જા.ન./પગર/૨૦૨૫/ 11920

જિલ્લા શિક્ષણાધિકારી કચેરી
એ/૩ જિલ્લા સેવા સદન-૨
અઠવાલાઈન્સ, સુરત
Web : suratdeo.org
Mail: suratdeo@gmail.com
તા. 6 /૧૦/૨૦૨૫

પ્રતિ,
આચાર્યશ્રી,
ગ્રાન્ટેડ પ્રાથમિક/માધ્યમિક/ઉચ્ચતર માધ્યમિક/પ્રાયોગિક શાળા/સંસ્કૃત પાઠશાળાઓ
સુરત, જિલ્લો-સુરત

વિષય :- અત્રેના જિલ્લાનાં ગ્રાન્ટ ઈન એઈડ શાળાઓના કર્મચારીઓના સેલેરી ખાતના બેંક સાથે એમ.ઓ.યુ કરેલ હોય આગળની કાર્યવાહી કરવા બાબત.

ઉપરોક્ત વિષય પરત્વે જણાવવાનું કે અત્રેની કચેરી હસ્તકની તમામ ગ્રાન્ટેડ માધ્યમિક અને ઉચ્ચતર માધ્યમિક શાળાઓના તમામ કર્મચારીઓના દર માસના પગાર તેઓના બેંક ઓફ બરોડાનાં ખાતામાં જમા કરવામાં આવે છે જે અન્વયે અત્રેની કચેરી દ્વારા બેંક ઓફ બરોડા સાથે સેલેરી ખાતા અંગેના એમ.ઓ.યુ આજ રોજ કરવામાં આવેલ છે જેથી કર્મચારીઓને બેંક દ્વારા સેલેરી ખાતામાં મળતી સુવિધાઓનાં લાભો મળી શકે અને એમ.ઓ.યુ માં દર્શાવ્યા મુજબની ફાયદાઓ પણ મળી શકે. સદરહુ યોજનાનાં લાભ માટે તમામ શાળાએ પોતાની શાળાના તમામ કર્મચારીઓનાં આ સાથે સામેલ નિયત નમુના મુજબનું ફોર્મ કર્મચારીએ પોતે જાતે જરૂરી વિગતો ભરી અને સહી કરી આચાર્યશ્રીને રજૂ કરવાનું રહેશે અને આંચાર્યશ્રીએ આ કર્મચારીએ રજૂ કરેલ આ તમામ ફોર્મ મેળવી બેંક ઓફ બરોડાની સબંધિત બ્રાન્ચ(જે કર્મચારીનું બેંક ખાતું જે બ્રાન્ચમાં હોઈ તે બ્રાન્ચ)માં શાળાના ફોરવર્ડીંગ લેટર સાથે રૂબરૂ જમા કરવાનાં રહેશે. જો કોઈ કર્મચારીની બેંક બ્રાંચ અલગ હોય તો તે બ્રાંચમાં અલગ અલગ ફોરવર્ડીંગ લેટર સાથે રજૂ કરવાનું રહેશે.

ઉક્ત કામગીરી ત્વરીત કરવાની રહેશે જેથી કરીને ચાલુ માસના પગાર જમા કરવા વખતે કોઈપણ પ્રકારની સમસ્યા ન રહે અને આ એમ.ઓ.યુનાં લાભ કર્મચારીને તુંરત મળવાના ચાલુ થાય.

વધુમાં અત્રેની કચેરી દ્વારા બેંક ઓફ બરોડા સાથે કરેલ એમ.ઓ.યુની વિગતો અને ઉક્ત મુજબનું કર્મચારીનું ફોર્મ આ સાથે સામેલ રાખેલ છે જેનો તમામે બિનચૂક અભ્યાસ કરવાનો રહેશે. અને આચાર્યશ્રીએ શાળાના તમામ કર્મચારીને સદર એમ.ઓ.યુનાં લાભો/ફાયદાઓથી અવગત કરી તે બદલની રૂબરૂ સહી મેળવી સદર એમ.ઓ.યુની સાથેની નકલ શાળા રેકર્ડમાં અવશ્ય રાખવાની રહેશે. જે અંગે આપની કક્ષાએથી જરૂરી કાર્યવાહી કરવા જણાવવામાં આવે છે.

