	Loss of toes - all	20
a	Great - both phalanges	5
b	Great - one phalanx	2
C	Other than great, if more than one toe lost each	1
2	Loss of hearing - both ears	75
	Loss of hearing - one ear	30
3	Loss of four fingers and thumb of one hand	40
	Loss of four fingers	35
4	Loss of thumb - both phalanges	25
	one phalanx	10
5	Loss of index finger	
	three phalanges or two phalanges or one phalanx	10
6	Loss of middle finger	
	three phalanges or two phalanges or one phalanx	6
7	Loss of ring finger	
	three phalanges or two phalanges or one phalanx	5
8	Loss of little finger	
	three phalanges or two phalanges or one phalanx	4
9	Loss of metacarpals	
	first or second (additional) or third, fourth or fifth (additional)	3
10	Any other permanent partial disablement	Percentage as assessed by the Panel Doctor of the Company



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b. Other coverage conditions:

- ii.) Terrorism Cover/ Naxalite/ Militant Activities to be covered (as per IRDAI guidelines).
- iii.) Death due to Animal Bite/ Insect Bite/ AOG Perils/ RSMD to be covered (as per IRDAI guidelines).
- iv.) Only active accounts are eligible for coverage.
- v.) Age No Bar.
- vi.) For Salary Accounts, only those accounts receiving at least one salary credit in last six months will be considered.

4. DISSEMINATION

The MOU, once entered into by both the parties, will be widely disseminated to all personnel and pensioners by means of service letters, Indian Coast Guards Data Network, Internet or any other means.

5. 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 terms of this agreement and has failed to remedy such breach (if capable of remedy) within (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 the Bank in general.

6. RECALL OF SALARY DISBURSED

In exceptional circumstances, the Indian Coast Guard may recall the salary erroneously disbursed to deserters or delinquent personnel. Upon written request of the Indian Coast Guard communicating specific details of personnel, bank account, period and amount and further subject to availability of



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funds in the specified account, Bank of India will comply with the written request and refund the amount to the Indian Coast Guard through Demand Draft or through Electronic mode of transfer to departments account. Bank of India 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 Coast Guard. Pending refund of the amount recalled, Bank of India may freeze all transactions to the concerned salary account for limited time/ period to prevent withdrawals from it.

7. **PENSION PAYMENTS:** Bank of India on its part will arrange to make Pension Disbursement in compliance with the instructions issued by Government of India from time to time.

8. **INDIAN COAST GUARD 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 Indian Coast Guard Headquarters.
- (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 Banks Website for public information. The BOI Rakshak Salary/ Pension Savings account holders 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 the RBI under the Banking Ombudsman scheme.

9. **PUBLICITY**

Bank of India may publish/ market about its services extended to Indian Coast Guard personnel under this MOU and/ or promote its Business Objective from time to time.

10. **POS MACHINES IN CSD CANTEENS AND COAST GUARD STATIONS**

POS machines whose current account is with Bank of India with requisite Balance being maintained will be provided as per the applicable terms and conditions of the Bank.

11. **PERSONAL & ACCIDENTAL INSURANCE- CLAIM MECHANISM**

The Nominee / Next Kin to submit the required documents to the Bank Branch. The Bank Branch will forward the same to the Insurance Partner. The detailed claim mechanism and various claim forms are attached as per Formats in Annexure 2



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Coast Guard HQrs, New Delhi-110001



12. AMENDMENT

Any provision 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 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.

13. 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 or by hand to the address mentioned or through e-mail on official Insurer's e-mail or such other address and numbers as one party may inform the other in writing.

14. FORCE MAJEURE

The parties shall not be liable for any Failure to perform any of its obligation 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 actions of any kinds, riots, insurrections, war or acts of government.

15. CONFIDENTIALITY

No Confidential Information relating to the Bank Details of the Customer (Coast Guard Employee) shall be shared to any third party and/ or on any Public Domain.

16. DISPUTES RESOLUTION

All disputed or differences arising between the parties as to the effect, validity or interpretation of this MOU or as to their rights, duties or liabilities shall be resolved amicably between the parties to the MOU failing which such dispute shall be taken up by either party for resolution through AMRCD as mentioned in DPE OM No. 4(1)/2013-DPE (GM)/FTS-1835 dated 22.05.2018.



