

SBI Central Armed Police Salary Package (CAPSP) : Enhancements in Benefits

Facilities	Existing	Enhanced
Personal Accident Insurance (Death)	Rs. 30 Lakhs	Rs. 50 Lakhs
Additional Cover for Death in Action in Naxal / Terrorist Incident	NIL	Rs. 10 Lakhs
Personal Accident Insurance (Permanent Total Disability)	Rs. 30 Lakhs	Rs. 50 Lakhs
Personal Accident Insurance (Permanent Partial Disability)	Rs. 10 Lakhs	Rs. 50 Lakhs
Personal Accident Insurance (Death in Air Accident)	Rs. 1 Crore	Rs. 1 Crore
Plastic Surgery in Burn Cases	Upto Rs. 2 Lakhs	Upto Rs. 10 Lakhs
Transportation of Imported Medicine	Upto Rs. 1 Lakh	Upto Rs. 5 Lakhs
Air Ambulance Charges	Upto Rs. 5 Lakhs	Upto Rs. 10 Lakhs
Daughter's Marriage (Age 18-25 yrs at time of incident)	Upto Rs. 2 Lakhs	Upto Rs. 5 Lakhs
Ambulance Charges	Upto Rs. 1500	Upto Rs. 15000

- Personnel in Diamond Category will also get International Platinum Card.
- All CAPSP Account holders may apply for and get upto 25 Multi-City cheque leaves per month FREE.
- CAPSP A/c Holders and their spouse/ children/parents/siblings may open a maximum of 04 Family Saving Accounts under "SBI RISHTEY" : Accounts will be eligible for Free Debit Card, Free SMS alerts and NIL charges for Demand Drafts.
- 10 % rebate in Locker Rent for Gold Category w.e.f. from 01.04.22
- **ALL OTHER FACILITIES WILL REMAIN AS THEY WERE**

Facilities for CAPF Pensioners who maintain Pension A/c with SBI

- Free International ATM/Debit card for Self & spouse : Gold for Gold A/cs ; Platinum for Diamond and Platinum A/cs.
- Up to 25 Free Multi-city cheque leaves per month.
- Concession on Locker Rent : Diamond (15 %) Platinum (25 %)
- Free Issue of as many Demand Drafts as they may require (to be paid from CAPSP Account).

Personal Accident Insurance (Death) Rs. 30 Lakhs	Plastic Surgery in Burn Cases Upto Rs. 10 Lakhs
Transportation of Imported Medicine Upto Rs. 5 Lakhs	Air Ambulance Charges Upto Rs. 10 Lakhs
Daughter's Marriage (Age 18-25 yrs at time of incident) Upto Rs. 5 Lakhs	Ambulance Charges Upto Rs. 15000
Death after Coma after Accident (48 hrs) Upto Rs. 2 Lakhs	Child's Education (Graduation) Upto Rs. 5 Lakhs
Travel Cost Travel (2 family members) to place of incident upto Rs. 20000	Repatriation of Mortal Remains Upto Rs. 20000
Processing Fees Waived + 5 % rebate in Margin on Car Loan	Processing Fees Waived on Home & ExpLoan

- 10 % rebate in Locker Rent for Gold Category w.e.f. from 01.04.22

Facilities for CAPF Family Pensioners who maintain Family Pension A/c with SBI w.e.f. 01 April 2022

Free International Gold ATM/Debit Card	Concession on Locker Rent : (10 %)
Unlimited Free Issue of Demand Drafts (to be paid from CAPSP Account)	25 Multi-City cheque leaves per month FREE

