

A/C No.,																			
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personal loan facilities granted to employees of such organizations. (The discount will be offered only until the employer continues to contribute on behalf of the employees).

13. These account holders are entitled to 50% discount on the processing fee for any loan granted by the Bank.
14. A/C Holders who regularly deposit a fixed amount monthly to the account may obtain loans against mortgages on immovable assets up to the limits specified hereunder without having to produce proof of the salary by way of salary slips to the bank.

Regular monthly contribution for a period of 01 year	Regular monthly contribution for a period of 02 years	Regular monthly contribution for a period of 03 years	Regular monthly contribution for a period of 04 years
Loan installment up to twice the deposit installment	Loan installment up to thrice the deposit installment	Loan installment up to 4 times of the deposit installment	Loan installment up to 5 times of the deposit installment

- The loan installment will be determined based on a period of 10 years.
15. Account holders of NSB Pension+ Scheme are entitled to a Medical Reimbursement facility subject to the following conditions.
 - I. Only the members medical expenses shall be reimbursed
 - II. Medical expenses shall be reimbursed only up to the age of 55 years.
 - III. The total contribution to the A/C should be a minimum of Rs.50,000/- to be entitled for medical reimbursements. After reaching the required total contribution a minimum of 12 months should lapse to be eligible to claim a medical reimbursement.
 - IV. Only the following critical illnesses are covered by the Medical reimbursement Scheme,
 - a) Heart Surgery/treatment
 - b) Brain Surgery/treatment
 - c) Surgery/treatment for cancer
 - d) Total blindness
 - e) Kidney transplant/treatment
 - V. The member should make a declaration to the effect that he/she is free from any of the above stated sicknesses to the best of his/her knowledge at the time s/he is opening this A/C

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- VI. If the Bank gets to know subsequently that the member has purposefully concealed his/her knowledge about his/her sickness/es to the Bank, the Bank is not bound to reimburse medical expenses under this scheme.
- VII. If the bank gets to know of same after making any reimbursement the amounts so reimbursed shall be deducted from the members' contribution and the interest accrued thereon.
- VIII. The Medical Reimbursement entitlement will be calculated as follows:

Total Amount deposited to the A/C Rs.	Entitlement Rs.
50,000/-	100,000/-
150,000/-	200,000/-
200,000/-	300,000/-
500,000/-	750,000/-
700,000/- or more	1,000,000/-

- IX. Depositors will be entitled to medical reimbursement only once within a 05 year period. (Entitlement cannot be claimed in more than one installment within a 5 years period)
- X. All medical expenses should be supported by medical bills.
- XI. All medical claims should be submitted within 06 months from the event date and those claims submitted after 06 months shall not be reimbursed.
- XII. Money paid by way of medical reimbursement shall not be deducted from the Pension Fund.
- XIII. Two medical claims should have a minimum time lapse of 24 months between them.
- XIV. The date on which the member is hospitalized shall be treated as the date of reimbursement. In case of total blindness, the date on which the physician confirms the fact is treated as the date of reimbursement.
- XV. The confirmation should be made by a physician of a hospital approved by the Medical Council.

