

```
[
  [
    {
      "policyName": "Arogya Sanjeevani Policy - National",
      "features": {
        "sumInsuredRange": [
          "INR 1L",
          "1.5L",
          "2L",
          "2.5L",
          "3L",
          "3.5L",
          "4L",
          "4.5L",
          "5L"
        ],
        "entryAge": "18 to 65 years",
        "whoCanBeCovered": [
          "Self",
          "Spouse",
          "Dependent legitimate or legally adopted children",
          "Parents",
          "Parent-in-laws",
          "Newborn from 3 months age"
        ],
        "linesOfTreatmentCovered": "Allopathy & AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Sidha and Homeopathy)",
        "coveredCharges": {
          "treatmentRoomRentICU": "As per policy limits",
          "medicalPractitionersFees": "Including surgeon, anaesthetist, consultants, specialists",
          "modernTreatmentsCoverage": "50% of Sum Insured for listed procedures",
          "ambulanceCharges": "INR 2,000 per hospitalization",
          "cataractTreatment": "25% of Sum Insured or INR 40,000 per eye per policy year",
          "prePostHospitalization": {
            "preHospitalization": "Up to 30 days",
            "postHospitalization": "Up to 60 days"
          }
        },
        "specialFeatures": {
```

```

    "cashlessFacility": "Available at Network Hospitals Only through TPA",
    "preNegotiatedPackageRates": "For specific surgeries/procedures in network hospitals",
    "lifelongRenewability": true,
    "portability": "Allowed as per IRDAI guidelines",
    "annualIncreaseSI": "5% for each claim-free year, up to 50% of SI opted",
    "policyTypes": "Individual and Floater",
    "enhancedLimits": "For room rents and ICU",
    "onlineDiscounts": true,
    "installmentFacility": true,
    "taxRebate": "Under Section 80D of Income Tax Act 1961",
    "prePolicyCheckUp": "Required for proposers aged 55 years and above"
  },
  "additionalInformation": {
    "testsReports": [
      "Physical examination (signed by MD qualified doctor)",
      "Blood sugar (fasting/post prandial), HbA1c (in some policies)",
      "Lipid profile",
      "Serum creatinine",
      "Urine routine and microscopic examination",
      "ECG",
      "Eye check-up (including retinoscopy)",
      "Any other test required by the company"
    ],
    "prePolicyCheckUpReimbursement": "50% of expenses reimbursed if proposal is accepted",
    "disclaimer": "Insurance is the subject matter of solicitation. For detailed terms and conditions, refer to the sales brochure."
  },
  "exclusions": {
    "first30DaysAccidents": "Only accidents are payable",
    "preExistingDiseases": "Covered after 48 months of continuous policy coverage",
    "waitingPeriod": "2 and 4 years for specific diseases",
    "notCovered": [
      "Accidents from adventure sports",
      "Sterility, infertility, maternity expenses",
      "Refractive error surgery (dioptries less than 7.5)",
      "Cosmetic, plastic surgery, gender change",
      "Drug/alcohol abuse",
      "Dental treatment (unless arising from accident and requiring hospitalization)"
    ]
  }
}

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    },
    "claimsProcedure": {
      "howToReportClaim": {
        "cashlessFacility": [
          "Available only at network hospitals",
          "Intimation 72 hours prior for planned hospitalization",
          "Intimation within 24 hours for emergency hospitalization",
          "Pre-authorization required on admission"
        ],
        "reimbursement": [
          "Intimation within 72 hours of hospitalization (emergency)",
          "Intimation 72 hours prior (planned)",
          "Submission of original documents within 15 days post hospitalization"
        ]
      },
      "requiredDocuments": [
        "Duly completed claim form",
        "Photo ID proof of patient",
        "Medical practitioner's prescription for admission",
        "Original bills with itemized breakdown",
        "Payment receipts",
        "Discharge summary and medical history",
        "Investigation/diagnostic test reports with prescriptions",
        "OT notes or surgeon's certificate (for surgical cases)",
        "Implant invoices (if applicable)",
        "Medico Legal Report (if applicable)",
        "NEFT details and cancelled cheque",
        "KYC of proposer (if claim liability > Rs. 1 Lakh)",
        "Legal heir/succession certificate (where applicable)",
        "Any other relevant document for claim assessment"
      ]
    }
  },
  {
    "Burglary_Insurance": {
      "Highlights": {
        "Floater_Coverage": "Burglary can be covered on floater basis and on business premises basis for named locations.",

```

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"Full_Value_First_Loss": "Full value / first loss (Not less than 10%)",

"Coverage": "Heavy stocks, curious, valuables, garments, movable stocks can be covered.",

"CCTV_Security_Rate": "Premises with CCTV and security will be provided with a better rate.",

"Declaration_Basis": "Declaration basis for large stock which fluctuate considerably during the year.",

"Short_Period_Basis": "Can also be issued on short period basis."

},

"Pre_Acceptance_Requirements": {

  "Physical_Survey": "Preferably pre-acceptance physical survey for proposal where sum insured exceeds Rs.50 lakh in one
location."

},

"Features": {

  "Sum_Insured_Range": [

    "INR 1L",

    "1.5L",

    "2L",

    "2.5L",

    "3L",

    "3.5L",

    "4L",

    "4.5L",

    "5L"

  ],

  "Entry_Age": "18 to 65 years",

  "Who_Can_Be_Covered": "Self, Spouse, Dependent legitimate or legally adopted children, Parents, Parent-in-laws, new born
from 3 months age.",

  "Lines_of_Treatment": "Allopathy & AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Sidha and Homeopathy)",

  "Room_Rent_ICU_Charges": "Treatment Room Rent/ICU charges, Medical practitioners, surgeon, anaesthetist, consultants,
specialist's fees and other charges as per limits mentioned in the policy.",

  "Modern_Treatments_Coverage": "50% of the Sum Insured for getting medical treatment or hospitalisation for 12 listed
procedures (Modern treatments)",

  "Ambulance_Charges": "INR 2,000 per hospitalization.",

  "Cataract_Treatment": "25% of the Sum Insured or INR 40,000 whichever is less per eye in one policy year to get treatment for
cataract.",

  "Pre_Post_Hospitalization": "Pre and Post Hospitalization up to 30 days and 60 days respectively for same disease / illness/
injury for which Hospitalization occurred.",

  "Cashless_Facility": "Cashless Facility available at Network Hospitals Only through TPA.",

  "Pre_Negotiated_Rates": "Pre Negotiated Package rates for specific surgeries / procedure in network hospitals.",

  "Life_Long_Renewability": "Life Long Renewability.",

  "Portability": "Portability (migration) allowed from/to similar products as per IRDAI guidelines."

},

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"Disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. The purchase of Insurance products by Bank of Baroda customers is purely on a voluntary basis. The insurance products are underwritten by the respective insurance company. Bank of Baroda does not perform any insurance e-commerce activity on its website. The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured.",

"Coverage": {

"Burglary": "Burglary in proper, theft, house breaking in premises with proper security.",

"RSMD_Terrorism": "RSMD and terrorism with additional premium."

},

"Exclusions": {

"Closed_Factory_Godown": "Closed Factory / godown without any security.",

"Jewellery_Proposals": "Proposals from furrier jeweller, gold & silver smiths",

"Goods_in_Open": "Goods lying in open",

"Consequential_Loss": "Consequential loss"

},

"Claims_Procedure": {

"Immediate_Notice": "Upon the happening of any event giving rise or likely to give rise to a claim under a Policy, the insured shall give immediate notice thereof in writing to the nearest office with a copy to the Policy issuing office of the Company as well as lodge forth with a complaint with the Police.",

"Detailed_Statement": "The insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the intrinsic value of the property lost and the amount of damage sustained.",

"Information_Assistance": "The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with the claim."

}

}

},

{

"Personal_Accident_National_Insurance": {

"Benefits": {

"Carriage_of_Dead_Body": "Expenses incurred for carriage of dead body of insured (death due to accident only) to place of residence subject to a maximum of 2% of capital sum insured or Rs.1,000/-, whichever is lower.",

"Medical_Expenses": "Medical expenses arising out of an accident up to 10% of Capital Sum Insured or 40% of the admissible claim whichever is lower at an additional premium of 20% of basic premium.",

"Education_Fund": {

"One_Dependent_Child": "If the insured has one dependent child below the age of 23 years, an amount equal to 10% of the Capital Sum Insured subject to a maximum of Rs.5,000/-",

"More_Than_One_Dependent_Child": "If the insured has more than one dependent child below the age of 23 years, an amount equal to 10% of Capital Sum Insured subject to a maximum of Rs.10,000/-."