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17. MISCELLANEOUS

- a. In the event of any BOI Rakshak Salary Account scheme (Personnel & Pensioners) the account holders desires to change his salary account from Bank of India to some other Bank, "No Dues" certificate will be issued by Bank of India (as per Annexure 3) if the customer has no outstanding dues in the loan account or any other charges. The No Dues certificate will be issued within 3 working Days of receiving the application. If the Branch fails to issue the NOC within the stipulated time of 3 working days, the account holder will assume that Bank of India has no dues and will be at liberty to change his salary account from Bank of India to some other Bank.
 - b. In the event of Non-Credit of salary for more than six months in the BOI Rakshak Salary (Personnel & Pensioners) account and defaults in loan account of any Salary/ Pension account holder, Bank has the discretion to convert such account to any normal Savings Bank account and shall withdraw all benefits extended to the BOI Rakshak Salary account scheme (Personnel and Pensioners).
 - c. The Banks will consider the installations of ATMs and setting up of Branches/ extension counters at locations that are mutually convenient. The Indian Coast Guard on its part will make efforts to provide space for setting up ATMs and Branches which is suitable to the Banks requirement. The space if available will be provided on rent as mutually agreed by both the parties. If Indian Coast Guard is unable to provide so, Bank of India shall try to find out the suitable space to set up its ATMs. If Bank of India is also unable to get such space, Bank of India shall not be liable to set up ATMs as contained above.
 - d. As regards "Know your customer norms", a certificate/ letter issued/ countersigned by the authorized signatory from the individuals unit, certifying the identity and the present address of the personnel will be acceptable to the Bank. In addition, the employee can submit the officially valid documents as prescribed by RBI from time to time.
18. Bank of India is committed to the Business Development with Indian Coast Guard and will continuously strive to improve the offerings through the Bank of India Rakshak Salary account Scheme (Personnel and Pensioners). These improvements will be applicable to all the existing as well as new BOI Rakshak Salary Accounts.
19. Indian Coast Guard agrees and confirms that Indian Coast Guard personnel shall sign the necessary documents/ terms and conditions as may be specified by the Bank for availing the services as id offered to them by Bank of India.



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Coast Guard HQrs, New Delhi-110001



20. This MOU is executed in two copies in original, out of which one copy in original be retained with Indian Coast Guard and second copy in original be retained with Bank of India.

In Witness whereof, each party has scribed their respective hands through it's duly authorized representatives.

Signed on Behalf of Indian Coast Guard

(Deputy Inspector General Narendra Singh, TM)

Principal Director (Administration)

Signed on Behalf of Bank of India

(Sharda Bhushan Rai)

Chief General Manager

Witnesses:

1.

(Commandant Pawan Kumar Yadav)

Joint Director (Administration)

1.

(Ajay Kumar Panth)

Deputy General Manager, HO-GBD

2.

(Commandant (JG) Manish Kumar)

Secretary CGBA

2.

(Yeshi Rabten Sherpa)

Assistant General Manager, HO-GBD



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Coast Guard HQrs, New Delhi-110001



(Annexure 1)

APPLICATION CUM UNDERTAKING TO BE TAKEN FROM EXISTING ACCOUNT HOLDERS

The Branch Manager

_____ Branch

Request for conversion of existing Savings Bank Account to Rakshak Salary Account

Dear Sir,

I maintain a Savings Bank account with your Bank/ Branch and the account number is I am presently employed as With the Indian Coast Guard and my Department number is My Date of Birth is and my Mobile number is My present address is appended below which may be incorporated in your records for which I am enclosing a certificate issued from the unit and request you to accept it for satisfying the KYC norms as prescribed by your Bank along with other document(s) as prescribed by the RBI.

In this connection I request that my existing account be converted into BOI Rakshak Salary account with all its special features.

Address

.....

.....

Date:

Place:

Yours Faithfully

Name:

(With Rank and Decoration)

Address:



(Handwritten signature)

नरेन्द्र सिंह / Narender Singh
उपमहानिरीक्षक / Deputy Inspector General
प्रधान निदेशक (प्रशासन)
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(Annexure 2)

SOP for Submission of Claims

STEP I: Intimation to NIACL

In the event of Accidental Death/ Disability of the eligible account holder, the claimant needs to intimate within 90 days to the insurance company through the Bank branch with below mentioned required details.

Following details to be submitted for intimation of claim

1. Name of the Deceased
2. Date of Accident
3. Date of Death
4. Name of Branch where account is maintained
5. Description cause of Death
6. Type of Account (To be submitted by Branch)

STEP II: Submission of Required Documents for Further Claim Process

The claimant needs to submit required documents within 90 days of intimation of the claim to the Insurance Company through the Bank Branch with below required documents.