જિલ્લા શિક્ષણાધિકારી
સુરત,જિલ્લો-સુરત

બિડાણ : ૧. બેંક એમ.ઓ.યુ.
૨. કર્મચારીએ રજૂ કરવાનું બેંક ફોર્મ

To,

The Branch Head,

______________Branch,

Surat

<u>Convert Account into Salary Account As per MOU</u>

Dear Sir/Madam,

Our department has recently signed a (MOU) with Bank of Baroda on 06.10.2025

The MOU has been duly signed by the District Education Officer (DEO) Surat.

In light of this, I kindly request you to convert my existing account into a salary account as per the terms of the MOU.

SR	Particular	Detail
1	Name of Account	
2	Account No	
3	Branch Name	
4	Date	
5	Mobile No	

Kindly convert my account to salary account as per MOU.

Yours sincerely

IN-GJ20514813298548X

INDIA NON JUDICIAL

Government of Gujarat

Certificate of Stamp Duty

सत्यमेव जयते

₹300

Certificate No.	:	**IN-GJ20514813298548X**
Certificate Issued Date	:	06-Oct-2025 11:30 AM
Account Reference	:	IMPACC (SV)/ gj13135004/ NANPURA/ GJ-SU
Unique Doc. Reference	:	SUBIN-GJGJ13135004455294685803 81X
Purchased by	:	DISTRICT EDUCATION OFFICER
Description of Document	:	Article 5(h) Agreement (not otherwise provided for)
Description	:	MEMORANDUM OF UNDERSTANDING
Consideration Price (Rs.)	:	0 (Zero)
First Party	:	DISTRICT EDUCATION OFFICER
Second Party	:	BANK OF BARODA
Stamp Duty Paid By	:	DISTRICT EDUCATION OFFICER
Stamp Duty Amount(Rs.)	:	300 (Three Hundred only)

Bank of Baroda, Surat City

District Education Officer, Surat Dist., Surat.

NIRMAL A. PUMBHADIYA, SURAT, KATARGAM MAIN ROAD

₹300

IN-GJ20514813298548X

GG 0021711928

Statutory Alert:

1. The authenticity of this Stamp certificate should be verified at 'www.shcilestamp.com' or using e-Stamp Mobile App of Stock Holding. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU) is executed at Surat on **6th day of October 2025**
BETWEEN

District Education officer Surat , Govt. of Gujarat, represented by **Dr.Bhagirathsinh S. Parmar (DEO),** having its headquarters at **Jilla Sewa Sadan, Surat -395007** (hereinafter called "**District Education office** " with expression shall unless the context otherwise requires include its successors/legal heirs/administrators/Executors and permitted assigns) of the One Part;

AND

BANK OF BARODA, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 and having its Head Office at Baroda Bhavan, R C Dutt Road, Alkapuri, Baroda - 390007 (Gujarat) and acting through its Zonal office at Surat with expression shall unless the context otherwise requires includes its successors in business through **Shri Mukesh Naval**, **Deputy General Manager – Regional Manager, Surat City Region, Bank of Baroda** having its office at **Bank of Baroda, Baroda Sun Complex, Ghod Dhod Road, Surat-395007**.

WHEREAS :

a) The **District Education office** in its efforts to simplify and streamline the salary disbursement / payment procedure and to make available modern banking facilities to its personnel (Serving), has decided to accept and accord approval for the proposal submitted by Bank of Baroda as their preferred banker.

b) The **Bank of Baroda** possessing technologically competent infrastructural facilities having offered to provide banking services as detailed herein below to the **District Education office**" personnel who are willing to maintain their Salary / Pension accounts with the various Branches of the Bank.

