

पत्र संख्या -वित्त-2/II-02-01-2018/ 1193

बिहार पुलिस मुख्यालय
(मुख्यालय एवं बजट प्रभाग)

प्रेषक,

सहायक पुलिस महानिरीक्षक (निरीक्षण)
बिहार, पटना

सेवा में,

सभी पुलिस महानिदेशक, बिहार
सभी अपर पुलिस महानिदेशक, बिहार
सभी पुलिस महानिरीक्षक/पुलिस उप-महानिरीक्षक, बिहार(क्षेत्र एवं इकाई)
सभी वरीय पुलिस अधीक्षक/पुलिस अधीक्षक(जिला, रेल एवं ईकाई), बिहार
सभी समादेष्टा, बिहार (अश्वारोही बि०वि०सै०पु०/महिला बि०वि०सै०पु०/महिला
स्वाभिमान बटालियन/विशेष सुरक्षा दल सहित)
सहायक निदेशक, बिहार पुलिस अकादमी, राजगीर
सभी प्राचार्य, सिपाही प्रशिक्षण केन्द्र, बिहार
निदेशक, सभी विधि विज्ञान प्रयोगशाला, बिहार
पुलिस उपाधीक्षक, पुलिस परिवहन मुख्यालय, बिहार, पटना

पटना, दिनांक-18/11/21

विषय:-बिहार पुलिस संगठन के कर्मियों के लिए सैलरी पैकेज के संबंध में।

प्रसंग:-पुलिस मुख्यालय का पत्र सं०-1291/390509 दिनांक-25.09.2018।

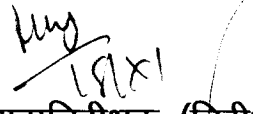
महाशय,

निदेशानुसार उपर्युक्त विषयक प्रासंगिक पत्र के क्रम में कहना है कि भारतीय स्टेट बैंक द्वारा दिये जाने वाले निःशुल्क सैलरी पैकेज पर पुलिस महानिदेशक, बिहार, पटना एवं भारतीय स्टेट बैंक के बीच तीन वर्षों के लिए हुए एकरारनामा की प्रति बिहार पुलिस के बेबसाईट पर पदर्शित किया गया था। इस संदर्भ में पुनः तीन वर्षों के लिए एकरारनामा की नवीकरण की गयी है, जिसकी प्रति बिहार पुलिस के बेबसाईट www.police.bihar.gov.in पर प्रदर्शित किया गया है।

अतः अनुरोध है कि नये एकरारनामा (MOU) एवं आवेदन फार्म की प्रति बेबसाईट से प्राप्त कर अग्रेतर कार्रवाई करने की कृपा किया जाय।

अनु०-यथोक्त।

विश्वासभाजन


सहायक पुलिस महानिरीक्षक (निरीक्षण)

बिहार, पटना।

प्रतिलिपि:-आई०टी० मैनेजर, पुलिस महानिदेशक का कार्यालय, बिहार, पटना को सूचनाार्थ एवं आवश्यक क्रियार्थ प्रेषित।

LICENSE NO. 994

INDIA

BIHAR

Memorandum of Understanding (MoU)

This Memorandum of Understanding (MOU) is executed on 24 November, 2021 between **BIHAR Police Directorate (Bihar Police)**, represented by **Shri Sunil Kumar**, सहायक पुलिस महानिरीक्षक (निरीक्षण), having its headquarters at **Sardar Patel Bhawan, Bailey Road, Patna** hereinafter referred to Bihar Police which expression shall unless the context otherwise requires include its successors/legal heirs/administrators/executors and permitted assigns.

AND

State Bank of India (SBI), a Body Corporate incorporated under the State Bank of India Act 1955 and carrying on the business of banking, having its Central Office at Madame Cama Road, Mumbai amongst others one of its Local Head Office at West Gandhi Maidan Patna-800001 (hereinafter referred to as the "**SBI or Bank**", which expression shall unless the context otherwise requires include its successors in business) through **Shri Om Prakash Kakroo, Deputy General Manager (PBBU)**, State Bank of India, Local Head Office, Patna.