The List of documents to be provided by the claimant of the deceased are as follows.

1. Original Claim form duly filled and signed by the claimant/ Beneficiary.
2. Salary Slip for 12 Months before the date of accident/ Incidence certified by the Bank branch and remuneration statement provided by the employer (Form 16) for last 1 year before the date of accident/ Incidence certified by the Bank.
3. ID Proof copy of Claimant/ Beneficiary: Pan card and Aadhar Card.
4. ID Proof copy of the Deceased: Pan Card and Aadhar Card.
5. FIR/ KHABARI JAWADB.
6. Panchnama.
7. Post-Mortem report attested by the Bank
8. Death Certificates.
9. Pass Book Copy and Bank Statement copy of the deceased for last 1 year before the death of Accident/ Death Certified by the Bank.
10. GPA Policy copy and Endorsement as on date of accident.
11. Covering Letter from Branch with account details of Branch.
12. Additional documents may require depending on different incidences.



(Handwritten Signature)

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Coast Guard HQrs, New Delhi-110001



General Guidelines

- I. Group Personal Accidental Death/ Disability cover will be available only in case of cause resulting solely and directly from accident caused by external, violent and visible means.
- II. Only Primary account Holders will be eligible for coverage under the policy.
- III. There should be minimum one Salary/ Pension credit within the period of 6 months prior to the date of accidental death/ disability for claims being eligible.
- IV. Only active accounts are eligible for coverage.
- V. As per IRDAI guidelines, the coverage will be as per the details mentioned above and the maximum will be 10 times of the gross annual income before the date of accident/ Death.
- VI. In the event of accidental death/ disability of the eligible account holder, the beneficiary/ claimant needs to intimate within 90 days to the insurance company through the Bank Branch.
- VII. Soft copies of the claim documents are to be also sent to Headoffice.Resources@bankofindia.co.in and Ho.gbd@bankofindia.co.in
- VIII. The Claimant needs to submit required document as mentioned above through the Bank Branch within 90 days of Intimation to the New India Assurance Company Limited.
- IX. The Insurance Company will not be responsible for settlement of claims which is intimated or documents not submitted after 6 months of expiry of the policy.
- X. The Insurance Company will process the claims independently. Banks will not be a party to any dispute between the Claimant and the Insurance Company.
- XI. Claims will be paid by the Insurance Company only. Bank shall have no liability whatsoever in respect thereof.

Address and e-mail IDs to send the documents;

The Manager,
The New India Assurance Co. Ltd
A-102, 1st Floor, Bhattad Tower,
Kora Kendra Road, Off S.V Road,
Borivali (W), Mumbai
Maharashtra- 400092

E-mail IDs: Sangita.kamble@newindia.co.in

mini.unnikrishnan@newindia.co.in

Sanika.parab@newindia.co.in



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Coast Guard HQrs, New Delhi-110001



(Annexure 3)

Request for Issuance of NO OBJECTION CERTIFICATE to transfer BOI Rakshak Salary Account to another Bank

The Branch Manager

_____ Branch

Acknowledgement Receipt

(Signature of Branch Manager with Branch Seal and PF No.)

Date of Receipt:

REQUEST FOR ISSUANCE OF NOC TO TRANSFER BOI RAKSHAK SALARY ACCOUNT WITH BANK OF INDIA TO ANOTHER BANK

Dear Sir,

I maintain a BOI Rakshak Salary account with your Bank Branch and the Account number is I am presently employed as With the Indian Coast Guard and my Identification number is My present address is

Sir, I request you to issue me a No Objection Certificate as I desire to change my salary account from Bank of India to Bank for the following reasons

I further declare that I have no loan(s) outstanding with Bank of India.

In the event of failure to issue the NOC within 3 days, I will assume that Bank of India has no dues and will be at liberty to change my salary account from Bank of India to another Bank.

Date:

Yours Faithfully

Place:

Name & Rank:



(Handwritten Signature)

नरेन्द्र सिंह / Narendra Singh
उपमहानिरीक्षक / Deputy Inspector General
प्रधान निदेशक (प्रशासन)
Principal Director (Adm)
तटरक्षक मुख्यालय, नई दिल्ली-110001
Coast Guard HQrs, New Delhi-110001