NOW THIS MEMORANDUM OF UNDERSTANDING WITNESSETH AND IT IS HEREBY MUTUALLY AGREED AND DECLARED BY AND BETWEEN THE PARTIES HERETO AS UNDER :-

1. **PERIOD OF MOU**
   This MOU shall be valid for a period of 03 (Three) years with effect from **06/10/2025 and will be in force till 05/10/2028,** unless terminated earlier or till the next MoU is signed, as mutually agreed by the parties. However, the MOU shall be reviewed by BOB every year for any amendment/ addition / deletion of features of the Salary package.

2) CREDIT OF SALARY

(a) The Bank undertakes to credit into account of all **District Education office** regular personnel who may be holding their accounts in various branches at various locations of the Bank as and when the Salary is received from the Treasury and is available for withdrawal at the start of the normal banking hours, after the salary is credited into the accounts.

(b) **Sundry payments reimbursement/allowances 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

Bank of Baroda
SURAT CITY REGION
District Education Officer

01/13

transaction 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 applicable working days by the Bank. All truncations will be governed by the guidelines of the bank from time to time.

It is also thereby mutually agreed that Bank of Baroda will not charge any commission or service charges for the services rendered at 2 (a) and 2 (b) above and the 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 not be held liable for any delay / non-credit of salaries and sundry payments on time for reasons attributable to other parties.

(c) **District Education office** does not undertake any liability for loans given by Bank of Baroda to the Employees of **District Education office** in their individual capacities. The **District Education office** 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 **District Education office** will provide information about defaulters as regards their current Residential address maintained in the records subject to denial due to exigencies of service/ security considerations.

3) FACILITIES TO THE ACCOUNT HOLDERS

District Education office shall undertake to treat Bank of Baroda as preferred banker and circulate this Offer acceptance to all its members, though **District Education office** does not commit/take responsibility on number of accounts opened under this MOU arrangement. In lieu of the above the Bank undertakes to provide this special bouquet of customized products suitable for **District Education office** personnel.

Baroda Special Salary Package offerings – for all permanent/regular working Employees of District Education office"

PARAMETERS	Features	Features	Features	Features
Product Nature	• Customized Savings Bank Account for State Government permanent employees for drawing Salary. • Customized Salary Package available only on MOU.			
Eligibility Criteria	• AGE -18 to 60 Years • Gujarat State Government Employee • State Public Sector Undertaking Employee • Employees of Local Bodies (Gujarat State) • Employees of companies with major shareholding of Gujarat Govt (State). • For Existing Salary accounts: Conversion to the customised salary package will be done by Bank staff after obtaining the consent form from the employees.			
Min. Quarterly Average Balance (QAB)	**Zero**			
Salary Band	Gross	Gross	Gross	Gross
Gross Salary band	up to ₹ 50,000/-	More than ₹ 50,000 to ₹ 1 lakhs	More Than ₹ 1 lakh to ₹ 2 lakhs	More than ₹ 2 lakhs
Life Insurance	**₹ 10 Lakhs***			
HOSPI Cash	₹ **60,000**/-* (₹ 2000 per day (30 days))			