The Bihar Police in its efforts to simplify and streamline the salary disbursement procedure and to make available modern banking facilities to its personnel (regular and non-civilian employees of police) has decided to accept the proposal submitted by SBI. And SBI possessing technologically advanced infrastructural facilities having offered to provide banking services as detailed herein below to the Bihar Police personnel operating their salary account with the Bank.

62/11/21

[Signature]

Now therefore this Memorandum of Understanding (MOU) witness as under:

Both parties have agreed as follows:

1. Period of MOU- This MOU shall be operative for a period of 3 years w.e.f. **13th August 2021** (being renewal of earlier MOU dated 13/08/2018) which may be extended for a further period of 3 years or as mutually agreed by both the parties. However, there shall be a review for any amendment/addition/deletion of features of the Salary Package, from time to time.

2. Conversion of account to Police Salary Package (PSP)

(a) Existing salary accounts of Bihar Police personnel will be converted to Police Salary Package (PSP) accounts, subject to an application-cum-undertaking to be submitted by the account holder as per specimen in Annexure I. As contained in the same Annexure 1, all personnel who opened PSP Accounts with SBI, whether new accounts or converted, will undertake to obtain no objection certificate (NOC) from SBI as per Annexure II in the event he/she desires to shift the account to another Bank for credit of salary. However, to expedite the process of conversion of maximum no. of existing ordinary Savings Account of Bihar Police to PSP, so as to pass on the benefit as mentioned in Annexure IV, the Salary Disbursing Authority may forward a list of such accounts containing Name, Account No., Designation/Rank and Net Salary to the Salary uploading branch Office. The Conversion of account will be subject to compliance of KYC updation as per RBI Guidelines. Bihar Police undertakes to credit the salary to the accounts of those employees who have opted for PSP account, till submission of NOC from SBI as per Annexure II.

(b) Bihar Police does not undertake any liability for loans given by SBI to Police personnel in their individual capacities. The Bihar Police will not be impleaded in any claim, action, lawsuit which an account holder may file against SBI or vice versa i.e., which SBI may file against the account holder. However, Bihar Police 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 Account holders

- The Bank undertakes to provide following facilities/services to Bihar Police personnel drawing their salary through any of its branches.
- Usage of the largest ATM network of SBI Group free of charge
- Usage of other bank ATMs-subject to RBI regulations as applicable from time to time. Unlimited number of free transactions, as per the bank's instructions issued from time to time
- Anywhere Banking via ATM-cum-Debit Card
- Free ATM-cum-Debit Card
- Free add on ATM Card for Joint Account holders.
- Free Facility of setting up of Standing Instructions.
- Free RTGS / NEFT
- Allotment of safe deposit lockers, subject to availability.
- Loans will be disbursed to eligible Bihar Police personnel upon fulfilment of eligibility criteria and on meeting of Bank's terms & conditions, including establishing the applicant's credit worthiness as per the Bank's guidelines.
- All other facilities being provided to Bank's normal customers operating salary accounts, subject to the discretion of the Bank.

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02/11/21

[Signature]

4. Other facilities will be as per variant Police Salary Package (PSP) enclosed at Annexure IV depending upon the type of account. However, the Salary Account will become a normal Savings Bank Account and benefits under PSP will be withdrawn, if salary credit is not received for last three consecutive months.

5. International Debit cum ATM Card (Available to Gold, Diamond & Platinum categories) SBI agrees to issue a free International Debit cum ATM card to salary account holders in Gold, Diamond and Platinum categories as per their eligibility, on their request. The norm for issuance of such international cards may vary as per the RBI guidelines.

6. Xpress Credit Loan: SBI will provide the Xpress Credit Loan to eligible PSP account holders. The Xpress Credit Loan will be provided solely at the discretion of the Bank and will be subject to the fulfilment of conditions as laid down by the Bank from time to time.


7. Recall of Salary Disbursed: In exceptional circumstances, the Bihar Police may recall the salary erroneously disbursed to deserters or delinquent personnel. Upon written request of the Bihar Police department communicating specific details of personnel, bank account with SBI, period and amount, and further subject to availability of funds in the specified account, the Bank will comply with the request and refund the amount by a Bank Draft to the Bihar Police for crediting into their account. The Bank will not be liable or held accountable for any consequential or related action arising from the act of refund of amount to the Bihar Police. Pending refund of the amount recalled, the Bank will mark a hold on the required amount(s) so notified by the Bihar Police in the concerned salary account with SBI to prevent fraudulent withdrawals from it. The above will not apply for salary accounts with other banks, even if, the salary credit is posted through SBI.