}

},

"Features": [

```
{
  "Benefit_Number": 1,
  "Description": "Death only \u2026 100%",
  "Table": "1",
  "Benefits_Covered": [
    1
  ]
},
{
  "Benefit_Number": 2,
  "Description": "Loss of two limbs, two eyes or one limb and one eye 100%",
  "Table": "1A",
  "Benefits_Covered": [
    1,
    2,
    3,
    4
  ]
},
{
  "Benefit_Number": 3,
  "Description": "Loss of one limb or one eye \u2026 50%",
  "Table": "II",
  "Benefits_Covered": [
    1,
    2,
    3,
    4,
    5
  ]
},
{
  "Benefit_Number": 4,
  "Description": "Permanent Total Disablement from injuries other than those named above (PTD \u2026 100%",
  "Table": "II",
  "Benefits_Covered": [
    1,
    2,
```

```

3,
4,
5
]
},
{
  "Benefit_Number": 5,
  "Description": "Permanent Partial Disablement",
  "Table": "II",
  "Benefits_Covered": [
    1,
    2,
    3,
    4,
    5
  ]
},
{
  "Benefit_Number": 6,
  "Description": "Temporary Total Disablement at 1% of CSI up to 104 weeks (Max. weekly benefits not to exceed Rs.5,000/-)",
  "Table": "III",
  "Benefits_Covered": [
    1,
    2,
    3,
    4,
    5,
    6
  ]
}
},

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"Coverage": "The policy will pay for Death and disability of the person.",

"Exclusions": [

"Suicide",
"Insanity",
"Pregnancy",
"War",
"War like situation",
"Armed forces",
"Any work related to Aviation"

},

"Claims_Procedure": {

"Immediate_Notice": "Upon the happening of any event which may give rise to a claim under the policy, written notice with full particulars must be given to the company immediately. In case of death, written notice shall be given before interment, cremation and in any case, within one calendar month after the death. In the event of loss of sight or hearing or amputation of limbs or permanent total disablement, written notice must be given within one calendar month after such loss.",

"Necessary_Documents": "Necessary documents should be submitted to the company along with completed claim form within 30 days after date of such loss. The company shall accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured.",

"Evidence_Required": "Evidence as the company may require from time to time shall be furnished within 14 days after demand in writing.",

"Death_PTD_Loss_Two_Limbs": "In case of death, permanent total disablement, loss of two limbs or one limb and one eye, the claim shall be paid on submission of policy for cancellation and discharge.",

"Loss_One_Limb_Eye_PPD": "In the case of loss of one limb or eye, permanent partial disablement, the claim shall be paid only on submission of the policy for reduction of the capital sum insured by the amount admissible under the claim.",

"Temporary_Total_Disablement": "In case of temporary total disablement, the claim shall be paid only upon termination of such disablement."

}

}

},

{

"Two_Wheeler_National_Insurance": {

"Highlights": [

"Annual package policy",

"Annual Liability only policy",

"Long term (2 yrs/3 yrs) package policy",

"Long term (2 yrs/3 yrs) Liability only policy",

"5 years liability only policy for brand new vehicles purchased on or after 01.09.2018",

"5 years package policy for brand new vehicles purchased on or after 01.09.2018",

"Bundled policy (one year own damage & 5 year liability) for brand new vehicles purchased on or after 01.09.2018"

],

"Features": [

"Annual package policy",

"Annual Liability only policy",

"Long term (2 yrs/3 yrs) package policy",

"Long term (2 yrs/3 yrs) Liability only policy",

"5 years liability only policy for brand new vehicles purchased on or after 01.09.2018",

"5 years package policy for brand new vehicles purchased on or after 01.09.2018",

"Bundled policy (one year own damage & 5 year liability) for brand new vehicles purchased on or after 01.09.2018"

],

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"Coverage": {

"Liability_Only_Policies": [

"Death or bodily injury to a third party person.",

"Damage to third party property."

],

"Unlimited_Amount_Death_Injury": "Liability is covered for an unlimited amount in respect of death or injury.",

"Third_Party_Property_Damage": "Liability for damage to third party property is covered for Rs. 1 lakh for Scooters / Motor Cycles.",

"Package_Policy": [

"Fire, explosion, self-ignition or lightning.",

"Burglary, housebreaking or theft.",

"Riot and Strike.",

"Malicious Act.",

"Terrorist Act.",

"Earthquake (Fire and Shock) Damage.",

"Flood, Typhoon, Hurricane, Storm, Tempest, Inundation, Cyclone and Hailstorm.",

"Accidental external means.",

"Whilst in transit by road, inland waterway, lift, elevator or air.",

"By landslide/Rockslide"

],

"No_Claim_Discounts": {

"0_years": 0,

"1_year": 20,

"2_years": 25,

"3_years": 35,

"4_years": 45,

"5_or_more_years": 50

},

"Towing_Charges": "The policy also pays for towing charges from the place of accident to the workshop upto a maximum limit of Rs.300/- for Scooters/Motorcycles. It is also permissible to opt for higher towing charges subject to payment of extra premium.",

"Add_On_Covers": [

"Nil depreciation",

"Nil depreciation plus for 2 wheeler",

"Invoice protect",

"Engine protect",

"NCB protect"

],

"Compulsory_Deductibles": "Rs 100/- for Two Wheelers",

"Depreciation_Parts_Partial_Loss_Claims": {

"Rubber_Nylon_Plastic_Parts": "50%",

"Fibre_Glass_Components": "30%",

"Glass_Parts": "Nil",

"Paint_Material": "50%",

"Other_Parts": {

"Not_exceeding_6_months": "Nil",

"Exceeding_6_months_but_not_exceeding_1_year": "5%",

"Exceeding_1_year_but_not_exceeding_2_years": "10%",

"Exceeding_2_years_but_not_exceeding_3_years": "15%",

"Exceeding_3_years_but_not_exceeding_4_years": "25%",

"Exceeding_4_years_but_not_exceeding_5_years": "35%",

"Exceeding_5_years_but_not_exceeding_10_years": "40%",

"Exceeding_10_years": "50%"

}

}

},

"Exclusions": [

"Wear and tear, breakdowns",

"Consequential loss",

"Loss when driving with invalid driving license or under the influence of alcohol.",

"Loss due to war, civil war, etc.",

"Claims arising out of contractual liability.",

"Use of vehicle otherwise than in accordance with 'limitations as to use ' (e.g. private car being used as a taxi)"

],

"Claims_Procedure": {

"Accidental_Damage": [

"Step 1: Immediate written intimation to the policy issuing office or nearest office.",

"Step 2: In case of major loss to the vehicle a spot survey, at the site of accident, would also be arranged by the company.",

"Step 3: Obtain a Claim Form & submit it duly completed along with: copy of Registration Certificate, copy of driving license of the driver of the vehicle at the time of accident, Estimate of repairs, Copy of permit & fitness certificate in case of commercial vehicles.",

"Do not start the repair of the Vehicle unless it is surveyed by an IRDAI licensed Surveyor, appointed by the insurance company."

],

"Theft_of_Vehicle": [

"Step 1: Lodge an F.I.R. with the police immediately.",

"Step 2: Inform the policy issuing office & concerned Regional Transport Office immediately.",

"Step 3: Obtain a Claim Form & submit it duly completed.",

"Step 4: Submit the Final Police Report as soon as it is received.",

"Step 5: Extend full cooperation to the investigator appointed by the insurance company."

],

"Third_Party_Liability_Claim": [

"Inform insurance company immediately of any incident likely to give rise to liability claim.",

"On receipt of summons from Court, the same should be sent to the company immediately.",

"Claim Form duly filled in along-with copies of Registration Certificate, Driving License, FIR are to be submitted."

]

}

}

},

{

"Tata_AIG_Medicare": {

"Benefits": {

"Restore_Benefits": "Automatically restores your basic sum insured upon exhaustion of sum insured and accrued cumulative bonus for you and your family members.",

"Global_Cover": "Covers medical expenses related to inpatient & day care hospitalization on reimbursement basis of the insured person incurred outside India, provided that the diagnosis was made in India.",

"Cumulative_Bonus": "50% increase in cumulative bonus for every claim-free year, provided the policy is renewed with the Company without a break up to a maximum of 100%. If a claim is made during the policy year, the cumulative bonus reduces by 50% in the following year.",

"Day_Care_Procedures": "Covers expenses for 540+ day care treatments due to disease/illness/injury during the policy period taken at a hospital or a day care centre.",

"Accidental_Death_Benefits": "Covers 100% of sum insured in the event of the death of the insured person due to an accident. This benefit is not applicable for dependent children covered in the policy.",

"Pre_Hospitalization_Expenses": "Covers up to 60 days.",

"Post_Hospitalization_Expenses": "Covers up to 90 days.",

"Domiciliary_Treatment": "Covers medical expenses incurred by an insured person for availing medical treatment at home, which would otherwise have required hospitalization.",

"Organ_Donor": "Covers medical and surgical expenses of the organ donor for harvesting the organ where an insured person is the recipient.",

"Second_Opinion": "Covers the cost of a second opinion from a network provider or medical practitioner if an insured person is diagnosed with the illnesses mentioned in the policy wordings during the policy period.",

"Ambulance_Cover": "Up to Rs. 3000 per hospitalization.",

"AYUSH_Benefits": "Covers expenses incurred on in-patient treatment taken under Ayurveda, Unani, Siddha, and Homeopathy.",

"Hearing_Aid": "Covers 50% of the actual cost or Rs. 10,000, whichever is lower, every third year.",

"Health_Checkup": "Covers preventive health check-up up to 1% of the previous sum insured subject to a maximum of Rs. 10,000 per policy. The benefit is payable after every two continuous claim-free policy years.",

"Daily_Cash_for_Accompanying_Child": "Daily cash for an accompanying adult if the insured person hospitalized is a child aged 12 years or less. The benefit payable per day would be 0.25% of the base sum insured and a maximum of Rs. 2000 per day.",

"Daily_Cash_for_Shared_Accommodation": "Benefit payable if the insured person is hospitalized in shared accommodation in a network hospital for each continuous and completed period of 24 hours. The amount payable would be 0.25% of the base sum insured and a maximum of Rs. 2000 per day.",

"Consumable_Benefits": "Covers expenses incurred for consumables, which are consumed during the period of hospitalization directly related to the insured person's medical or surgical treatment of illness/disease/injury.",

"Compassionate_Travel": "Covers expenses up to Rs. 20,000 related to a round trip economy class air ticket or first-class railway ticket, to allow the immediate family member to be at the insured person's bedside during his stay in the hospital."

},

"Features": [

"Global cover",

"Restore benefit",

"Wider range of sum insured",

"Consumables Benefit",

"50% Cumulative bonus on sum insured for every claim-free period"

],

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"Eligibility": {

"Minimum_Entry_Age": "This policy covers persons in the age group 5 years onwards (Dependent children between 91 days and 5 years can be insured only when both parents are getting insured).",

"Maximum_Entry_Age": "65 years. However, renewals are lifelong.",

"Coverage": "Covers up to 7 members (Self, Spouse, up to 3 dependent children, and up to 2 dependent parents).",

"Free_Look_Period": "You have a period of 15 days from the date of receipt of the policy document to review the policy terms/conditions. In case of any policy-related objections, you have the option to cancel the policy and premium would be refunded as per free-look regulation laid down by IRDAI.",

"Policy_Tenure": "Policy tenure options - 1/2/3 years."

},

"Discount": {

"Family_Floater_Discount": {

"2_members": "20%",

```

    "3_members": "28%",

    "more_than_3_members": "32%"

  },

  "Long_Term_Discount": {

    "2_years": "5%",

    "3_years": "10%"

  }

}

},

{

  "National_Super_Top_Up_Policy": {

    "Benefits": {

      "Coverage": "Commonly excluded diseases/conditions like HIV/AIDS, obesity-bariatric surgery, and maternity up to the sum insured, subject to waiting periods.",

      "Waiting_Periods": {

        "Pre_Existing_Diseases": "Only one year.",

        "Specific_Diseases": "90 days, one year, and two years instead of the usual one, two, and four years."

      },

      "Medical_Expenses": "Reimbursed without any sub-limits (e.g., room rent per day, doctor's fees, etc.).",

      "Base_Policy": "Can be taken with or without a base policy.",

      "Annual_Increase_in_SI": "5% for each claim-free year, up to a maximum of 50% of the sum insured opted.",

      "Tax_Rebate": "Under Section 80D of the Income Tax Act 1961 for premium paid."

    },

    "Policy_Details": {

      "Type": "High threshold health insurance product.",

      "Coverage": "Members of a family under a single sum insured on a floater basis or each member on an individual sum insured basis.",

      "Sum_Insured_and_Threshold": {

        "Combinations": [

          {

            "Threshold": "2L",

            "Sum_Insured": [

              "3L",

              "5L"

            ]

          }

        ],

        },

      }

    }

  }

```

```

    "Threshold": "3L",

    "Sum_Insured": [

        "3L",

        "5L",

        "7L"

    ]

},

{

    "Threshold": "5L",

    "Sum_Insured": [

        "5L",

        "7L",

        "10L"

    ]

},

{

    "Threshold": "8L",

    "Sum_Insured": [

        "10L",

        "15L"

    ]

},

{

    "Threshold": "10L",

    "Sum_Insured": [

        "15L",

        "20L"

    ]

}

],

"Individual_Basis": "Both threshold and sum insured apply on an individual basis to each insured person.",

"Floater_Basis": "Both threshold and sum insured apply on a floater basis to all the insured persons."

},

"Entry_Age": {

    "Proposer": "18 to 65 years.",

    "Family_Members": "Maximum entry age of any family member is 65 years."

},

```

"Coverage_Scope": "Spouse, dependent legitimate or legally adopted children, parents/parents-in-law, newborns (3 months), or individuals of 18 years.",

"Lines_of_Treatment_Covered": "Allopathy, Ayurveda, and Homeopathy.",

"In_Patient_Treatment": "Including room rent/ICU charges, medical practitioners, surgeons, anesthetists, consultants, specialists fees, and other charges.",

"Ambulance_Charges": "On actuals but paid once for any one illness for each insured person.",

"Organ_Donors": "Medical expenses, pre & post hospitalization expenses covered up to the sum insured.",

"Pre_and_Post_Hospitalization": "Up to 30 days and 60 days respectively for the same disease/illness/injury for which hospitalization occurred.",

"Modern_Treatments": "12 modern treatments like robotic surgery, oral chemotherapies, immunotherapies, etc., are covered.",

"Morbid_Obesity_Treatment": "Covered after specified waiting periods.",

"Eyesight_Correction": "Refractive errors above -7.5 D covered after specified waiting periods.",

"Hazardous_Sports_Treatment": "Covered subject to sub-limits for participation as a non-professional.",

"Mental_Illness_HIV_Genetic_Disorders": "Covered.",

"Cashless_Facility": "Available at network hospitals only through TPA.",

"Pre_Negotiated_Package_Rates": "For specific surgeries/procedures in network hospitals.",

"Life_Long_Renewability": "Available.",

"Portability": "Allowed from/to similar products only as per IRDAI guidelines."

},

"Pre_Policy_Check_Up": {

"For_Whom": "Proposers aged 50 years and above (including dependents) and availing the policy for the first time.",

"Existing_Policy_Holders": "No pre-policy health check-up required for existing policyholders of the company, covered under any retail indemnity health insurance policy for a continuous period of 3 years or more as of the date of opting for this policy.",

"Required_Reports": [

"Physical examination (report to be signed by a doctor with minimum MD (Medicine) qualification)",

"Blood sugar (fasting/post-prandial)",

"Lipid profile",

"Serum creatinine",

"Urine routine and microscopic examination",

"ECG",

"Any other investigation required by the company"

],

"Medical_Report_Date": "Should not exceed 30 days prior to the date of proposal.",

"Expense_Reimbursement": "50% of the expenses incurred for pre-policy check-up shall be reimbursed if the proposal is accepted."

},

"Exclusions": {

"Accident_Claims": "Only claims arising out of accidents are payable for the first 30 days of inception of the policy.",

"Pre_Existing_Diseases": {

"Included_After": "First 12 months of the policy.",