Bank of Baroda SURAT CITY REGION

District Education Officer Surat Dist., Surat

2/13

PARAMETERS	Features	Features	Features	Features
Free Personal Accident Insurance	**₹ 100 Lakhs**			
Free Air Accident Cover	**₹ 200 Lakhs* (₹ 100 Lakhs + ₹ 100 Lakhs)** (AAI coverage is additional coverage with PAI hence total accidental coverage in case of Air accident is double of base cover)			
INBUILT FACILITIES WITH PAI - (<u>Add-on covers included with Base Covers as per the Insurance policy terms</u>)				
Total On Duty Cover - Free Personal Accident Insurance	**₹ 125 Lakhs** (With 25% additional limit of base PAI sum insured)			
PTD (Permanent Total Disability)	**₹ 100 Lakhs**			
PPD (Permanent Partial Disability)	**₹ 75 Lakhs**			
Girl Child Marriage (18-25 Years)	**₹ 10 Lakhs**			
Higher Education Cover	**₹ 10 Lakhs**			
Top up Health Insurance	Group top up health insurance plan for (1 Adult, 2 Adult / 2 Child) with sum assured option of ₹ 25 Lacs/ ₹ 2 Lacs aggregate deductible, ₹ 25 Lacs/ ₹ 3 Lacs aggregate deductible by STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED on **Individual payment basis**. Premium table (excluding tax) with sum assured & deductible is as below			
	Account Holders of Bank of Baroda – SGHI Benefit Plus Platinum Plan F (Group Top UP)			
	SUM INSURED/ DEDUCTIBLE	**1 ADULT**	**2 ADULT+2 CHILD –**	
	25 Lakhs / 2 Lakhs	**1351 + GST**	**1931 + GST**	
	25 Lakhs / 3 Lakhs	**878 + GST**	**1255 + GST**	
Debit Card Variant	RUPAY Platinum Card		VISA Sapphire Card	
Debit Card Issuance and Renewal charges	Lifetime Free			
ATM Usage	Unlimited Free ATM Cash Withdrawals & Non-Financial transactions from all Bank's ATMs			
Credit Card	Free Lifetime Select Credit Card		Free Lifetime Premier Credit Card	
Free Cheque Leaves	Free Unlimited			
Demand Draft	Free Unlimited			
Banker cheque	Free Unlimited			
RTGS/NEFT	Free Unlimited			
IMPS /UPI	Free Unlimited			
Transaction Charges	Free Unlimited			
SMS / Email Alerts	Free Unlimited			
Discount on Depository Services / Demat AMC (1st Year AMC is Free)	50%	75%	100%	100%
Discount on Issuance / Renewal Fee of Prepaid cards / Gift cards	50%	50%	75%	100%
Discount on Annual Locker Rent	20%	30%	40%	50%

Bank of Baroda
SURAT CITY REGION

3/13
District Education Officer
Surat Dist., Surat.

PARAMETERS	Features	Features	Features	Features
Additional Discount on Locker Charges	Additional Discount of 5% if availed Customer has availed Auto Loan from BOB. Additional Discount of 10% if availed Home Loan from BOB. **Note: Maximum additional discount is 10% if the customer has availed both auto loan and home loan.**			
Spouse Account	Zero Balance with Lifetime Free RUPAY Platinum Debit Card			
Family Account (Upto 4 accounts)	Zero Balance with Free RUPAY Classic Debit Card			
Waiver in processing charges on HOME Loans Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc).	50%	50%	100%	100%
Waiver in processing charges on Auto, Personal Loans and Education Loans.	50%	50%	100%	100%
Inbuilt-Overdraft facility				
Available immediately after	3 Salary credits	2 Salary credits	1st Salary credit	1st Salary credit
Amount of Overdraft - Average of (rounded off to '000)	Last -3- salary credit	Last -2- salary credit	1st Salary credit	1st Salary credit
Maximum Amount of Overdraft	₹ 50,000/-	₹ 1,00,000/-	₹ 2,00,000/-	₹ 3,00,000/-
Overdraft is to be adjusted in full	Once in 60 days of availment	Once in 60 days of availment.	Once in 60 days of availment	Once in 60 days of availment

- Life Insurance/ HOSPI Cash cover will be provided to only those customers who's gross Salary is more than ₹. 20000/-.
- That in accounts where salary is not received for 3 months (consecutively in a FY), PAI, AAI LI & HI cover will not be available
- Fresh pension accounts are not allowed to be opened in SB 182 scheme. However, accounts opened / receiving salary in the scheme before retirement can continue the account till the age of 70 years, subject to customer using the captioned account as pension account. The PAI coverer will continue till the age of 70 years and GTL cover will not be available after the age of 60.
- Benefits of salary accounts will be available to the accounts where regular salary is being received. In case salary in the account is not received for continuous period of 3 months, all the benefits of salary scheme will lapse. Bank can transfer the account to any scheme code of bank choice or mark account as non-salaried.

Baroda Govt. Special Salary Package Savings account with Zero balance can be opened through Branch / Tab Banking / Online Digital mode – Video KYC (QR Code/ URL - https://www.bankofbaroda.in/personal-banking/accounts/saving-accounts/baroda-forces-salary-package)

Bank of Baroda बैंक ऑफ़ बड़ौदा SURAT CITY REGION सूरत सिटी क्षेत्र

District Education Officer Surat Dist., Surat.