8. Confidentiality: Each party shall treat as confidential all information obtained as a result of entering into or performing of this MOU but shall be bound to disclose if needed by operation of law or by judicial authorities.

9. Complaint Redressal: Bank has a very well laid down policy on Customer Grievance Redressal. This policy covers all types of customers including pensioners. It also covers the timeframe for redressal as well as the various channels available for lodging the complaints. The policy detail is available at Bank's website for public information. The PSP account holders have the option to use above channel for redressal of their individual grievances/complaints.

In the event that a dispute remains unresolved, it may be referred to the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme.

10. Termination: In the event of termination of the MOU before its term as per para 1 earlier, the disbursement of salaries to the individual account holders may be done through the same salary account, which will continue. but without the special PSP benefits. The MOU will be subject to any change in Banking rules, regulations, norms final effect of which may be decided by the appropriate authorities from both sides from time to time, and is subject to all the rules and regulations of RBI and Ministry of Finance, Govt. of India in case of any dispute or disagreement between the parties to the MOU, the same shall be referred to an arbitrator in writing and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration if any of the contracting parties has disputed or not accepted liability under or in respect of this MOU.


02/11/21



11. Personal Accident Insurance (Death) (PAI): All PSP Account Holders will be covered under complimentary Personal Accidental Death (PAI) Cover, as per their respective PSP Variant (Details as per Annexure IV) subject to regular Salary Credit in the account for last two months prior to the date of incident. All Personal Accident Insurance (death) claims of the deceased (PSP) account holders can be submitted to the Insurance Company through SBI by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom SBI has a tie up during the pertinent period, the tie-up being subject to annual review and renewal. The Insurance Company, after receipt of the application of the claimant, will initiate the process of claim settlement. All the correspondence related to claim will then be directly taken up between the Insurance Company and the claimant without involving Bank. All the settlements/disputes will be between the claimants and the Insurance Company: **the Bank will not be a party to such disputes.** The settlement of the insurance claim will be done by the insurance Company as per IRDA norms. The claim format of the insurance company with which our Bank will have tie up during the pertinent period will be forwarded to Bihar Police authority.

12. Miscellaneous:

(a) The Bank will consider the installation of ATMs and setting up of branches at locations that are mutually convenient. The Bihar Police on its part will make efforts to provide space for setting up ATMs and Branches which are suitable for the Bank's requirements. The space if available will be provided on rent as mutually agreed by both the parties.

(b) As regards Know Your Customer (KYC), officially valid documents as per extant RBI guidelines will be acceptable. Aadhaar & Permanent Account Number (PAN) are no longer in the list of Officially Valid Documents (OVDs) but these two documents have been made mandatory.


(c) In the event any PSP account holder desires to change his salary account from SBI to some other Bank, he has to obtain No Objection Certificate (NOC) from SBI. The SBI will endeavour to issue NOC within 72 hours (3 days after receiving the application). SBI will refine its procedure to ensure best implementation of the commitment. If the branch fails to issue the NOC within the stipulated time the same may be brought immediately the notice of their controller for intervention.

(d) In the event of non-credit of salary for more than three months in the PSP account of any personnel, Bank has the discretion to convert such account to normal Savings Bank account and shall withdraw all benefit extended to the PSP account holders.

13. Publicity: SBI may publish/market about its services extended to Bihar Police personnel under this MOU and/or promote its business objectives from time to time.

14. Amendment: 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.

15. Free facilities and services provided by the Bank under this MOU in para 3 may be chargeable from any account holder or Police Organisation of Bihar depending upon the change in features of product in future. Information of any such change will be communicated to the second party. The salary account holder is free to get his account converted to non CSP account at any time if he so wishes.

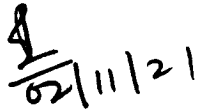

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16. **Notices:** Each notice, demand or other communication to be given or made hereunder shall, except as otherwise provided herein, be given or made in writing and may be sent by one party to the other party by Registered Post, telex, facsimile or hand to the address or numbers mentioned above or such other address and number as one party may inform the other in writing.