```

"Limit_of_Claim": {
    "13-24_Months": "50% of the admissible claim",
    "25-36_Months": "75% of the admissible claim",
    "After_36_Months": "100% of the admissible claim"
}
},
"Waiting_Periods": "90 days, one year, two years, and three years for specific diseases.",
"Other_Exclusions": [
    "Change-of-gender treatments",
    "Cosmetic or plastic surgery",
    "Excluded providers",
    "Vitamins, tonics",
    "Drug/alcohol abuse",
    "Self-inflicted injury",
    "Non-prescription drugs",
    "Home visit charges",
    "Dental treatment (unless arising out of an accident and requiring hospitalization)",
    "Outpatient department treatment (OPD treatment)"
]
},
"Claims_Procedure": {
    "Cashless_Facility": "Available only for policies serviced by a third-party administrator (TPA).",
    "Planned_Hospitalization": "Intimation to be sent to the TPA/Company in advance (72 hours prior) with details of the hospital and condition requiring hospitalization.",
    "Emergency_Hospitalization": "Intimation to be sent to the TPA/Company within 24 hours of admission.",
    "Pre_Authorization_Request": "To be sent to the TPA by the hospital for cashless admission, duly signed by the insured and hospital authorities with details of admission, illness, proposed line of treatment, and estimated expenses.",
    "First_Claim": "Cashless facility available provided all evidences and documents are produced prior to cashless authorization, to substantiate that the cumulative medical expenses (CME) exceeds the threshold. For all subsequent claims under the policy, cashless facility available as usual.",
    "Hospitalization_Exceeding_Threshold": "Notification of claim to be sent to the TPA/Company immediately.",
    "Document_Submission": "All documents in original to be submitted within 15 days to TPA after completion of post-hospitalization treatment.",
    "Reimbursement_Claims": {
        "Notification": "Written intimation/mail/fax about hospitalization to be sent to TPA/Company within 72 hours of hospitalization in case of emergency and 72 hours prior in case of planned admission.",
        "Document_Submission": "All documents in original to be submitted within 15 days from the date of discharge."
    }
}
},
"Documents_Required": [

```


"Duly filled claim form issued by insurer (Part A & Part B)",

"Medical practitioner's prescription advising admission for inpatient treatment.",

"Bills, receipts from the hospital/chemist supported by prescription from attending medical practitioner for pre-hospitalization, hospitalization, and post-hospitalization.",

"Investigation test reports supported by prescription from attending medical practitioner for pre-hospitalization, hospitalization, and post-hospitalization.",

"Medical practitioner's certificate regarding diagnosis along with date of diagnosis and bill, receipts.",

"Certificate from the surgeon regarding diagnosis and nature of operation along with bills, receipts.",

"Bills, receipts, sticker of the implants.",

"Bills, payment receipts, medical history of the patient recorded, indoor case papers, discharge certificate/summary, break up of final bill from the hospital.",

"Any other document required by the company/TPA."

],

"Disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. The purchase of insurance products by Bank of Baroda customers is purely on a voluntary basis. The insurance products are underwritten by the respective insurance company. Bank of Baroda does not perform any insurance e-commerce activity on its website. The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured."

}

},

{

"insurance_product": "Auto Secure Two-Wheeler Package Policy - TATA AIG",

"features": {

"types_available": [

{

"type": "Liability Only Insurance Policy",

"description": "Mandatory policy covering damages to third party property, bodily injury, death, and personal accident cover for owner-driver."

},

{

"type": "Comprehensive Package Policy",

"description": "Covers accidental damage, theft, natural disasters, riots, third party damages (property, bodily injury, death), and personal accident cover for owner-driver."

}

],

"additional_coverages": [

"Loss or damage to insured vehicle",

"Liability to third parties",

"Personal accident cover for owner-driver"

],

```
"add_ons": [  
    "Depreciation Allowance",  
    "Return to Invoice",  
    "Consumable Expenses",  
    "Emergency Medical Expenses",  
    "Additional Third-Party Property Damage Cover",  
    "Additional Personal Accident Cover to Owner Driver",  
    "Additional Personal Accident Cover to Unnamed Persons"  
]
```

```
},
```

```
"exclusions": [  
    "Accidental loss or damage outside the Geographical Area",  
    "Claims arising from contractual liability",  
    "Vehicle used outside Limitations as to Use",  
    "Loss or damage due to nuclear risks, war, invasion, etc."  
]
```

```
},
```

```
"disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. The purchase of Insurance products by Bank of Baroda customers is purely on a voluntary basis. The insurance products are underwritten by the respective insurance company. Bank of Baroda does not perform any insurance e-commerce activity on its website. The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured."
```

```
},
```

```
{
```

```
"insurance_product": "Travel Guard by TATA AIG",
```

```
"features": {
```

```
"trip_curtailment": "Allows claiming non-refundable unused portion of travel and accommodation costs if trip is curtailed.",
```

```
"hijacking": "Provides distress allowance if insured common carrier is hijacked.",
```

```
"flight_delay": "Reimburses additional expenses due to trip delay by more than 12 hours.",
```

```
"fraudulent_charges": "Reimburses unauthorized charges on lost or stolen payment cards.",
```

```
"accident_medical_expenses": "Covers accident and medical sickness expenses abroad.",
```

```
"checked_baggage_loss": "Covers loss of checked baggage due to theft, misdirection, or non-delivery by common carrier.",
```

```
"missed_connections": "Reimburses additional expenses due to missed connections or missed departure by insured airline."
```

```
},
```

```
"disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. The purchase of Insurance products by Bank of Baroda customers is purely on a voluntary basis. The insurance products are underwritten by the respective insurance company. Bank of Baroda does not perform any insurance e-commerce activity on its website. The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured.",
```

```
"claims_procedure": {
```

"overview": "Covers various travel emergencies faced abroad. Premium can be paid in Indian Rupees (except in case of employment).",

"claim_assistance": "International service provider offers claim assistance. Claims are payable in foreign currency to doctors/hospitals abroad, with cashless service available in most cases."

}

},

{

"insurance_product": "National Mediclaim Plus Policy",

"features": {

"inpatient_treatment": "Covers inpatient medical expenses for illness/disease or injury.",

"pre_post_hospitalization": "30 days pre-hospitalization and 60 days post-hospitalization coverage.",

"day_care_procedures": "Covers 140+ day care procedures/surgeries.",

"ayurveda_homeopathy": "Covers treatment in Ayurveda and Homeopathy (up to 100% of SI).",

"organ_donors_expenses": "Covers medical expenses of organ donors.",

"maternity_cover": "Includes maternity expenses and vaccination for children.",

"optional_covers": "Optional covers for Critical Illness and Out-patient Treatment.",

"room_rent_ICU_charges": "Covers room rent, ICU charges, and medical practitioner fees as per policy limits."

},

"sum_insured_range": "Rs. 2,00,000 to Rs. 50,00,000",

"premium_basis": "Based on age, sum insured, and optional covers selected.",

"entry_age": "18 to 65 years",

"coverage": {

"highlights": "Coverage includes various modern treatments, treatment for morbid obesity after waiting periods, mental illness, HIV/AIDS, genetic disorders, etc.",

"renewability": "Lifetime renewability and portability allowed as per IRDAI guidelines.",

"health_check_up": "Health check-up expenses covered once every two policy periods."

},

"disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. The purchase of Insurance products by Bank of Baroda customers is purely on a voluntary basis. The insurance products are underwritten by the respective insurance company. Bank of Baroda does not perform any insurance e-commerce activity on its website. The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured.",

"exclusions": {

"accidental_claims": "Only accidents covered in the first 30 days.",

"pre_existing_diseases": "Covered after thirty-six (36) months.",

"waiting_periods": "90 days, one, two, and four years waiting periods for specific diseases.",

"exclusions_list": [

"Change-of-Gender Treatments, Cosmetic or Plastic Surgery",

"Excluded Providers, Vitamins, Tonics, Drug/alcohol abuse, Self-Inflicted Injury",

"Non Prescription Drug, Home visit charges",

```

        "Dental treatment (unless arising out of accident and requiring hospitalization), Out Patient Department treatment (OPD
treatment)"
    ]
},
"claims_procedure": {
    "cashless_facility": "Available at network hospitals with prior intimation and pre-authorization.",
    "reimbursement_claims": "Documents must be submitted within specific timelines for both planned and emergency
hospitalizations.",
    "critical_illness_claims": "Specific procedures and documentation required for critical illness claims.",
    "outpatient_treatment_claims": "Claims for outpatient treatments must be submitted with relevant documents within policy-
specified periods."
}
},
{
    "insurance_product": "House Holders Insurance Policy - National Insurance",
    "sections": [
        {
            "section": "Section-1A, Building, Fire & Special Perils & Eq.",
            "coverage": "Covers loss or damage to building and contents against specified perils, including contents temporarily removed."
        },
        {
            "section": "Section-1B, Stock & FFF, Fire & Special Perils & Eq.",
            "coverage": "Covers stock and other contents against fire and specified perils."
        },
        {
            "section": "Section-II, Burglary",
            "coverage": "Covers loss or damage to property due to burglary or house breaking, excluding money and valuables."
        },
        {
            "section": "Section-III, All Risk for Jewellery/Valuables",
            "coverage": "Covers loss or damage to jewellery and valuables due to accident or misfortune anywhere in India."
        },
        {
            "section": "Section-IV, Plate glass",
            "coverage": "Covers loss or damage to fixed plate glass by accidental breakage."
        },
        {
            "section": "Section-V, Breakage of Domestic Appliance",
            "coverage": "Covers loss or damage to domestic appliances due to mechanical or electrical breakdown."
        }
    ]
}

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    },
    {
      "section": "Section-VI, Television Sets",
      "coverage": "Covers loss or damage to television sets by fire, burglary, theft, or accidental means."
    },
    {
      "section": "SECTION VII - PEDAL CYCLES",
      "coverage": "Covers loss or damage to pedal cycles by fire, burglary, theft, accidental means."
    },
    {
      "section": "SECTION VIII: BAGGAGE",
      "coverage": "Indemnifies personal baggage lost, destroyed, or damaged by accident or misfortune while traveling in India."
    },
    {
      "section": "SECTION IX: PERSONAL ACCIDENT",
      "coverage": "Covers bodily injury resulting in death or disablement caused by accidental violent external and visible means."
    }
  ],
  "features": {
    "description": "Comprehensive policy for homeowners, tenants, and housing societies covering various contingencies.",
    "coverage_areas": "Rural/semi-urban and urban cities including Metro cities.",
    "sum_insured": "Sum insured should be 100% of VAR (Value at Risk)."
  },
  "disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. The purchase of Insurance products by Bank of Baroda customers is purely on a voluntary basis. The insurance products are underwritten by the respective insurance company. Bank of Baroda does not perform any insurance e-commerce activity on its website. The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured.",
  "claims_procedure": {
    "theft_claim": "Lodge a police complaint immediately and provide detailed particulars of loss within fourteen (14) days.",
    "bodily_injury_claim": "Prompt written notice required within fourteen (14) days of injury.",
    "general_claim": "Immediate notice to the company upon occurrence of any event giving rise to a claim. Provide all necessary documents and assistance."
  }
},
{
  "insurance_product": "Shopkeepers Insurance - National Insurance",
  "sections": [
    {