Baroda Special Salary Package Eligibility criteria:
For salaried employee Employees:

- ✓ Scheme is applicable for Permanent, Regular Employees only of the **District Education office** Scheme will be applicable after credit of one month salary of the employee and thereafter regular salary credit in the account.
- ✓ Salary accounts are to be opened with our Bank and **at least one salary should be credited** in all these salary accounts to avail benefits.
- ✓ 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 Baroda in the organization payroll department

Permanent Total Disability / Permanent Partial Disability cover for **District Education office** employees (as per the Salary band defined above) is available as per the percentage of disability given in the chart below:

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-

Sr. No	Table of Benefits	% of Capital Sum Insured
1	**Accidental Death**	100
2	**Permanent Total Disability :**	
	a) Loss of Sight (both eye)	100
	b) Loss of two limbs	100
	c) Loss on one limb and one eye	100
	d) 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	75
H	Loss of hearing-one ear	30
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	10
	iii)One phalanges	10
O	Loss of Middle finger	
	i)Three phalanges	6
	ii)Two phalanges	6
	iii)One phalanges	6
P	Loss of Ring Finger	
	i)Three phalanges	5

Bank of Baroda SURAT CITY REGION

District Education Officer Surat Dist., Surat.

Sr. No	Table of Benefits	% of Capital Sum Insured
	ii)Two phalanges	5
	iii)One phalanges	5
Q	Loss of little finger	
	i)Three phalanges	4
	ii)Two phalanges	4
	iii) One phalanges	4
R	Any other permanent partial disablement	% as assessed by Medical Practitioner appointed by insurance company

Personal Accident Insurance cover is applicable up to age of 60 years or retirement age whichever is earlier.

- That in accounts where salary is not received for 3 months (consecutively in a FY), PAI, & AAI cover will not be available
- Fresh pension accounts are not allowed to be opened in SB 182 scheme. However, accounts opened receiving salary in the scheme before it I went can continue the account till the age of 70 years, subject to customer using the captioned account as pension account. The PAI coverer will continue till the age of 70 years and GTL cover will not be available after the age of 60.

The detailed updated (time to time) terms and condition and Standard Operating Procedure for the claim process is available at the Bank's website https://www.bankofbaroda.in/personal-banking/accounts/salary-accounts/salary-and-pension-solutions

Air Accident Insurance

For **District Education office – Rs. 200 lac** for all salary band. **(₹ 200 Lakhs* (₹ 100 Lac + ₹ 100 Lac)** (AAI coverage is additional coverage with PAI hence total accidental coverage in case of Air accident is double of base cover)).

- The claim is payable only if the Air tickets are booked through the account where the salary gets credited in event of death occurring while undertaking journey by Airline and the related air ticket having been purchased by debit though the BOB Salary SB account.
- The claim is payable if the ticket is purchased through the debit card from the account where the salary gets credited in event of death occurring while undertaking journey by Airline and the related air ticket having been purchased by debit though Debit Card.
- That in accounts where salary is not received for 3 months (consecutively in a FY), PAI, & AAI cover will not be available

Group Term Life Insurance : Rs. 10.00 Lakhs

- Group Term Life Insurance cover will be provided to only those customers who's gross Salary is more than ₹. 20000/-.
- That in accounts where salary is not received for 3 months (consecutively in a FY), LI cover will not be available
- **Complimentary Life Insurance Cover of Rs. 10 Lakhs** for opening salary accounts of **Permanent employees of District Education office** under customized salary package. The following conditions apply:
  - The life insurance cover will be available to salaried **Permanent employees of District Education office** only.
  - Insurance cover since inception – **District Education office permanent employees** will be entitled to life insurance cover of Rs. 10 lacs since inception **District Education office**

6/13

Personnel who are existing SB182 account holder will also be entitled to life insurance cover from the date of MOU coming into effect.