In witness whereof the parties have carefully gone through the contents of the Memorandum of Understanding (MOU) and have signed and put their seals on the aforesaid MOU and agreed to abide by the terms and conditions as laid down therein in totality have signed this MOU as of the day and year above written.

Signed on behalf of


02/11/21

Bihar Police Deptt.

Signed on behalf of



State Bank of India

Place:

Date:

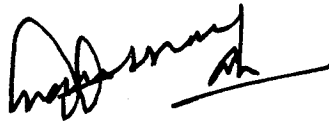
Witnessed


02/11/21

1. Signature

Name SHAILESH KUMAR SINHA

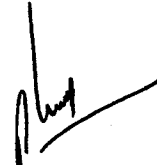
Address SP(D), C.I.D, BIHAR



3. Signature

Name RAMAN KR. CHAUDHARY

Address AIG(W); PATNA

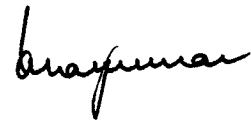


2. Signature

Name Pramod Kumar

Address AGM, PBBU
SBI, LHO Patna.

4. Signature



Name

ABHAY KUMAR

Address

AGM, Secretariat Branch
SBI, Patna

Annexure-I

The Asst General Manager/ Chief Manager/ Branch Manager
State Bank of India
_____ Branch

Dear Sir,

POLICE SALARY PACKAGE
REQUEST FOR CONVERSION OF SB ACCOUNT TO POLICE SALARY PACKAGE (PSP) AND
UNDERTAKING FROM ALL PSP ACCOUNT HOLDERS, NEW AND CONVERTED

I maintain a Saving Bank account with your branch and the account number is _____/ I intend to open a new PSP SB account. I am presently employed as _____ with Bihar Police Department. The latest salary slip/Joining letter is enclosed for your reference. I request you to accept it for opening the savings account.

In addition I am enclosing a copy of(any one of Passport, Driving License, PAN Car, Voter's ID, etc., or utility bills such as telephone bill, Bank account statement, Electricity bill etc.) satisfying the KYC norms as prescribed by your Bank/RBI.

2. In this connection I request you that my existing account should be converted into Police Salary Package with all its special features.

3. As regards converting my account to Savings Plus account: (Please tick in the appropriate box)

- a. I do not wish to avail of this facility **OR**
- b. I request you to convert my savings account into a Savings Plus account.

In case the response **b** is ticked:

- I request you to set up auto-sweep facility in the said account, should the balance in my account exceed Rs.35,000/- or above) as at the end of the day **(please tick)**
- On weekly basis, each _____ day (e.g. Monday or Tuesday oretc), every week.
- OR
- On monthly basis _____ (e.g. 1st or 2nd or 3rd or etc) of every month beginning from _____ (dd/mm/yy)
- I authorise you to transfer the excess amount to a Multi Option Deposit (TD/STD) **(please tick)** for a period of _____ month/ year(s). I understand that this auto sweep will be done for a minimum amount of Rs.10,000/- and in multiples of Rs.1,000/- at any one instance. Further, under the reverse sweep facility for breaking of Multi Option Deposit,
- I authorise you to break the Multi Option Deposit by following the principle of **(please tick)** "Last in First Out" OR "First in First Out".

I confirm that I have read and understood the Terms and Conditions of Savings Plus Account. Payment of proceeds, as well as nomination for the term deposits so made would be as per my/our Savings Plus Account with you, by debit to which the Multi Option Deposits would be created.

Yours faithfully,

(Signature)

Name:

Address

Date

Place:

Annexure-II

Acknowledge Receipt
.....
signature of branch manager with ss number and branch stamp.
Date of receipt
.....