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"section": "Section-1A, Building, Fire & Special Perils & Eq.",
"coverage": "Covers loss or damage to building and contents by fire and allied perils."
},
{
"section": "Section-1B, Stock & FFF, Fire & Special Perils & Eq.",
"coverage": "Covers stock and other contents against fire and specified perils."
},
{
"section": "Section-II, Burglary",
"coverage": "Covers loss or damage to property due to burglary or house breaking."
},
{
"section": "Section-III, Money",
"coverage": "Covers loss of money in transit and in safe/steel cupboard/cash box in insured premises."
},
{
"section": "Section-IV, Pedal Cycle",
"coverage": "Covers loss or damage to pedal cycle by specified perils and legal liability."
},
{
"section": "Section-V, Plate Glass",
"coverage": "Covers loss or damage to fixed plate glass by accidental breakage."
},
{
"section": "Section-VI, Neon sign",
"coverage": "Covers loss or damage to Neon Sign/Glow Sign by specified perils."
},
{
"section": "Section-VII, Baggage",
"coverage": "Indemnifies loss of baggage connected with trade or personal baggage anywhere in India."
},
{
"section": "Section-VIII, Personal Accident",
"coverage": "Accidental death/disability cover for owner/employees."
},
{
"section": "Section-IX, Fidelity Guarantee",
"coverage": "Indemnifies against loss caused by dishonesty of salaried employees."
}

```

```

    },
    {
      "section": "Section-X, Public Liability & EC",
      "coverage": "Covers legal liability for injury or damage to third party and statutory liability under specified acts."
    },
    {
      "section": "Section-XI, Business Interruption",
      "coverage": "Covers loss of profit due to specified perils."
    }
  ],
  "features": {
    "description": "Designed for small shopkeepers providing comprehensive coverage for property and contents.",
    "coverage_areas": "Only for shops with Class A constructions; excludes restaurants/caf\u00e9s and office premises.",
    "minimum_sections": "Sections 1B and 2 are compulsory; minimum two additional sections must be chosen."
  },
  "disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. The purchase of Insurance products by Bank of Baroda customers is purely on a voluntary basis. The insurance products are underwritten by the respective insurance company. Bank of Baroda does not perform any insurance e-commerce activity on its website. The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured.",
  "coverage": {
    "section_I": {
      "description": "Fire & Allied Perils covering building and contents.",
      "max_sum_insured": "Rs. 10 lacs; for SI > Rs. 1 Crore, Standard Fire Policy required."
    },
    "section_II": {
      "description": "Burglary & Housebreaking covering all contents."
    },
    "section_III": {
      "description": "Money Insurance covering money in transit and in safe/steel cupboard."
    },
    "section_IV": {
      "description": "Pedal Cycle Insurance covering loss or damage by specified perils."
    },
    "section_V": {
      "description": "Plate Glass Insurance covering accidental breakage."
    },
    "section_VI": {

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      "description": "Neon Sign/Glow Sign Insurance covering loss or damage by specified perils."
    },
    "section_VII": {
      "description": "Baggage Insurance covering trade and personal baggage."
    },
    "section_VIII": {
      "description": "Personal Accident coverage for owner/employees."
    },
    "section_IX": {
      "description": "Fidelity Guarantee covering loss due to employee dishonesty."
    },
    "section_X": {
      "description": "Public Liability & EC covering legal and statutory liabilities."
    },
    "section_XI": {
      "description": "Business Interruption covering loss of profit."
    }
  },
  "exclusions": [
    "Loss due to wilful act, negligence, or wear & tear.",
    "Consequential loss.",
    "Loss due to terrorism activities unless specifically included.",
    "Loss due to war, civil unrest, radioactivity, or breach of law."
  ],
  "claims_procedure": {
    "theft_claim": "Lodge a police complaint immediately and provide detailed particulars within fourteen (14) days.",
    "bodily_injury_claim": "Prompt written notice required within fourteen (14) days of injury or death.",
    "general_claim": "Immediate notice to the company upon occurrence of any event giving rise to a claim. Provide all necessary documents and assistance."
  }
},
{
  "insurance_product": "CholaMS Group Health Insurance",
  "benefits": {
    "inpatient_hospitalisation_expenses": "Covered",
    "room_charges": {
      "si_rs_3_lakhs": "Up to 1% of Sum Insured per day",
      "si_rs_5_7_5_10_lakhs": "Standard Single AC Room",

```



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    "icu": "Actuals"
  },
  "pre_hospitalization_expenses": "30 days",
  "post_hospitalization_expenses": "60 days",
  "day_care_procedures": "141 Procedures Covered",
  "ambulance_charges": "Up to Rs. 2500/- per hospitalisation",
  "domiciliary_hospitalisation_cover": "Up to 20% of Sum Insured",
  "ayush_treatment": "Inpatient Hospitalisation up to Sum Insured. Naturopathy excluded.",
  "accompanying_person_food_expenses": "Rs. 500/- per day of hospital stay for an admissible claim",
  "maternity_cover": "Up to Rs. 20,000/- per child for Normal Delivery & Caesarean Section. Pre & Post hospitalisation expenses not covered.",
  "renewal_benefit": "Not specified",
  "health_check_up_benefit": "Up to Rs. 2,000/- per family, once in every two continuous claim-free years",
  "waiting_periods": {
    "30_days": "Applicable for Sickness/Illness. Nil for Accidents",
    "12_months": "Applicable for Specific listed illness",
    "24_months": "Applicable for Pre-existing Diseases/Condition",
    "9_months": "Maternity Expenses covered after 9 months"
  }
},
"features": {
  "cover_type": {
    "family_floater_plans": "Self, Spouse and 3 dependent Children",
    "individual_plan": "Self, Spouse, 3 dependent Children and dependent Parents upto 2"
  },
  "sum_insured_options": "Rs. 3/5/7.5/10 lacs",
  "policy_tenure": "1 Year",
  "entry_age": {
    "self_spouse_parents": "18 Yrs to 70 Yrs",
    "children": "03 months to 26 Yrs"
  },
  "pre_acceptance_medical_check_up": "Not required",
  "additional_features": [
    "Comprehensive cover for a family of 7 including parents",
    "Extended entry age till 70 years",
    "No Sublimits for named illness or daycare procedures",
    "Covers pre-existing illness after two years",
    "Cashless facility at over 10000+ network hospitals",
  ]
}

```

"No Third Party Administrator for health claims. All claims handled in-house."

]

},

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"exclusions": [

"Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.",

"Dietary supplements and substances that can be purchased without prescription, unless prescribed by a medical practitioner as part of hospitalisation claim or day care procedure.",

"Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.",

"Circumcision unless necessary for the treatment of an illness not otherwise excluded or required due to accidental bodily injury.",

"Pre- and post-hospitalisation expenses are not covered under Maternity benefit."

]

},

{

"insurance_product": "National Medclaim Policy",

"benefits": {

"inpatient_treatment_expenses": "Indemnifies for expenses on In-patient treatment (minimum 24-hour hospitalisation) and 140+ Day Care Procedures on Cashless/Reimbursement basis",

"reasonable_customary_medically_necessary": "Expenses incurred should be reasonable, customary and medically necessary",

"sum_insured_range": "Rs. 1,00,000/- to Rs. 10,00,000/-",

"entry_age": "18 to 65 years",

"who_can_be_covered": "Self, Spouse, Dependent natural or legally adopted children, Parents, Parent-in-laws, Brother up to 25 years if a bona-fide student and not employed, Sister if not employed till marriage, new born from 3 months age",

"lines_of_treatment_covered": "Allopathy, Ayurveda, Homeopathy (Up to 100% of SI)",

"room_rent_icu_charges": "Covered as per policy limits",

"ambulance_charges_organ_donors_expenses": "Covered up to sub limit mentioned",

"pre_post_hospitalisation": {

"pre_hospitalisation": "Up to 45 days",

"post_hospitalisation": "Up to 60 days"

},

"modern_treatments_covered": "Includes robotic surgery, oral chemotherapies, immunotherapies, etc.",

"coverage_after_waiting_periods": [

"Treatment for morbid obesity",

"Correction of eyesight (refractive errors above - 7.5 D)"

],

"covered_conditions": [

```

    "Mental illness",
    "HIV/AIDS",
    "Genetic disorders"
  ],
  "additional_benefits": [
    "Annual increase in SI by 5% for each claim-free year (up to maximum 50% of SI opted)",
    "Health Check-Up Facility: Expenses covered once at the end of a block of four claim-free policy periods @ maximum of 1% of average sum insured",
    "Tax rebate under Section 80D of Income Tax Act 1961 for premium paid",
    "Lifelong Renewability",
    "Portability (migration) allowed from/to similar products as per IRDAI guidelines"
  ]
},
"exclusions": [
  "Waiting periods for specific diseases (90 days, 1, 2, and 3 years)",
  "Change-of-gender treatments, cosmetic or plastic surgery, excluded providers",
  "Vitamins, tonics, drug/alcohol abuse, self-inflicted injury",
  "Non-prescription drugs, home visit charges, dental treatment (unless arising out of accident and requiring hospitalisation), Out Patient Department treatment (OPD treatment)"
],
"claims_procedure": {
  "cashless_facility": {
    "available_at": "Network Hospitals Only through TPA",
    "procedure": [
      "Intimation required 72 hours prior for planned hospitalisation",
      "Emergency hospitalisation: intimation required within 24 hours of admission",
      "Pre-authorisation request for cashless required on admission",
      "All documents in original to be submitted within 15 days after completion of post-hospitalisation treatment"
    ]
  },
  "reimbursement_claims": {
    "procedure": [
      "Intimation required within 72 hours of hospitalisation (emergency)",
      "Discharge summary, investigation reports, and other documents to be submitted within 15 days from date of discharge",
      "All documents in original to be submitted within 15 days after completion of post-hospitalisation treatment"
    ]
  }
}
},

```

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},

{

"insurance_product": "Auto Secure Private Car Package Policy - TATA AIG",

"features_and_coverage": {

"loss_or_damage_to_vehicle_insured": [

"Accidental external means",

"Burglary, house-breaking or theft",

"Riot and strike",

"Fire, explosion self-ignition or lightning",

"Earthquake (Fire and Shock Damage)",

"Natural calamities like flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost",

"Terrorist activity, malicious act",

"Landslide, rockslide",

"In transit by road, rail, inland waterway, lift, elevator, or air"

],

"liability_to_third_parties": "Covers bodily injury/death of a third party or property damage of a third party",

"personal_accident_cover_owner_driver": {

"details_of_injury": [

{

"type": "Death",

"compensation": "100%"

},

{

"type": "Loss of two limbs or sight of two eyes or one limb and sight of one eye",

"compensation": "100%"

},

{

"type": "Loss of one limb or sight of one eye",

"compensation": "50%"