- The insurance cover will be applicable to active Salaried SB182 account holders and Pensioners will not be entitled to the life insurance cover.
- Suicidal deaths will be covered after 12 months from the date of enrolment of account in the scheme.
- The Life Insurance cover will not exceed the threshold of Rs. 10 Lakhs at any point.

HOSPI CASH : ₹ **60,000**/-* (₹ 2000 per day (30 days)) Hospital cash cover for a maximum of 30 Days

- HOSPI Cash cover will be provided to only those customers who's gross Salary is more than ₹. 20000/-.
- That in accounts where salary is not received for 3 months (consecutively in a FY), HOSPI Cash cover will not be available

Base Cover:

- **Sickness Hospital Cash**- Daily cash amount of chosen benefit amount would be provided under in patient hospitalisation due to the sickness for every 24 hours of hospitalization
- **Accident Hospital Cash**- Daily cash amount of chosen benefit would be provided under in patient hospitalisation due to accident for every 24 hours of hospitalization.

Waiting Period :

a) Initial waiting period of 30 days : **Applicable**
b) PED waiting period 48 months: Waiver
c) Specified disease waiting period 24 months : Waiver

The detailed updated (time to time) terms and condition and Standard Operating Procedure for the claim process is available at the Bank's website https://www.bankofbaroda.in/personal-banking/accounts/salary-accounts/salary-and-pension-solutions

ADDITIONAL INSURANCE COVERAGE

RUPAY DEBIT CARD (Free of Cost) - Personal Accident Death and Permanent Total Disability Cover up to ₹ 2 Lakhs

- Debit Card is a Rupay variant and under Rupay Insurance Coverage must have been used for minimum one Rupay Induced 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.
- Card should be activated within 30 days of issuance.
- 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.
- Claim Submission Period – Within 60 days of claim intimation.
- The detailed updated (time to time) terms and condition and Standard Operating Procedure for the claim process is available at the Bank's website https://www.bankofbaroda.in/personal-banking/accounts/salary-accounts/salary-and-pension-solutions

OTHER BENEFITS

a) **Retail Loan Facilities: The special offers in loan products will be offered as per the facilities under Baroda Government Employees Retail Loan Schemes which are curated for State Government Salaried Employees.**

Bank of Baroda SURAT CITY REGION

District Education Officer Surat Dist., Surat.

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

- **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 also available under retail portfolio.

4) DISSEMINATION

The Offer acceptance, once entered into by both Parties, will be widely disseminated to all ranks by means of service letters, **District Education office** Data Network, Internet or any other means.

5) TERMINATION

a. In the event of termination of the Offer acceptance 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 Offer acceptance.

This Offer acceptance may be terminated 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

b. Either Party may terminate this Offer acceptance without giving any reasons by serving written notice of 30 (thirty) days on the other Party.

c. Termination of this Offer acceptance for any reason whatsoever shall not release one party from any liability or obligation which, at the time of termination, has already accrued to the other party or which may thereafter accrue in respect of any act or omission prior to such termination.

d. That in accounts where salary is not received for 3 months (consecutively in a FY), PAI, AAI LI & HI cover will not be available.

e. Bank reserves the right to exit the Offer acceptance at any time at its discretion, if the CBA (Cost Benefit Analysis) remains negative for 2 quarters, Offer acceptance will be terminated.

बैंक ऑफ़ बड़ौदा / Bank of Baroda SURAT CITY REGION सूरत सिटी क्षेत्र

District Education Officer Surat Dist., Surat.

f. On exit/ termination of Offer acceptance, all benefits extended will be withdrawn and accounts will be converted into the general scheme and charges will be levied/ recovered as per extant guidelines.

6) RECALL OF SALARY DISBURSED

In exceptional circumstances, the **District Education office** may recall the salary erroneously disbursed to deserters or delinquent personnel. Upon written request of the **District Education office** 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 **District Education office** 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 **District Education office** 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.

7) 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 credit.