The Branch Manager
State Bank of India
_____ Branch

Dear Sir,

**POLICY SALARY PACKAGE-REQUEST FOR ISUANCE OF NOC TO
TRANSFER SALARY FROM PSP ACCOUNT WITH SBI TO ANOTHER BANK**

1. I maintain PSP SB account with your branch and the account number is _____
_____ I am presently employed as _____ with Bihar
Police Department and my ID number is _____. My present address is

2. I Request you to issue me a NO Objection Certificate as I desire to change my salary bank
from where I draw my monthly salary i.e., SBI _____ Branch to

3. I Further declare that I have no loan(s) outstanding with SBI.

Yours faithfully

Date :
Place :

Name
(with rank and decorations)
Address:

To be submitted to the home branch in duplicate and acknowledgement obtained from the Branch Manager/Authorized signatory of SBI on the second copy, duly stamped including date of receipt by the Bank and signature number of the bank signatory.

The Branch Manager,
State Bank of India,
_____ Branch

Dear Sir,

REQUEST FOR OVERDRAFT IN SALARY ACCOUNT

I am maintaining a (Salary Package) Savings Bank account No. _____ with your branch.

2. I request you to grant me an overdraft limit (facility) as under:

Amount of Overdraft Required # : Rs. _____
Net Monthly Salary : Rs. _____
Tenor of Repayment : _____ months (Max 6 months)

I am enclosing photocopy of my latest two months salary slips for your ready reference. The above loan is required to meet my urgent personal/ domestic expenses.
(# Maximum equivalent to two months net salary)

3. In consideration of your granting me the above facility, I agree

i. that interest on the amount of overdraft loan will be applied at the rate of _____ % above the _____ MCLR, the present effective rate of interest being _____ % p.a. at monthly rests, provided that the Bank shall at any time, and from time to time be entitled to vary the spread/Base Rate at its discretion.

ii. that the overdraft facility will operate on reducing drawing power basis, at monthly intervals, to the extent of the instalment commensurate with the tenor of the loan commencing from the month following the date of sanction of the facility. Interest when applied will be serviced every month. The liability to the Bank will be extinguished only when the outstanding in the Overdraft becomes Nil on payment of all instalment together with interest at the rate applicable.

4. I further undertake:

i. that as a precondition to the overdraft advance granted to me by the Bank, I shall not withdraw/revoke the authority/instruction to my employer to credit my salary to the savings account with you, till liquidation of the overdraft with up-to-date interest

ii. to execute necessary authorization/ documents, if any, as deemed just and necessary by the Bank in accordance with the scheme.

iii. to pay the monthly installment with interest on or before the due date, in case, my salary is not credited to the above account for any reason whatsoever.

iv. I shall obtain a No Objection Certificate letter from SBI in case I desire to change to any other Bank for credit of salary.

v. I shall inform the Bank in event of my resignation, transfer, retirement, discontinuation of service.

5. In the event of delay/ default in credit of monthly salary to the savings account, resulting in irregularity in the account, at any point of time, the Bank may send reminders and the entire incidental charges appurtenant thereto would be recovered from me/us.

6. I further agree that the Bank is at liberty to disclose/share my Credit information to/with Information Company formed under the Credit Information Company (Regulation) Act, 2005, as to the loans granted to me and any other manner which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies and the Bank is not liable in any manner to me/us for providing the information as aforesaid to the Information Company.

Yours faithfully,

(Applicant)

Name:

Address:

Date

Annexure-IV

Features of Police Salary Package

Variants	Platinum	Diamond	Gold	Silver
Eligibility -Net Monthly Salary and Rank (Regular, Non Civilian employees of Police)	Rank:- Officers of DIG and higher rank Or Net Monthly salary above Rs. 1,00,000/-	Rank:- Officers of DSP and higher rank Or Net Monthly Salary Rs.50,001/- to Rs.1,00,000/-	Rs.25,001/- to Rs.50,000/-	Rs.10,000/- to Rs.25,000/-
Min. Balance Charges	NIL			
Lifetime Unique A/c Number	Available			
Complementary Personal Accident Insurance (Death) cover (Available for active Salary accounts even if balance is zero and without any ATM/POS transaction, terrorist attack also covered)	Rs.20 lakh	Rs.15 lakh	Rs.5 lakh	Rs.5 lakh
Additional Personal Accident (Death) Insurance Cover on ATM Card*	Rs.5 lakh on Platinum Debit Card	Rs.2 lakh on Gold Debit Card	Rs.2 lakh on Gold Debit card	--
Complementary Air Accident Insurance (Death) cover (only when the Air Ticket has been purchased using State Bank Debit Card/Internet Banking)	Rs.30 lakh	Rs.20 lakh	Rs.5 lakh	NIL