},

{

"type": "Permanent Total Disablement from injuries other than named above",

"compensation": "100%"

```

    }

    ],

    "maximum_capital_sum_insured": "Rs. 15,00,000"

  },

  "add_ons": [

    "Depreciation Reimbursement",

    "Daily Allowance",

    "Courtesy/Hire Car",

    "Return to Invoice",

    "No Claim Bonus Protection Cover",

    "Repair of Glass, Fibre, Plastic & Rubber Parts",

    "Loss of Personal Belongings",

    "Emergency Transport & Hotel Expenses",

    "Key Replacement",

    "Engine Secure",

    "Tyre Secure",

    "Consumable Expenses",

    "Road Side Assistance"

  ]

},

  "exclusions": [

    "Accidental loss or damage outside the Geographical Area",

    "Claims arising out of contractual liability",

    "Use of vehicle contrary to 'Limitations as to Use'",

    "Driving by unauthorized persons",

    "Loss or damage due to war, invasion, civil war, rebellion, etc.",

    "Loss or damage due to nuclear risks",

    "Loss or damage due to ionizing radiations or contamination"

  ],

  "disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. The purchase of Insurance products by Bank of Baroda customers is purely on a voluntary basis. The insurance products are underwritten by the respective insurance company. Bank of Baroda does not perform any insurance e-commerce activity on its website. The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured."

},

{

  "policyName": "CholaMS Motor Insurance",

  "features": {

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"scopeOfCover": [
  "Third Party Cover",
  "Injuries/death of persons",
  "Damage to property of others",
  "Partial damage to the vehicle",
  "Theft of parts or vehicle",
  "Total loss/damage of vehicle"
],
"compulsoryPersonalAccidentCover": {
  "coverage": "Up to Rs.15 lakhs",
  "for": "Accidental Death/Disability of registered Owner-driver",
  "condition": "Owner should hold an effective driving license"
},
"keyRequirements": [
  "Proposal form",
  "Valuation report (where applicable)",
  "Renewal notice copy (for insurance renewal)",
  "Break in insurance inspection report",
  "Copy of RC book/invoice Copy (where applicable)"
]
},
"claimsProcedure": {
  "steps": [
    "Inform CholaMS customer care on toll free number 1800 5700",
    "Provide policy number, driver details, incident details, etc.",
    "Safeguard self and prevent further damage",
    "Spot survey for vehicles other than 2-wheelers",
    "Obtain estimate from garage",
    "Inform for final survey by CholaMS loss assessor",
    "Provide requested details/documents",
    "Reinspection where required",
    "Provide satisfaction certificate for cashless facility"
  ],
  "notes": [
    "No need for police intimation if no Third party Losses",
    "Spot survey will happen in 6 hours where applicable"
  ]
}

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    }
  ],
  [
    {
      "IndiaFirst_Life_Guaranteed_Protection_Plus_Plan": {
        "Benefits": [
          "Life cover at an affordable cost",
          "Get covered for Whole of Life by paying premiums for only a short duration",
          "Tailor the policy with multiple 03 coverage options",
          "Get your premiums back at the end of policy term through Return of Premium option",
          "Financial protection against Accidental Death, Accidental Total Permanent Disability or up to 40 Critical Illnesses with Incidence Coverage Option",
          "Flexibility to choose from 3 different pay-out options"
        ],
        "Features": [
          "Get financial protection for yourself and your family with life cover at an affordable cost",
          "With multiple options, tailor this policy to suit your safety needs as you get a choice of 7 different coverage options",
          "Flexibility to receive the death benefit as a lump sum or as a monthly income (as per the selected coverage options)",
          "Get covered for whole of life (till age 99) by paying premiums for only a short duration",
          "Monetarily safeguard yourself against Accidental Death, Accidental Total Permanent Disability or up to 40 Critical Illnesses with Incidence Coverage Option",
          "Term Plan with the option to cover yourself against COVID 19",
          "Enhance your sum assured without additional underwriting on life stages like Marriage, taking a Home Loan, Child Birth (in selected coverage options). This enhanced sum assured would be available on payment of additional premium",
          "Get your premiums back at the end of policy term through Return of Premium option",
          "Protect yourself & your family members against financial impact of degenerative diseases through Long Term Care option",
          "Secure your survival with Dual Protect Option, get lump sum payout once you attain your survival benefit age as opted for and a guaranteed monthly income thereafter. Life cover is available throughout the policy term",
          "Opt for Waiver of Premium benefit, to ensure policy continuity on diagnosis of any of the 40 Critical Illness or Accidental Total Permanent Disability (in selected coverage options)",
          "Option to provide coverage to your spouse as well under a single policy",
          "Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws"
        ],
        "Disclaimer": [
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          "Bank of Baroda does not perform any insurance e-commerce activity on its website."
        ]
      }
    ]
  ]

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    "The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured"
  ],
  "Eligibility_Criteria": {
    "Minimum_age_at_entry": 18,
    "Maximum_age_at_entry": 65,
    "Minimum_policy_term_Limited_Premium": 10,
    "Maximum_policy_term_Limited_Premium": 81,
    "Minimum_policy_term_Single_Premium": 1,
    "Maximum_policy_term_Single_Premium": 40,
    "Minimum_Sum_Assured": {
      "Covid_Cover": 100000,
      "Incidence_Coverage_and_Return_of_Premium": 2500000,
      "All_Other_Options": 5000000
    },
    "Maximum_Sum_Assured": {
      "Incidence_Coverage_Options": 10000000,
      "All_Other_Options": "No maximum limit, Subject to BAUP"
    }
  }
},
{
  "IndiaFirst_Life_Guaranteed_Radiance_Smart_Invest_Plan": {
    "Benefits": [
      "0 Premium Allocation Charges",
      "0 Policy Admin Charges",
      "Return of Mortality Charges",
      "Free Fund Switch Options",
      "10 Funds to choose from",
      "6 Investment Strategies",
      "Waiver of Premium Option",
      "Life Cover",
      "New Age Fund Options"
    ],
    "Features": [
      "Provide a safety net for you and your loved ones through the life insurance cover",
      "Death Benefit in your policy ensures that the dreams of your loved ones are not compromised even in your absence",

```


"Choose from three different plan options based on your life insurance coverage need \u2013 Life Option, Extra Shield Option, Family Care Option",

"Provide a safety net of life insurance cover against Death through Life Option",

"Provide cushion of additional insurance cover against Death and Accidental Death through Extra Shield Option",

"Maintain continuity of your policy benefits through waiver of premiums in Family Care Option",

"Tailor the policy to suit your insurance needs through flexible term and premium paying options",

"Grow your money while you participate in market linked fund options",

"Get the flexibility to choose from ten different fund options as per your requirement",

"Choose any one of the below savings strategies in your policy to accomplish your financial goals"

},

"Disclaimer": [

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},

"Eligibility_Criteria": {

"Minimum_age_at_entry": {

"Life_Option": 0,

"Extra_Shield_Family_Care_Option": 18

},

"Maximum_age_at_entry": 65,

"Minimum_age_at_maturity": 18,

"Maximum_age_at_maturity": 99,

"Policy_term": {

"Regular_Limited_Single_Premium_Pay_Option": {

"Minimum_term": 5,

"Maximum_term": 99

}

},

"Premium_paying_term": {

"Minimum_term": 5,

"Maximum_term": 20

},

"Minimum_premium": {

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    "Regular_Limited_Pay": 48000,

    "Single_Pay": 250000

  },

  "Minimum_Sum_Assured": {

    "Regular_Limited_Pay": "7x Annualised Premium",

    "Single_Pay": "1.25x Single Premium"

  },

  "Maximum_Sum_Assured": {

    "Regular_Limited_Pay": "10x Annualised Premium",

    "Single_Pay": "1.25x Single Premium"

  }

}

},

{

  "IndiaFirst_Life_Guaranteed_Pension_Plan": {

    "Benefits": [

      "Regular monthly/quarterly/half-yearly/yearly income through your retirement years",

      "Flexibility to choose from 5 different annuity options",

      "Avail the annuity benefit just for yourself or extend it to your loved ones under the Joint Life option",

      "Avail the Return of Purchase Price facility to protect your family in case of an unfortunate event",

      "Pay for a limited period only, enjoy the benefits of policy for a lifetime",

      "Stay protected from 20 Critical Illnesses as you get the benefit in the form of return of purchase price"

    ],

    "Features": [

      "Choose from 5 different annuity options as you create the assurance of a lifetime of income",

      "Protect your family even in case of an unfortunate event! Avail the Return of Purchase Price facility and protect your nominee(s) as they get back the premium amount",

      "Pay for a limited period while enjoying the annuity benefits of your policy for a lifetime",

      "Avail the annuity benefit just for yourself under the Single Life option or extend it to your loved ones under the Joint Life option",

      "Choose the Escalating Life Annuity option and receive an annuity amount growing at a constant rate",

      "No more fear of Critical Illnesses! Stay protected from 20 Critical Illnesses as you get the amount in the form of purchase price and utilize it for your treatment (Benefit payable on diagnosis of any covered Critical Illness is an accelerated benefit and not an additional benefit.)",

      "Receive a regular monthly/quarterly/half-yearly/yearly annuity income through your retirement years",

      "You can purchase this policy online, at your convenience",

      "Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws"