Loan facilities to CAPSP holders

Home loan	<input type="checkbox"/> "SBI Privilege" Special Home loan scheme for CAPSP account <input type="checkbox"/> Competitive interest rate in market <input type="checkbox"/> Home loan availed as overdraft facility <input type="checkbox"/> Pradhan Mantri Awas Yojna scheme available <input type="checkbox"/> 100% processing fee waived (Property search and valuation fee applicable)
Education loan	<input type="checkbox"/> Available for study in India up to Rs.50 lakh and abroad up to Rs. 1.5 Cr <input type="checkbox"/> Collateral free/ without security loan up to Rs. 20 Lakhs for select medical colleges <input type="checkbox"/> Collateral free/ without security loan up to Rs. 40 Lakhs for premier institutions i.e. IIMs, XLRI, ISB
Auto loan	<input type="checkbox"/> Loan on "On-road Price" <input type="checkbox"/> Longest repayment tenure <input type="checkbox"/> Up to 84 months repayments <input type="checkbox"/> Interest applied on daily reducing balance <input type="checkbox"/> 100% processing fee waived <input type="checkbox"/> 5% relaxation in margin
Xpress Credit Personal loan	<input type="checkbox"/> Unsecured personal loan available up to Rs. 20 Lakh <input type="checkbox"/> 100% processing fee waived <input type="checkbox"/> Competitive interest rate in market <input type="checkbox"/> Repayment period up to 72 months <input type="checkbox"/> Pre-approved Xpress credit up to Rs. 8 lakh through YONO in 4 clicks only.
Pension loan	<input type="checkbox"/> Maximum up to Rs. 14 Lakhs <input type="checkbox"/> Loan up to 76 years of age

Loans will be available, if eligible as per eligibility norms of particular Loan.

CAPF Family Pensioners (w.e.f. 01. 04. 2022)

Minimum Balance	Nil (No monthly average balance required).
ATM cum Debit Card	International Gold Debit Card # Free Issue No Annual Maintenance Charges Unlimited free transactions across all Bank ATMs # to be issued to those Family Pension account holders who consent for issuance of International Debit Card
Multicity Cheque (Payable at par at all Branches)	25 cheque leaves free per month
Concession in Annual Locker Rent	10%
Setting up of Standing Instructions in SBI	Free
RTGS / NEFT charges	Free
Draft Issue charges	Free (no restriction on number of free drafts and amount)

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Advisor- CAPF / Circle Defence Banking Advisors

Centre	Contact No.	E-mail Address
Advisor - CAPF		
IPS (Retd) - All India	011-23407733 8750555500	advisor.capf@sbi.co.in
Circle Defence Banking Advisor (CDBA)		
Maj General (Retd) - Bengal/Bihar/Odisha	9674710188	cdbaarmy.lhokol@sbi.co.in
Maj General (Retd) - Uttar Pradesh/ Madhya Pradesh/ Chhattisgarh	9800870049	cdbaarmy.lholuc@sbi.co.in
Maj General (Retd) - Maharashtra/ Gujarat/ Goa	9654608634	cdbaarmy.lhomum@sbi.co.in
Maj General (Retd) - Punjab/ Haryana/ Himanchal Pradesh/ J&K/ Ladakh	9765330261	cdba.lhochha@sbi.co.in
Maj General (Retd) - North East States	9630369311	cdba.lhoguw@sbi.co.in
Maj General (Retd) - Andhra Pradesh/Telangana/Tamil Nadu	9100301137	cdbaarmy.lhohyd@sbi.co.in
Maj General (Retd.) - Karnataka / Kerala	7764905820	cdba.lhoban@sbi.co.in



SALUTING OUR HEROES FOR THEIR VALOUR

Central Armed Police Salary Package (CAPSP) – Central Armed Police Force (CAPF) Serving Personnel

Features	Gold	Diamond	Platinum
Eligibility	Subedar, Inspector, Assistant Inspector, Constable, Enrolled follower	Major, Inspector, Sub Head	Deputy Commandant, Assistant Commandant
	Equivalent ranks in RPF / RPSF		
			Director General, Spl DG, Addl DG, Inspector General, Deputy Inspector General, General Commandant, Second-in-Command,

CAPSP Account benefits/ features

Min. Balance	NIL (No monthly average balance required)
Lifetime Unique Account Number	Available
Complementary Insurance Cover	
Personal Accident Insurance (Death) Cover*	Rs. 50 lakh
Air Accidental Insurance (Death) cover*	Rs.1 Crore
(If Travel by Defence / CAPF Aircraft or Air ticket provided by Department for official duty or Air ticket purchased by debit to CAPSP A/C.)	
Permanent Total Disability Cover*	Max. Rs. 50 lakh
Permanent Partial Disability Cover*	Max. Rs. 50 lakh