Additional Air Accident Insurance (Death) Cover on ATM Card*	Rs.10 lakh on Platinum Debit Card	Rs.4 lakh on Gold Debit Card	Rs.4 lakh on Gold Debit card	--
Purchase Protection on Debit Cards	Rs.2 lakh	Rs.2 lakh	Rs.2 lakh	Rs.2 lakh
Easy Overdraft up to 2 Month's Net salary, subject to min residual service of 6 months	Maximum limit Rs.2,00,000/-	Maximum limit Rs.1,50,000/-	Maximum limit Rs.75,000/-	Maximum limit Rs.40,000/-
Concession in locker charges	25 % of applicable rate	15% of applicable rate	No concession	No concession
Multi City Cheques (Payable at par at all Branches)	Cheque Leaf charges: NIL Payment Charges : NIL			
Setting up SIs	Free			
Charges for issue of Demand Draft	Waived			
RTGS / NEFT	Free			
Passbook	Available for all accounts Free updating at Non Home Branches			
A T M cum Debit Card	Free, International Platinum Debit Card	Free, International Gold Debit Card	Free, Domestic Classic Debit Card	
	<ul style="list-style-type: none"> ▪ No annual maintenance charges ▪ Add on card for spouse free of cost for joint account holder 			
Transactions at ATMs (SBI ATM & Other Bank ATMs)	Free			
Withdrawal limit per day at SBI ATMs	Maximum limit of Rs.1,00,000/- per day in India and Foreign Currency equivalent of Daily Rupee limit abroad	Maximum limit of Rs.50,000/- per day in India and Foreign Currency equivalent of Daily Rupee limit abroad	Maximum limit of Rs.20,000/- per day	

Internet Banking	Free facility offered from SBI Charges applicable to third party sites like Railways etc. payable
Auto Sweep Facility (Available only on customers request)	Threshold Amount: Rs.35,000/- TDRs/STDRs to be created for a minimum amount of Rs.10, 000/- (and in multiples of Rs.1, 000) in any one instance
Reimbursement Current Account	Available, No minimum balance, ATM linked to CSP Account, No Account keeping charges
National Pension System (NPS)	Available (Remittance can be made by deposit of cash at any SBI branch, or transfer through Internet Banking)
Public Provident fund (PPF)	Available (Remittance can be made by deposit of cash at any SBI branch, setting up of SI on Savings account, Internet Banking)
Sukanya Samriddhi Scheme	Available
SBI Foreign Travel Card	For employees going abroad on official assignment, with facility of multiple loading
SBI Mutual fund	Services available of AMFI Certified Employees at SBI branches. Free of cost auto debit/ debit to SB account for SIPs for subscriptions to Mutual funds
SBI Credit Card	Range of exclusive Credit Cards with attractive features including shop and smile reward programme
Digital Platform	<ul style="list-style-type: none"> ▪ YONO ▪ Internet Banking (INB) ▪ Yono Lite: Mobile Banking App ▪ Detailed account statement on registered e-mail to Diamond and Platinum variant customers

Add on covers: (Available only if the PAI Claim is accepted as a valid claim)

- Cost of Plastic Surgery / Burn (only for Gold, Diamond, Platinum) - Rs. 2 lakh
- Transportation of Imported Medicine (only for Gold, Diamond, Platinum) - Rs. 1 lakh
- Death after Coma due to accident (more than 24 hrs) - Rs. 2 lakh
- Air Ambulance – Rs. 5 lakhs
- Higher Education (only Graduation)- 15% of PAI cover, maximum Rs. 4 lakh
- Girl Child Marriage (18-25 age) – 10% of PAI cover, maximum Rs. 2 lakh
- Family Transportation - Rs. 20,000/- (cost of travel incurred by immediate 2 family members to reach place of accident)
- Repatriation of mortal remains - Rs. 20,000/-
- Ambulance Charges – Rs. 1,500/-

Note:- * Insurance covers are subject to Bank's extant terms and conditions