    ],

  },

```

"Disclaimer": [

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],

"Eligibility_Criteria": {

"Minimum_entry_age": {

"Plan_Option_1": 0,

"Plan_Option_2_3": 18

},

"Maximum_entry_age": 65,

"Minimum_age_at_maturity": 18,

"Maximum_age_at_maturity": 99,

"Plan_Options": [

"Life Option",

"Extra Shield Option",

"Family Care Option"

],

"Minimum_annual_premium": {

"Regular_Limited_Pay": 48000,

"Single_Pay": 250000

},

"Maximum_annual_premium": "No limit",

"Policy_Term": {

"Regular_Pay": "10 years to 99 - Entry age",

"Single_Pay": "10 to 34 years",

"Limited_Pay_5_7_years": "10 to 20 years",

"Limited_Pay_10_years": "15 to 20 years",

"Limited_Pay_15_years": "20 to 30 years",

"Limited_Pay_20_years": "25 to 30 years"

}

}

}

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},
{
  "IndiaFirst_Life_Guaranteed_Benefit_Plan": {
    "Benefits": [
      "Flexibility to choose from Income Benefit or Lumpsum Benefit option",
      "Multiple Policy Term & Premium Payment Term options",
      "Give your savings the extra boost with the Lumpsum benefit option",
      "Support your loved ones through death benefit as a one-time payment or in instalments over a period of 5, 10 or 15 years",
      "Life Cover throughout Policy Term. Life cover benefit continues even if you miss to pay 1 premium",
      "Option to add Waiver of Premium rider to ensure continuity of policy benefits even in case of unfortunate events"
    ],
    "Features": [
      "Accomplish your future goals! Choose from Income Benefit or Lumpsum Benefit option as per your need",
      "Tailor the plan to suit your requirements, as you get to choose from 4 varied options under the Income Benefit option",
      "Get three-way boost in the Income Benefit option. Receive Monthly Income, Annual Income as well as Maturity at the end of the policy term",
      "Give your savings the extra boost with the Lumpsum benefit option",
      "Pay premiums only for a limited period while benefitting from your policy for an entire term",
      "Continue to enjoy life cover benefit for one full year even if you miss to pay one premium with this endowment plan (applicable after you have paid two full years\2019 premiums)",
      "Safeguard your family further by opting Waiver of Premium Rider. Protect them from the burden of paying future premiums in case of occurrence of death, accidental total permanent disability or any of the defined critical illness while continuing the benefits of the policy",
      "Support your loved ones through death benefit as a one-time payment or in instalments over a period of 5, 10 or 15 years through IndiaFirst Life Guaranteed Benefit Plan",
      "Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws"
    ],
    "Disclaimer": [
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      "Bank of Baroda does not perform any insurance e-commerce activity on its website.",
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    ],
    "Eligibility_Criteria": {
      "Minimum_Age": {
        "Lumpsum_Benefit_Option": 8,
        "Income_Benefit_Option": 4
      }
    }
  }
}

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    },
    "Maximum_Age": {
      "Lumpsum_Benefit_Option": 60,
      "Income_Benefit_Option": 55
    },
    "Premium_Payment_Term": [
      "5 years",
      "6 years",
      "7 years"
    ],
    "Policy_Term": {
      "Lumpsum_Benefit_Option": {
        "Minimum_Term": 10,
        "Maximum_Term": 16
      },
      "Income_Benefit_Option": {
        "Variants": [
          "5-5-5",
          "6-6-6",
          "7-7-7",
          "7-8-6"
        ]
      }
    },
    "Minimum_Sum_Assured": 500000,
    "Maximum_Sum_Assured": "No limit",
    "Minimum_Premium": {
      "Yearly": 50000,
      "Half_Yearly": 25595,
      "Quarterly": 12950,
      "Monthly": 4350
    },
    "Maximum_Premium": "No limit"
  }
}
{
  "IndiaFirst_Life_Guaranteed_Single_Premium_Plan": {

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"Benefits": [
    "No multiple payments! Get assured savings with one-time payment",
    "Create long-term financial protection for your loved ones through life insurance cover",
    "Assurance of achieving your life's milestones via the maturity amount",
    "Enhanced Maturity Benefit for higher premium bands"
],
"Features": [
    "Get assured benefit of up to 7X of your One Time Payment",
    "One-time payment (Single Pay) to ensure financial security through life insurance cover for the entire policy term",
    "Get long term life insurance coverage of up to 30 years",
    "Provide your loved ones the benefit of guaranteed lumpsum or income payouts, over a period of 5 years in case of death of life assured",
    "Assured death benefit of 1.25X of your One-time payment"
],
"Eligibility_Criteria": {
    "Minimum_Age_of_Entry": "90 days",
    "Minimum_Age_of_Maturity": "18 years",
    "Maximum_Age_of_Entry": "70 years",
    "Maximum_Age_of_Maturity": "85 years",
    "Payment_Type": "Single pay",
    "Policy_Term_Options": [
        "5 years",
        "10 years",
        "15 years",
        "20 years",
        "25 years",
        "30 years"
    ],
    "Minimum_Premium": 250000,
    "Maximum_Premium": "No limit",
    "Minimum_Sum_Assured": 280000,
    "Maximum_Sum_Assured": "No limit"
},
"Disclaimer": [
    "All the benefits under this plan are guaranteed as long as the policy remains in force. 7 times returns applies to a policy term of 30 years only.",
    "1% enhancement in case the premium is 5 lacs to less than 10 lacs, and 2% enhancement in case the premium is 10 lacs or above"
]

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```

    }
  },
  {
    "IndiaFirst_Life_Long_Guaranteed_Income_Plan": {
      "Benefits": [
        "Dual Income Options \u2013 Get income for a fixed period or for whole of your life",
        "Short term premium payment commitment",
        "Continued Cover"
      ],
      "Features": [
        "Pay for shorter period and enjoy long-term benefits with this savings plan",
        "Guaranteed income to support you in fulfilling your financial goals",
        "Give a boost to your lifestyle needs with Definite Income Option. Get guaranteed income for a fixed period of 20 years",
        "Whole of Life Income Option - Get guaranteed income till 99 years of age",
        "Return of total premiums paid at the end of the income benefit period",
        "Continue to enjoy full life cover benefit even if you miss to pay one premium (applicable after you have paid first two full years\u2019 premium)",
        "Flexibility to receive death benefit as a lumpsum or as regular income for 5, 10 or 15 years",
        "Option to add IndiaFirst Term Rider and IndiaFirst Life Waiver of Premium Rider for enhanced benefits",
        "Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws"
      ],
      "Disclaimer": [
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      ],
      "Eligibility_Criteria": {
        "Entry_Age": {
          "Definite_Income_Option": {
            "Minimum": 8,
            "Maximum": 29
          },
          "Whole_of_Life_Income_Option": {
            "Minimum": 30,

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        "Maximum": 60
    },
    "Premium_Payment_Term": [
        "5 years",
        "6 years",
        "7 years"
    ],
    "Policy_Term": "10 years",
    "Income_Benefit_Period": {
        "Definite_Income_Option": "20 years",
        "Whole_of_Life_Income_Option": "Till Age 99"
    },
    "Minimum_Sum_Assured": 240000,
    "Maximum_Sum_Assured": "No limit",
    "Minimum_Premium": {
        "Yearly": 24000,
        "Half_Yearly": 12286,
        "Quarterly": 6216,
        "Monthly": 2088
    },
    "Maximum_Premium": "No limit"
}
}
}
},
{
    "IndiaFirst_Life_Money_Balance_Plan": {
        "Benefits": [
            "Enjoy the upside of market and make the most of your money",
            "Protect your loved ones financially in case of any unforeseen events",
            "Opt for the Automatic Trigger Based Investment Strategy to safeguard your market linked returns",
            "Invest in funds across different asset classes, as per your risk appetite",
            "Utilize your 2 free monthly switches to shift your funds from one option to another",
            "Choose from regular, limited or single premium payment option as per your need",
            "Access your money in case of any financial emergency through partial withdrawals"
        ],
        "Features": [

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"Optimize your savings with the help of our \u2018automatic trigger based\u2019 investment strategy. We help you build your savings systematically while securing the earnings through an automatic transfer in relatively safe funds that give consistent returns",

"Pay your premium(s) either regularly or for a limited period of time or through a single payment",

"Offers a life cover in case of the life assured\u2019s untimely demise",

"Access your money in case of any financial emergency through partial withdrawals after the completion of lock-in period",

"Purchase this ULIP policy online, at your convenience",

"Get tax benefits as per applicable tax laws"

},

"Disclaimer": [

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},

"Eligibility_Criteria": {

"Minimum_Age_At_Entry": 5,

"Maximum_Age_At_Entry": 65,

"Life_Cover_For_Minor": "Starts at the end of two years from the date of commencement of the plan or at the first monthly plan anniversary after attainment of majority, whichever is first",

"Investment_Terms": {

"Regular_Premium": "10 to 70 years",

"Limited_Premium": "10 to 25 years",

"Single_Premium": "5 to 20 years"

}

}

}

},

{

"IndiaFirst_Life_Saral_Bachat_Bima_Plan": {

"Benefits": [

"Long-term protection",

"Short Payment Terms",

"Guaranteed Additions",

"Accidental Death Benefit",

"Funeral Cover"

],

"Features": [

"Create a long-term protection for your loved ones through life insurance cover of up to 12 or 15 years",

"Pay for a period of 5 or 7 years while benefitting from your policy for an entire policy term",

"Boost your savings with annual guaranteed additions",

"Provide your loved ones with the benefit of lumpsum amount or income over a period of 5 years in case of death of life assured with this savings plan",

"Get additional sum assured in case of accidental death during the 1st year of the policy only",

"Get Funeral Cover (accelerated and not additional benefit) of 10% of the Sum Assured on Death or Rs. 25,000 (whichever is lower) paid in advance on intimation of death",

"Add IndiaFirst Life Waiver of Premium Rider for enhanced benefits",

"No hassles of medical tests- just confirm to the health declaration",

"Tax exemptions are as per applicable tax laws as amended from time to time"

],

"Disclaimer": [

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],

"Eligibility_Criteria": {

"Minimum_Age": {

"3_Years": "Policy term and death benefit dependent",

"6_Years": "Policy term and death benefit dependent",

"46_Years": "Policy term and death benefit dependent"

},

"Maximum_Age": {

"45_Years": "Death benefit dependent",

"50_Years": "Death benefit dependent"

},

"Age_At_End_Of_Plan": {

"Minimum_Age": 18,

"Maximum_Age": {

"60_Years": "Death benefit dependent",

"65_Years": "Death benefit dependent"

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    }
  },
  "Sum_Assured": {
    "Minimum": "Rs. 84,000",
    "Maximum": "Rs. 5,00,000"
  },
  "Premium": {
    "Minimum": "Rs. 12,000 yearly",
    "Maximum": "Rs. 50,000"
  }
}
},
{
  "IndiaFirst_Life_Smart_Pay_Plan": {
    "Benefits": [
      "Smart Payment Term which allows you to pay premiums as per your needs",
      "Smart Cover continues even if you miss paying a premium (applicable after two policy years)",
      "Smart Features return you an amount equal to 103% of your Annualized Premium just before you have to pay your last premium"
    ],
    "Features": [
      "Pay for a shorter period with options suiting your time horizon and fulfill your long-term goals",
      "Continue to enjoy life cover benefit even if you miss to pay one premium (applicable after you have paid two full years\2019 premiums)",
      "Enjoy the upside of earnings with an annual bonus (if any)",
      "Get 103% of your one annual premium back as survival benefit",
      "At the end of term, you get Sum Assured at Maturity plus accrued bonuses (if any)",
      "Option to add Waiver of Premium Rider to secure your loved ones from burden of paying future premiums in case of occurrence of death, accidental total permanent disability or any of the defined critical illness while continuing the benefits of this savings plan",
      "Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws",
      "Tax exemptions are as per applicable tax laws as amended from time to time"
    ],
    "Disclaimer": [
      "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004",
      "For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale",
      "The purchase of Insurance products by Bank of Baroda customers is purely on a voluntary basis"
    ]
  }
}

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    "The insurance products are underwritten by the respective insurance company",

    "Bank of Baroda does not perform any insurance e-commerce activity on its website",

    "The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured"
  ],

  "Eligibility_Criteria": {
    "Minimum_Age": {
      "3_Years": "15 years policy term",
      "8_Years": "10 years policy term"
    },
    "Maximum_Age": 50,
    "Policy_Term": {
      "10_Years": "Pay premium for 5 years",
      "15_Years": "Pay premium for 5/6/7/8 years"
    },
    "Sum_Assured": {
      "Minimum": "Rs. 1,50,000",
      "Maximum": "No limit"
    },
    "Premium": {
      "Minimum": {
        "Yearly": "Rs. 18,000",
        "Half_Yearly": "Rs. 9,215",
        "Quarterly": "Rs. 4,662",
        "Monthly": "Rs. 1,566"
      },
      "Maximum": "No limit"
    }
  }
}

{
  "IndiaFirst_Life_Wealth_Maximizer_Plan": {
    "Benefits": [
      "Complete Financial Protection",
      "Multiple Investment Strategies and Fund Options",
      "Market Linked Returns",
      "Flexible investment and eligibility options",
      "Easy access to your funds",

```

"Loyalty rewards for your commitment"

],

"Features": [

"Grow your money while you participate in market linked fund option",

"Get the flexibility to choose from seven different fund options as per your requirement",

"Choose any one of the below investment strategies in your policy to accomplish your financial goals:",

"Automatic Trigger Based Investment Strategy: Build a safety net around your hard-earned money by choosing to transfer your positive returns into relatively safer fund options for steady growth",

"Fund Transfer Strategy: Park your premiums in the equity and debt market in a systematic manner and make sure you build an organized portfolio",

"Age Based Investment Strategy: Create a portfolio that not only protects your money but also ensures a well-balanced and stronger portfolio as you grow older",

"Stay with us for a long term to grow with the market through Loyalty Benefits, Profit Booster and Loyalty Advantage \u2013 our exclusive add on benefits",

"Death Benefit in your policy ensures that none of the dreams of your loved ones are compromised even in your absence",

"This policy can be purchased through online mode, at your convenience",

"Avail unlimited free switches or re-direct your premium to get the maximum benefit out of your money in this ULIP investment plan",

"Tailor the policy to suit your needs through flexible term and premium paying options",

"Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws",

"Tax exemptions are as per applicable tax laws as amended from time to time"

],

"Disclaimer": [

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"The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured"

],

"Eligibility_Criteria": {

"Minimum_Age_At_Entry": {

"5_year_premium_paying_term": 5

},

"Maximum_Age_At_Entry": {

"5_year_premium_paying_term": 55,

"Single_regular_premium_limited_premium_payment_10_15_20_years": 65

},

"Minimum_Age_At_Maturity": 18,

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    "Maximum_Age_At_Maturity": {
        "5_year_premium_paying_term": 70,
        "Single_regular_premium_limited_premium_payment_10_15_20_years": 90
    }
}
},
{
    "IndiaFirst_Smart_Save_Plan": {
        "Benefits": [
            "Enjoy the upside of market and make the most of your money",
            "Protect your loved ones financially in case of any unforeseen events",
            "Invest in 4 funds across different asset classes, as per your risk appetite",
            "Protect your investments from market fluctuations by transferring your money to a \u2018Liquid\u2019 Fund during the last three years of your plan",
            "Utilize your 2 free monthly switches to shift your funds from one option to another",
            "Access your money in case of any financial emergency through partial withdrawals"
        ],
        "Features": [
            "You can build your savings systematically, through various fund options",
            "This ULIP Plan offers a life cover in case of the life assured\u2019s untimely death",
            "You have the option of 4 funds across different asset classes, where you choose the proportion of your premiums based on your risk appetite",
            "You can make the most of your premiums by \u2018switching\u2019 or \u2018redirecting\u2019 your premium\u2019 from one fund to another",
            "Access your money in case of any financial emergency through partial withdrawals after the completion of lock-in period",
            "This ULIP policy can be purchased through online mode, at your convenience",
            "Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws",
            "Tax exemptions are as per applicable tax laws as amended from time to time"
        ],
        "Disclaimer": [
            "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004",
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            "Bank of Baroda does not perform any insurance e-commerce activity on its website",
            "The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured"
        ],
    }
},