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Add on Covers applicable with Personal Accident Insurance (Death) Cover*	On duty Death during action against Terrorist / Naxalites / Foreign Enemy*	Max. Rs. 10 Lakh
	Xpress Credit Loan cover for SBI Loan A/Cs. for death in Action against Anti National Activities/ Terrorist/ Naxalite / Foreign enemy*	Max. Rs. 5 Lakh
	Cost of Plastic Surgery in Burn cases*	Max. Rs. 10 Lakh
	Transportation of Imported Medicine*	Max. Rs. 5 Lakh
	Death after Coma after accident* (More than 48 hours)	Max. Rs.2 Lakh
	Air Ambulance*	Max. Rs. 10 Lakh
	Higher Education Cover (Graduation) for one child (18-25 Years)†	Max. Rs. 5 Lakh
	Girl Marriage Cover (18-25 age)†	Max. Rs. 5 Lakh
	Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident)†	Max. Rs.20,000
	Repatriation of mortal remains*	Max. Rs.20,000
Ambulance charges*	Max. Rs. 15,000	

Insurance Cover available in case of death in Terrorist action, Military training including recruit/ Officer training at Regimental Centres and Training Academies.

*Available w.e.f. 04.01.2022 to 03.01.2023 and continuation thereafter will be subject to review/ renewal. Terms and Conditions Apply

* For initiation of PAI claims contact any SBI Branch (preferably Branches in Military Stations) and Bank insurance facilitator M/s Anand Rathi, Relationship Managers: 1800-123-8733, 022-4909 3006, 9833784147

ATM cum Debit Card

Type of Debit card	International Gold Debit Card (Master / Visa) #	International Platinum Debit Card (Master / Visa) #
	# Free issue at all SBI branches on request.	
	No annual maintenance charges	
	Free Add on card for spouse for joint account holders	
	Unlimited Free transactions across all Bank ATMs	
	Diamond variant customers will also be eligible for Platinum Debit Cards	

Free Personal Accident Insurance (Death) Cover (in addition to account level PAI) @	Rs. 2 Lakh	Rs. 5 Lakh
Free Personal Air Accident Insurance Cover @	Rs. 4 Lakh	Rs. 10 Lakh
Check-in- baggage loss cover @	Rs. 25,000	
Purchase protection for theft and burglary @	Rs. 2,00,000	

@ in case of debit cards active over PoS/e-Com/ATM. Terms and Conditions apply. Available up to 07.08.22 and continuation thereafter will be subject to review/ renewal

Internet Banking	<ul style="list-style-type: none"> - Free facility offered from SBI (Charges applicable to third party sites like IRCTC etc. payable) - Free payment of utility bills - Free Unlimited online transactions i.e. NEFT/RTGS/Fund transfer etc. 		
Multi City Cheques (Payable at par at all Branches)	<ul style="list-style-type: none"> - 25 cheque leaves free per month - Request for issue cheque book at all SBI branches 		
Easy Overdraft up to 2 Month's Net salary, subject to min residual service of 6 months. #	Overdraft limit up to 2 month's Net Salary with maximum of Rs.75,000/-	Overdraft limit up to 2 month's Net Salary with maximum of Rs 1,50,000/-	Overdraft limit up to 2 month's Net Salary with maximum of Rs 2,00,000/-
#Adjusted from the next salary within a period of 6 months.			
Concession in Annual Locker Rent	10% (w.e.f. 01.04.2022)	15% of applicable rate	25 % of applicable rate
Savings Plus (Auto Sweep Facility)	-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		
Setting up of Standing Instructions in SBI	Free		
Transfer of funds between SBI Branches	Free		
Passbook	<ul style="list-style-type: none"> - Available - Free Updating at Non- Home Branches 		
eZ trade	(3-in-one account: Demat, Share trading and Savings A/c)- Available		
RTGS/NEFT	Free		
NPS	Available		
PPF	Available		
Sukanya Samriddhi	Available		
Drafts issue	Unlimited Free (no restriction on number of free drafts and amount) at all SBI branches (if issued through Salary Package account)		
Family Savings Account – SBI Rishtey (W.E.F. 01-04-2022)	Spouse, Children, Parents and Siblings are eligible to open "SBI Rishtey" – Family Savings Bank A/C. Maximum 4 A/Cs. may be opened under this facility. Following benefits are available under these accounts :- i. No Minimum Balance required ii. Issuance of Debit Card : Free iii. SMS Alert Charges : Free iv. Demand Draft Issuance Charges : Free v. Auto Sweep Facility Available (Optional)		