8) District Education office 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 as applicable to jurisdiction of Surat Zone of the Bank and may include an official duly appointed by the **District Education office** Head Quarters.

b) Apart from the above, Bank also has a very well laid down policy on Customer Grievance Redressal. This policy covers all employees 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 Salary Package account (Personnel) 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 RBI under the Banking Ombudsman Scheme.

d) The Branch shall serve as the sole point of contact for any complaints, Insurance-related queries or claim settlement

e) The District Education Office shall not be held liable for any pending issues or statements of claim

9) PUBLICITY

Bank of Baroda may publish/ market about its services extended to **District Education office** personnel under this Offer acceptance and / or promote its business objectives from time to time.

10. Use of Trademarks and Logos

Bank of Baroda Surat City Region बैंक ऑफ़ बड़ौदा सूरत सिटी क्षेत्र

9/13

District Education Officer Surat Dist., Surat

Each Party recognizes and acknowledges the exclusive rights, title and proprietary interest of the other Party to, and the ownership of, its respective Trademarks and shall not, directly or indirectly, claim any rights, title or interest in the same or any part of it. Each Party agrees not to use the other Party's name and Trademark in any manner whatsoever, except to such limited extent as is permitted for the purpose of this Offer acceptance without the prior consent of the other Party. The Parties agree that upon the termination of this Offer acceptance, each Party shall forthwith cease all use of the other Party's Trademarks and shall forthwith discontinue use of all Trademarks in its possession in accordance with the written instructions of the Party owning or providing such Trademarks.

Notwithstanding anything to the contrary stated in this section, each Party's intellectual property shall continue to vest with such Party.

11) PERSONAL & ACCIDENTAL INSURANCE– CLAIM MECHANISM

The Nominee / Next of Kin to submit the required documents to the Bank Branch. The Bank Branch will submit the same to the Bank of Baroda Help Desk located Surat Zonal Office for an onward submission to Insurance Partner after verification. The detailed updated (time to time) terms and condition and Standard Operating Procedure for the claim process is available at the Bank's website https://www.bankofbaroda.in/personal-banking/accounts/salary-accounts/salary-and-pension-solutions

12) AMENDMENT

Any provisions of this Offer acceptance 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 Offer acceptance 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, telex, facsimile or by hand to the address or through email on official *email* or such other address as one party may inform the other in writing. (Refer annexure for Escalation Matrix).

14) DISPUTES RESOLUTION

Bank of Baroda and **District Education office**_shall make every effort to resolve amicably, by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the agreement. If after 30 days from the commencement of such informal negotiations, Bank of Baroda and **District Education office**_have been unable to resolve amicably a contract dispute; either party may require that the dispute be referred for resolution by formal arbitration.

All questions, disputes or differences arising under and out of, or in connection with the contract, shall be referred to sole Arbitrator appointed by Bank and the award of the arbitrator shall be final and binding on the parties. The arbitration and reconciliation Act 1996 and statutory modifications and re-enactments, revisions, if any, thereof, shall apply to the arbitration proceedings and the seat of the arbitration shall be at **Surat District**. The expenses incurred by each party with the preparation, presentation, etc. of its proceeding shall be borne by each party

Bank of Baroda SURAT CITY REGION बैंक ऑफ़ बड़ौदा सूरत सिटी क्षेत्र

District Education Officer Surat Dist., Surat.

10/13

itself. The fees and expense to be paid to the appointed arbitrator shall be as per arbitration award.

The arbitral procedure shall be conducted in the English language and any award or awards shall be rendered in English. The procedural law of the arbitration shall be the Indian law.

The award of the arbitrator shall be final, conclusive and binding on the Parties and the Parties shall, be entitled (but not obliged) to enter 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.

15. Governing Law and Jurisdiction:

The provisions of this Agreement shall be governed by and, construed in accordance with the Indian law and the courts in **Surat District** shall have the exclusive jurisdiction to deal with any issue arising out of this Offer acceptance.