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"Eligibility_Criteria": {
  "Minimum_Age_At_Entry": 5,
  "Maximum_Age_At_Entry": 65,
  "Maximum_Age_At_End_Of_Policy_Term": 75,
  "Premium_Payment_Frequency": [
    "Monthly",
    "Half-Yearly",
    "Yearly"
  ],
  "Regular_Premium_Policy_Term": {
    "Minimum": 10,
    "Maximum": 70
  },
  "Single_Premium_Policy_Term": {
    "Minimum": 5,
    "Maximum": 20
  }
}
},
{
  "IndiaFirst_Group_Term_Plan": {
    "Benefits": [
      "Group life cover at affordable rates",
      "Voluntary or automatic schemes",
      "Sum assured paid through nominee",
      "Amplify your cover with Insurance",
      "Flexibility to choose premium paying frequencies",
      "Liberty to add new members",
      "Tax benefits under Section 80C",
      "Tax benefits under Section 10(10D)"
    ],
    "Features": [
      "Life cover benefit available for your group at affordable rates.",
      "Members can opt for voluntary or automatic schemes",
      "Sum assured paid through Master policyholder to nominee",
      "Amplify your cover with the Employee Deposit Linked Insurance (EDLI)",
      "Flexibility to choose between three premium paying frequencies, namely - monthly, six-monthly, and yearly",

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    "Liberty to add new members during the plan year"
  },
  "Eligibility": {
    "Age_For_Entry_Non_Employer_Employee_Group": {
      "Minimum": 14,
      "Maximum": 85
    },
    "Age_For_Entry_Employer_Employee_Group": {
      "Minimum": 18,
      "Maximum": 85
    },
    "Age_At_Maturity": {
      "Minimum": "NA",
      "Maximum": 86
    },
    "Group_Size": {
      "Minimum": "50 members (Under Group Term Assurance in lieu of EDLI: 20 members)",
      "Maximum": "NA"
    }
  },
  "Disclaimer": [
    "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004",
    "For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale",
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    "Bank of Baroda does not perform any insurance e-commerce activity on its website",
    "The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured"
  ]
},
{
  "IndiaFirst_Guaranteed_Retirement_Plan": {
    "Benefits": [
      "Guaranteed returns",
      "Consistently growing retirement corpus",
      "Premium payment options",

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"Retirement term",

"Tax benefits as per Section 80 (CCC)",

"Tax-free death benefits under Section 10 (10D)"

],

"Eligibility": {

  "Age_At_Entry": {

    "Minimum": "25 years (For regular premium and limited premium), No minimum age for single premium",

    "Maximum": {

      "Regular_Premium": 55,

      "Limited_Premium": 70,

      "Single_Premium": 75

    }

  },

  "Age_At_Maturity": {

    "Minimum": "40 years (at the end of the plan term)",

    "Maximum": "80 years (at the end of the plan term)"

  },

  "Sum_Assured_Limit": {

    "Minimum": {

      "Regular_Premium_and_Limited_Premium": "5,00,000",

      "Single_Premium": "1,00,000"

    },

    "Maximum": "No limit (Subject to underwriting)"

  }

},

"Disclaimer": [

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]

}

},

{

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"IndiaFirst_Life_Cash_Back_Plan": {
  "Benefits": [
    "Regular assured payouts",
    "Upside of Guaranteed additions",
    "Flexibility payment and term options",
    "Limited premium payment"
  ],
  "Features": [
    "Pay for a limited period under the policy and enjoy periodical payback through the policy term",
    "Pay during your earning years but stay invested for longer (9/12/15 years) based on your requirements",
    "Enjoy guaranteed payouts at regular intervals during the policy term",
    "Boost of guaranteed additions paid into your policy after completion of every policy year",
    "Risk Cover equal to Higher of 10 times the annualized premium or sum assured on maturity along with accumulated guaranteed additions",
    "Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws"
  ],
  "Eligibility": {
    "9_Year_Plan": {
      "Minimum_Age": 15,
      "Maximum_Age": 45
    },
    "12_Year_Plan": {
      "Minimum_Age": 15,
      "Maximum_Age": 50
    },
    "15_Year_Plan": {
      "Minimum_Age": 15,
      "Maximum_Age": 55
    },
    "Maximum_Age_At_Maturity": 70,
    "Sum_Assured": {
      "Minimum": "Rs. 50,000",
      "Maximum": "No limit (subject to underwriting)"
    }
  },
  "Disclaimer": [
    "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004",
  ]
}

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    "For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale",
    "The purchase of Insurance products by Bank of Baroda customers is purely on a voluntary basis",
    "The insurance products are underwritten by the respective insurance company",
    "Bank of Baroda does not perform any insurance e-commerce activity on its website",
    "The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured"
  ]
}
},
{
  "IndiaFirst_Life_Guaranteed_Monthly_Income_Plan": {
    "Benefits": [
      "Guaranteed income every month",
      "Get more than what you pay",
      "Timely assured payouts",
      "Bonus at maturity",
      "Tax Benefits"
    ],
    "Eligibility": {
      "Age_for_Entry": {
        "Minimum": 18,
        "Maximum": 50
      },
      "Premium_Paying_Term": "8 to 11 years. The policy term is a sum of the premium payment term, gap year: 0/3/5 Years and guaranteed regular income term.",
      "Basic_Sum_Assured": {
        "Minimum": "Rs. 75,000",
        "Maximum": "No limit subject to board approved underwriting policy"
      }
    },
    "Disclaimer": [
      "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004",
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      "The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured"
    ]
  }
}

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    }
  },
  {
    "IndiaFirst_Life_Little_Champ_Plan": {
      "Benefits": [
        "Complete Financial Protection",
        "Flexibility to choose Coverage Option",
        "Assured Payouts",
        "Protection against uncertainties",
        "Flexibility of premium payment & policy term",
        "Secured growth through bonus* accumulation"
      ],
      "Features": {
        "Financial_Protection": "Provides financial protection with life insurance cover",
        "Coverage_Options": "Flexibility to choose Death with Accidental Death or Accidental Total Permanent Disability (ATPD), or a combination of these benefits",
        "Premium_Payment_Flexibility": "No future premiums required in case of death or ATPD of the life assured",
        "Death_Benefit_Options": "Choice between lump sum payout or regular income options in case of death",
        "Accidental_Total_Permanent_Disability": "No future premiums required in case of ATPD, with guaranteed payouts and bonus accumulation",
        "Policy_Terms": "Flexible options for policy terms, premium payment terms, and payment modes",
        "Payout_Options": "Choose from 8 payout options offering guaranteed payouts from 101% - 125% of Sum Assured during the policy term",
        "Bonus_Accumulation": "Receive all accrued simple bonuses along with the last installment payout at maturity"
      },
      "Eligibility_Criteria": {
        "Age_at_Entry": {
          "Minimum": 21,
          "Maximum": 45
        },
        "Premium_Payment_Term": "7 to 14 years",
        "Sum_Assured": {
          "Minimum": {
            "7_to_9_years": "Rs. 150,000",
            "10_to_14_years": "Rs. 200,000"
          },
          "Maximum": "No limit subject to underwriting"
        }
      }
    },
  },

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"Disclaimer": [

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]

}

},

{

"IndiaFirst_Maha_Jeevan_Plan": {

"Benefits": [

"Death benefits",

"Regular premium contributions",

"Guaranteed maturity amount",

"Tax benefits under Section 80 C",

"Tax benefits under Section 10 (10D)"

],

"Eligibility": {

"Age_for_Entry": {

"Minimum": "5 years",

"Maximum": "55 years"

},

"Age_at_Maturity": {

"Minimum": "20 years",

"Maximum": "70 years"

},

"Policy_Term": {

"Minimum": "15 years",

"Maximum": "25 years"

},

"Sum_Assured": {

"Minimum": "Rs. 50,000",

"Maximum": "Rs. 20,00,00,000"

}

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    },
    "Disclaimer": [
      "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent from 01/04/2022 to 31/03/2025 for procuring or soliciting business of Life insurance, General insurance & Standalone Health insurance under Registration Code CA0004",
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      "Bank of Baroda does not perform any insurance e-commerce activity on its website",
      "The contract of insurance is between the insurer and the insured; and not between the Bank and the Insured"
    ]
  }
},
[
  {
    "policy_name": "Accident Care Individual Insurance Policy",
    "highlights": {
      "cover_accidental_death": true,
      "cover_permanent_disablement": true,
      "cover_temporary_disablement": true,
      "compensation_permanent_total_disablement": true,
      "enhanced_weekly_compensation": true,
      "cumulative_bonus": {
        "rate": "5%",
        "max_percentage_of_sum_insured": "50%"
      },
    },
    "educational_grant": {
      "one_child": "Rs.10,000/-",
      "two_children": "Rs.20,000/-"
    },
  },
  {
    "eligibility": {
      "entry_age": {
        "min": 18,
        "max": 70
      },
    },
    "dependent_children_age": {

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    "min": "5 months",

    "max": 25

  },

  "family_coverage": {

    "members": [

      "insured person",

      "spouse",

      "dependent children"

    ]

  },

  "sum_insured_basis": "monthly income from gainful employment"

},

"disclaimer": "Insurance is the subject matter of solicitation. Please read the sales brochure carefully for terms and conditions."

},

{

  "policy_name": "Diabetes Safe Insurance Policy",

  "benefits": {

    "hospitalisation_expenses": true,

    "policy_basis": [

      "Individual",

      "Floater"

    ],

    "out_patient_expenses": {

      "medical_consultations": true,

      "diagnostic_tests": true,

      "medicine_drugs": true

    },

    "compensation_accidental_death": true,

    "donor_expenses_kidney_transplant": true,

    "dialysis_expenses": "Rs. 1,000 per sitting up to 24 months",

    "artificial_limbs_cost": true,

    "automatic_restoration_sum_insured": true,

    "all_day_care_procedures": true

  },

  "features": {

    "available_plans": [

      "Plan A",

      "Plan B"
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    },
    "plan_details": {
      "Plan A": {
        "pre_acceptance_medical_exam": true,
        "waiting_period_diabetes_complications": "No waiting period"
      },
      "Plan B": {
        "pre_acceptance_medical_exam": false,
        "waiting_period_diabetes_complications": "12 months waiting period"
      }
    }
  },
  "eligibility": {
    "age_range": {
      "min": 18,
      "max": 65
    },
    "existing_condition": "Diabetes mellitus"
  },
  "disclaimer": "Insurance is the subject matter of solicitation. Please read the sales brochure carefully for terms and conditions."
},
{
  "policy_name": "Family Health Optima Insurance Plan",
  "benefits": {
    "wider_coverage": true,
    "affordable_premium": true,
    "extra_sum_insured": "At no extra cost",
    "health_check_up_benefit": true,
    "automatic_restoration_sum_insured": "3 times",
    "assisted_reproductive_treatment_cover": true,
    "child_coverage": "Above 16 days",
    "donor_expenses_organ_transplantation": true,
    "domiciliary_hospitalisation_expenses": "For treatment exceeding 3 days",
    "cover_all_day_care_procedures": true,
    "grace_period_renewal": "120 days from policy expiry"
  },
  "eligibility": {
    "age_range": {

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    "min": 18,

    "max": 65

  },

  "residency": "India",

  "additional_conditions": "Beyond 65 years, only renewals",

  "child_coverage_details": "Child above 16 days can be covered"

},

"disclaimer": "Insurance is the subject matter of solicitation. Please read the sales brochure carefully for terms and conditions."