Central Armed Police Salary Package (CAPSP) - CAPF Pensioners

All features of Serving Personnel are available for CAPF Pensioners except Insurance, Overdraft facility, Family Saving Bank Account
 Personal Accident (Death) Insurance : Rs. 30 Lakh*

Annexure- A

FEATURES OF CENTRAL ARMED POLICE SALARY PACKAGE (CAPSP)- FOR SERVING PERSONNEL OF CENTRAL RESERVE POLICE FORCE w.e.f. 04.01.2022

Features	Gold	Diamond	Platinum
Eligibility – CRPF	Subedar Major, Inspector, Sub-Inspector, Assistant Sub Inspector, Head Constable, Constable, Enrolled follower	Deputy Commandant, Assistant Commandant	Commandant, Second-in-Command, Director General, Special Director General, Additional Director General, Inspector General, Deputy Inspector General
CAPSP Account benefits/ features			
Min. Balance	NIL (No monthly average balance required)		
ATM cum Debit Card			
Type of Debit card	International Gold Debit Card #	International Platinum Debit Card #	
	Free issue at all SBI branches		
	No annual maintenance charges		
	Free Add on card for spouse for joint account holders		
	Unlimited free transactions across all Bank ATMs		
	# to be issued to those CAPSP account holders who consent to issuance of International Debit Card		
Multi City Cheques (Payable at par at all Branches)	<ul style="list-style-type: none"> - 25 cheques leaves free per month - Request for Issue cheque book at all SBI branches 		
Easy Overdraft up to 2 Month's Net salary, subject to min residual service of 6 months. #	Overdraft limited to 2 month's Net Salary with maximum of Rs.75,000/-.	Overdraft limited to 2 month's Net Salary with maximum of Rs 1,50,000/-.	Overdraft limited to 2 month's Net Salary with maximum of Rs 2,00,000/-
	#Adjusted from the next salary within a period of 6 months. Available only to Serving Personnel only.		
Concession in annual locker rent	10% of applicable rate (w.e.f. 01.04.2022)	15% of applicable rate	25 % of applicable rate
Setting up of Standing Instructions within SBI	Free		
RTGS/NEFT Charges	Free		
Drafts issue Charges	Free (no restriction on number of free drafts and amount) at all SBI branches (if issued through Salary Package account)		

Processing Charges and Margin concession on Loan to CAPSP account holders	
Home Loan	<input type="checkbox"/> 100% processing fee waived (Property search and valuation fee etc. will be payable)
Car Loan	<input type="checkbox"/> 100% processing fee waived <input type="checkbox"/> 5 % relaxation in margin
Xpress Credit	<input type="checkbox"/> 100% processing fee waived
Family Savings Account – SBI Rishtey (01.04.2022)	Spouse, Children, Parents and Sibling are eligible to open "SBI Rishtey" – Family Savings Bank Account. Maximum 4 accounts may be opened under this facility. Following Benefits are available under these accounts :- i. No Minimum Balance required ii. Issuance of Debit Card : Free iii. SMS Alert Charges : Free iv. Demand Draft Issuance Charges : Free v. Auto Sweep facility : Available (Optional)

Complimentary Insurance Cover (For Serving Personnel)

Personal Accident Insurance (Death) Cover	Rs. 50 Lakhs
Additional PAI (On duty Death during action against Terrorists / Naxalites / Foreign enemy)	Rs. 10 Lakhs
Permanent/ Total Disability Cover	Max. Rs. 50 Lakhs
Permanent Partial Disability Cover	Max. Rs. 50 Lakhs

Additional Covers applicable in case of Accidental Death only

Cost of Plastic Surgery in Burn cases	Max. Rs.10 Lakh
Transportation of Imported Medicine	Max. Rs.5 Lakh
Death after Coma after accident (more than 48 hours)	Max. Rs.2 Lakh
Air Ambulance	Max. Rs.10 Lakh
Higher Education cover (Graduation) for one child aged between 18 to 25 years as on date of accident)	Max. Rs.5 Lakh
Girl Marriage Cover for one girl child aged between 18 to 25 years as on date of accident)	Max. Rs. 5 Lakh
Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident)	Max. Rs.20,000
Repatriation of mortal remains	Max. Rs.20,000
Ambulance charges	Max. Rs.15,000