16) MISCELLANEOUS

a) Severability: If any of the provisions of this Agreement become invalid, illegal or unenforceable in any respect under any law, the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired.

b) Assignment: Neither Party shall assign or transfer all or any of its rights, benefits or obligations under the Agreement without obtaining other Party's prior written approval.

c) Force Majeure: It is expressly understood by the Parties that if either Party ("affected Party") is prevented from performing its obligation under this Agreement from causes which are beyond its reasonable control, such as, but not limited to, strikes, labor controversies, acts of God, fire, flood, war, lightning, earthquake, acts of God, embargoes or Government orders or restrictions or policies etc., the affected Party shall be excused for non-performance of its obligation during the period such cause continues to exist, but if such cause continues to exist and prevents performance by the affected Party of its obligation for more than 30 (thirty) days, the other Party shall have the right to forthwith terminate this Agreement effective upon delivery to the affected Party of written notice of such termination.

d) Amendment: Any provision of the Agreement may be amended or waived if, and only if such amendment or waiver is duly approved by both the Parties in writing.

e) Waiver: No delay or omission by any Party in exercising any right or remedy provided by law or under this Agreement shall constitute a waiver of such right or remedy. The rights and remedies provided in this Agreement are cumulative and are in addition to any rights or remedies available under law.

f) It is also mutually agreed between the parties that in case of addition of any employees by the **District Education office**_on the pay roll of **District Education office**, a 30 days advance notice in the form of intimation to be given by the **District Education office**_to the Bank of Baroda stating the addition of permanent employees on the pay roll of **District Education office**_for the convenience of Bank of Baroda to extend the benefit of Health Insurance Cover to them. It is also mutually agreed between the parties that in case of deletion of names of permanent employees of **District Education office**_from the pay roll of **District Education office**_due to retirement or any other reason, a 30 days advance notice in the form of intimation to be given by the **District Education office**_to the Bank of Baroda stating the deletion of permanent employees from the pay roll of **District**

Bank of Baroda Surat City Region बैंक ऑफ़ बड़ौदा सूरत सिटी क्षेत्र

District Education Officer Surat Dist., Surat.

Education office for the convenience of Bank of Baroda to terminate the benefit of Insurance Cover to them.

g) In the event of non-credit of salary for more than three months in the Baroda Salary Package account and default in loan accounts of any personnel, Bank has the discretion to convert such account to normal Saving Bank account and shall withdraw all benefit extended to the Baroda Salary Package account holder and take action as deemed necessary.

h) It is also desirable that while crediting the Salary in the accounts treasury should write any unique identifier like salary for month Sept 2025 in the narration so that bank could easily identify whether salary has been credited in the accounts or not. So that insurance coverage can be obtained for eligible account holders.

17 a) Bank reserves the right to exit the Offer acceptance at any time at its discretion and without assigning any reasons. Further if CBA remains negative for 2 quarters (CBA to be calculated by bank in its own template) Offer acceptance will be terminated

17 b) On exit/termination of Offer acceptance, all benefits extended will be withdrawn and accounts will be converted into the general scheme (SB101) and charges will be levied/recovered as per extend guidelines.

17 c) In accounts where salary is Not received for 3 months (consecutively OR intermittently in a FY), PAI & LI cover will not be available.

18) Bank of Baroda is committed to business development with **District Education office** and will continuously strive to improve the offerings through the Baroda Salary Package. These improvements will be applicable to all the Baroda Salary Package accounts.

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

Signed on behalf of **District Education office.** **Govt. of Gujarat**	Bank of Baroda / बैंक ऑफ़ बड़ौदा SURAT CITY REGION सूरत सिटी क्षेत्र **Signed on behalf of** **Bank of Baroda**
--------------------------------------- **(Dr. Bhagirathsinh S. Parmar)** **DEO (GES), Surat District** **Govt. of Gujarat** **Region**	--------------------------------------- **(Shri Mukesh Naval)** **DGM & Regional Head** **Bank of Baroda, Surat District**

Witnesses:

1. ______________________ (Himansykumar B. Barot)

1. ______________________ (VIVEK KUMAR)

District Education Officer, Surat Dist., Surat.

2. Brijesh

Brijesh B Patel

Brijesh

2. Dinesh N. Rohit LDM

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SURAT CITY REGION
सूरत सिटी क्षेत्र

District Education Officer
सत्यमेव जयते
Surat Dist., Surat.

13/13