Air Accidental Insurance (Death) cover

Air Accidental Insurance (Death) cover (If Air ticket is purchased by Debit to CAPSP Account)	Rs.1 Crore
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Annexure- B

FEATURES OF CENTRAL ARMED POLICE SALARY PACKAGE (CAPSP)- PENSIONER OF CENTRAL RESERVE POLICE FORCE w.e.f. 04.01.2022

Features	Gold	Diamond	Platinum
Eligibility – CRPF (Rank at the time of retirement)	Subedar Major, Inspector, Sub-Inspector, Assistant Sub Inspector, Head Constable, Constable, Enrolled follower	Deputy Commandant, Assistant Commandant	Commandant, Second-in-Command, Director General, Special Director General, Additional Director General, Inspector General, Deputy Inspector General
CAPSP Account benefits/ features			
Min. Balance	NIL (No monthly average balance required)		
ATM cum Debit Card			
Type of Debit card	International Gold Debit Card #	International Platinum Debit Card #	
	Free issue at all SBI branches		
	No annual maintenance charges		
	Free Add on card for spouse for joint account holders		
	Unlimited free transactions across all Bank ATMs		
# to be issued to those CAPSP account holders who consent to issuance of International Debit Card			
Multi City Cheques (Payable at par at all Branches)	<ul style="list-style-type: none"> - 25 cheques leaves free per month - Request for Issue cheque book at all SBI branches 		
Concession in annual locker rent	10% of applicable rate (w.e.f. 01.04.2022)	15% of applicable rate	25 % of applicable rate
Setting up of Standing Instructions within SBI	Free		
RTGS/NEFT Charges	Free		
Drafts issue Charges	Free (no restriction on number of free drafts and amount) at all SBI branches (if issued through Salary Package account)		
Complimentary Personal Accident Insurance (Death) Cover - For Pensioners			
Personal Accidental (Death) Insurance to Pensioners	Rs. 30 Lakhs		
Additional Insurance Covers applicable in case of Accidental Death only			
Cost of Plastic Surgery in Burn cases	Max. Rs.10 Lakh		
Transportation of Imported Medicine	Max. Rs.5 Lakh		
Death after Coma after accident (more than 48 hours)	Max. Rs.2 Lakh		
Air Ambulance	Max. Rs.10 Lakh		

Higher Education cover (Graduation) for one child aged between 18 to 25 years as on date of accident)	Max. Rs.5 Lakh
Girl Marriage Cover for one girl child aged between 18 to 25 years as on date of accident)	Max. Rs.5 Lakh
Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident)	Max. Rs.20,000
Repatriation of mortal remains	Max. Rs.20,000
Ambulance charges	Max. Rs.15,000
Processing Charges and Margin concession on Loan to CAPSP account holders	
Home Loan	<input type="checkbox"/> 100% processing fee waived (Property search and valuation fee etc. will be payable)
Car Loan	<input type="checkbox"/> 100% processing fee waived <input type="checkbox"/> 5 % relaxation in margin

Annexure- C

FEATURES OF SHAURYA FAMILY PENSIONERS OF CENTRAL ARMED POLICE FORCE
w.e.f. 01.04.2022

Features	Particulars
Eligibility	Family Pensioner of CRPF
CAPSP Account benefits/ features	
Min. Balance	NIL (No monthly average balance required)
ATM cum Debit Card	
Type of Debit card	International Gold Debit Card #
	Free issue at all SBI branches
	No annual maintenance charges
	Unlimited free transactions across all Bank ATMs
	# to be issued to those Family Pensioner account holders who consent to issuance of International Debit Card
Multi City Cheques (Payable at par at all Branches)	- 25 cheques leaves free per month
Concession in annual locker rent	10% of applicable rate
Setting up of Standing Instructions within SBI	Free
RTGS/NEFT Charges	Free
Drafts issue Charges	Free (no restriction on number of free drafts and amount) at all SBI branches (if issued through Family Pension Account)