},

{

  "policy_name": "GoActive Health Insurance Plan",

  "benefits": {

    "inpatient_care": true,

    "hospital_accommodation": true,

    "pre_post_hospitalisation_expenses": true,

    "day_care_treatments": true,

    "home_health_care_services": true,

    "domiciliary_hospitalisation": true,

    "organ_transplant_cover": true,

    "emergency_ambulance": true

  },

  "features": {

    "coverage_options": [

      "Individual",

      "Family floater"

    ],

    "sum_insured_options": [

      "Rs. 4 lakhs",

      "Rs. 5 lakhs",

      "Rs. 7.5 lakhs",

      "Rs. 10 lakhs",

      "Rs. 15 lakhs",

      "Rs. 25 lakhs"

    ],

    "health_checkup_diagnostic_tests": true,

    "refill_benefit": true,

    "second_medical_opinion": true,

    "opd_consultation": true,
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"behavioural_assistance_program": true,

"pharmacy_diagnostic_services": true,

"advantAGE_discount": "10% in first policy year and subsequent renewals if age of eldest insured <= 35 years",

"i_protect_option": true,

"health_coach_option": true,

"personal_accident_cover_option": true,

"annual_aggregate_deductible_option": [

    "Rs. 25,000",

    "Rs. 50,000",

    "Rs. 1 lakh",

    "Rs. 2 lakhs",

    "Rs. 3 lakhs",

    "Rs. 5 lakhs",

    "Rs. 10 lakhs"

],

"zonal_coverage": [

    "Zone 1: All India coverage",

    "Zone 2: All India coverage with co-payment in select cities"

],

"tax_benefit": true,

"assured_policy_renewal": true,

"direct_claim_settlement": true,

"cashless_facility": true,

"free_look_period": "15 days",

"waiting_periods": {

    "pre_existing_disease": "36 months",

    "initial_waiting_period": "30 days (accident exempt)",

    "specific_illnesses": "24 months (some conditions exempt)"

},

"permanent_exclusions": [

    "Ancillary hospital charges",

    "Hazardous activities",

    "Artificial life maintenance",

    "Cosmetic and reconstructive surgery",

    "Unlawful activity",

    "Treatment received outside India",

    "And more (as per policy terms)"

]
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    },
    "eligibility": {
      "entry_age_adults": {
        "min": 18,
        "max": 65
      },
      "entry_age_children": {
        "min": "91 days",
        "max": "21 years"
      },
      "family_combinations": [
        "1 adult + 1 child",
        "1 adult + 2 children",
        "2 adults",
        "2 adults + 1 child",
        "2 adults + 2 children",
        "2 adults + 3 children",
        "2 adults + 4 children"
      ]
    },
    "disclaimer": "Insurance is the subject matter of solicitation. Please read the sales brochure carefully for terms and conditions."
  },
  {
    "insurance_plans": [
      {
        "plan_name": "GoActive",
        "benefits": [
          "In-patient Care (Hospitalisation)",
          "Hospital Accommodation",
          "Pre & Post Hospitalisation Medical Expenses",
          "Day care treatments",
          "Home Health Care Services",
          "Domiciliary Hospitalisation",
          "Organ Transplant",
          "Emergency Ambulance"
        ]
      },
      {
        "features": {

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"Coverage": "Individual & Family floater sum Insured Options: Rs. 4 lakhs, Rs. 5 lakhs, Rs. 7.5 lakhs, Rs. 10 lakhs, Rs. 15 lakhs and Rs. 25 lakhs",

"Health Check-up/Diagnostic Tests": "Annual health check-up for insured and spouse (if applicable), or diagnostic tests as per sum insured chosen",

"Refill Benefit": "Additional sum insured equal to base sum insured for unrelated illness after exhaustion",

"Second Medical Opinion": "Consultation for specified illness/planned surgery",

"OPD Consultation": "Cashless/reimbursement basis OPD consultations within network",

"Behavioural Assistance Program": "Consultation/counselling with psychotherapist/counsellor",

"Pharmacy and Diagnostic Services": "Purchase medicines and diagnostic services through empanelled providers",

"AdvantAGE": "Premium discount up to 10% for younger insured individuals",

"I-Protect": "Optional increase in sum insured by 10% annually",

"Health Coach": "Optional personalized health coaching with premium discount",

"Personal Accident Cover": "Optional coverage for accident death/disability",

"Annual Aggregate Deductible": "Top up with deductible options",

"Zonal coverage": "Choice between Zone 1 (All India) and Zone 2 (with co-payment)",

"Tax Benefit": "Save tax under Section 80D of Income Tax Act",

"Assured Policy Renewal for Life": "Lifetime renewability without additional loadings",

"Direct Claim Settlement": "Claims processed directly by customer service",

"Cashless Facility": "Available at network providers",

"Free Look Period": "15-day period for policy cancellation",

"Waiting Periods": "Applicable waiting periods for pre-existing diseases and specific illnesses"

},

"eligibility": {

"Entry Age": "18 to 65 years for adults, 91 days to 21 years for dependent children",

"Coverage Options": "Individual or Family floater policy"

}

},

{

"plan_name": "Health Assurance",

"benefits": [

"Accidental death cover",

"Permanent total disability",

"Permanent partial disability",

"Child education benefit",

"Funeral expenses",

"Worldwide coverage"

],

"features": {

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    "Temporary total disability": "Weekly payout for temporary total disability",
    "Accident hospitalization": "Coverage for accident-related medical expenses in India",
    "Policy benefit options": "Choose lump sum or structured payout options for sum insured",
    "Tax benefit": "Save tax under Section 80D of Income Tax Act",
    "Free look period": "15-day period (30 days for distance marketing and 3-year policies)",
    "Critical illnesses covered": "Comprehensive list including cancer, stroke, organ transplant, etc."
  },
  "eligibility": {
    "Eligibility": "Flexible coverage options including Criticare, AccidentCare, HospiCash covers",
    "Coverage Options": "Can be bought individually or in combinations"
  }
}
]
},
{
  "insurance_plan": {
    "plan_name": "Health Companion",
    "benefits": [
      "In-patient Care while hospitalised",
      "Hospital accommodation",
      "Pre & Post hospitalisation medical expenses",
      "All day care treatments covered",
      "Refill benefit",
      "Alternative treatments",
      "Renewal benefits",
      "No claim bonus",
      "Health check-up",
      "Emergency ambulance"
    ],
    "features": {
      "2-year Policy Tenure Option": "12.5% discount on the second year premium",
      "Organ Transplant": "Coverage for organ donor\u2019s in-patient treatment expenses",
      "Domiciliary Treatment": "Coverage for home-based medical treatment",
      "Vaccination in case of Animal Bite": "OPD treatment coverage for vaccinations post animal bite",
      "Hospital Cash (Optional)": "Lump sum payment for hospitalisation duration, over and above sum insured",
      "Tax Benefit": "Save tax under Section 80D of the Income Tax Act",
      "Assured Policy Renewal for Life": "Lifetime renewability with no extra loadings based on claim history",
      "Direct Claim Settlement": "Claims processed directly by customer services",

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"Cashless Facility": "Access to cashless facility at network hospitals",

"Free Look Period": "15-day period for policy cancellation",

"Information at your fingertips": "Access to policy details and health information online",

"Waiting Periods": "Coverage exclusions for pre-existing conditions and specific illnesses initially",

"Permanent Exclusions": "List of non-covered conditions and treatments"

},

"eligibility": {

  "Eligibility": "Individual, family (family floater), and extended family (family first)",

  "Entry Age": "No maximum age limit for senior citizens, dependent children under 21 years in family floater policy",

  "Coverage Options": {

    "Individual & Family floater sum Insured Options": {

      "Variant 1": [

        "Rs. 3 Lakhs",

        "Rs. 4 Lakhs"

      ],

      "Variant 2": [

        "Rs. 5 Lakhs",

        "Rs. 7.5 Lakhs",

        "Rs. 10 Lakhs",

        "Rs. 12.5 Lakhs"

      ],

      "Variant 3": [

        "Rs. 15 Lakhs",

        "Rs. 20 Lakhs",

        "Rs. 30 Lakhs",

        "Rs. 50 Lakhs",

        "Rs. 1 Crore"

      ]

    },

    "Family first sum Insured Options": {

      "Individual base sum insured": [

        "Rs. 1 Lakhs",

        "Rs. 2 Lakhs",

        "Rs. 3 Lakhs",

        "Rs. 4 Lakhs",

        "Rs. 5 Lakhs",

        "Rs. 10 Lakhs"

      ],

    },

```

```

    "Floater base sum insured": [
        "Rs. 3 Lakhs",
        "Rs. 4 Lakhs",
        "Rs. 5 Lakhs",
        "Rs. 10 Lakhs",
        "Rs. 15 Lakhs",
        "Rs. 20 Lakhs"
    ]
},
    "Top up with annual aggregate deductible": [
        "Rs. 1 Lakh",
        "Rs. 2 Lakhs",
        "Rs. 3 Lakhs",
        "Rs. 4 Lakhs",
        "Rs. 5 Lakhs",
        "Rs. 10 Lakhs"
    ]
}

},
    "disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority to act as a Corporate Agent...
The contract of insurance is between the insurer and the insured."
}
},
{
    "insurance_plan": {
        "plan_name": "HeartBeat",
        "benefits": [
            "In-patient care while hospitalised",
            "Pre and Post hospitalisation medical expenses",
            "Alternative treatments",
            "All day care treatment covered",
            "Loyalty additions",
            "Maternity benefits",
            "New-born baby",
            "Organ transplant",
            "Domiciliary hospitalisation",
            "Emergency ambulance"
        ]
    },
    ],

```

```
"features": {  
  "Coverage Options": {  
    "Individual & Family floater sum Insured Options": {  
      "Gold": [  
        "Rs. 5 Lakhs",  
        "Rs. 7.5 Lakhs",  
        "Rs. 10 Lakhs",  
        "Rs. 15 Lakhs",  
        "Rs. 20 Lakhs",  
        "Rs. 30 Lakhs",  
        "Rs. 50 Lakhs"  
      ],  
      "Platinum": [  
        "Rs. 15 Lakhs",  
        "Rs. 20 Lakhs",  
        "Rs. 50 Lakhs",  
        "Rs. 1 Crore"  
      ]  
    },  
    "Family first sum Insured Options": {  
      "Silver": {  
        "Individual base sum insured": [  
          "Rs. 1 Lakh",  
          "Rs. 2 Lakhs",  
          "Rs. 3 Lakhs",  
          "Rs. 4 Lakhs",  
          "Rs. 5 Lakhs"  
        ],  
        "Floater base sum insured": [  
          "Rs. 3 Lakhs",  
          "Rs. 4 Lakhs",  
          "Rs. 5 Lakhs",  
          "Rs. 10 Lakhs",  
          "Rs. 15 Lakhs"  
        ]  
      },  
      "Gold": {  
        "Individual base sum insured": [  

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        "Rs. 1 Lakh",
        "Rs. 2 Lakhs",
        "Rs. 3 Lakhs",
        "Rs. 4 Lakhs",
        "Rs. 5 Lakhs",
        "Rs. 10 Lakhs",
        "Rs. 15 Lakhs"
    ],
    "Floater base sum insured": [
        "Rs. 3 Lakhs",
        "Rs. 4 Lakhs",
        "Rs. 5 Lakhs",
        "Rs. 10 Lakhs",
        "Rs. 15 Lakhs",
        "Rs. 20 Lakhs",
        "Rs. 30 Lakhs",
        "Rs. 50 Lakhs"
    ]
},
"Platinum": {
    "Individual Base Sum Insured": [
        "Rs. 5 Lakhs",
        "Rs. 10 Lakhs",
        "Rs. 15 Lakhs"
    ],
    "Floater Base Sum Insured": [
        "Rs. 15 Lakhs",
        "Rs. 20 Lakhs",
        "Rs. 30 Lakhs",
        "Rs. 50 Lakhs"
    ]
}
}

},
"Tax Benefit": "Save tax under Section 80D of the Income Tax Act",
"Direct Claim Settlement": "Claims processed directly by customer services",
"Assured Policy Renewal for Life": "Lifetime renewability with no extra loadings based on claim history",
"Any Age enrolment": "Coverage available across all age groups",

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    "2-year Policy Tenure Option": "Discount available on opting for 2-year tenure",
    "Cashless Facility": "Access to cashless facility at network hospitals",
    "Hospital Cash (optional cover)": "Optional benefit providing daily cash for hospitalisation duration",
    "Free Look Period": "15-day period for policy cancellation",
    "International Treatment support for Specified Illnesses": "Coverage for treatment outside India for specified diseases (under platinum plan)",
    "OPD Treatment and Diagnostic Services": "Coverage for outpatient consultations and diagnostics (under platinum plan)",
    "Emergency Medical Evacuation and Hospitalisation": "Assistance and coverage for medical evacuation",
    "Childcare benefits": "Coverage for child vaccinations and nutrition consultations (under platinum plan)",
    "Second Medical Opinion": "Option for obtaining second medical opinion (under platinum plan)"
  },
  "eligibility": {
    "Eligibility": "Individual, family (family floater), and extended family (family first)",
    "Entry Age": "No maximum entry age for individuals; dependent children must be under 21 years in family floater policies",
    "Coverage Options": {
      "Wide Coverage": "Coverage available for various sum insured options across different plans"
    }
  },
  "disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority... The contract of insurance is between the insurer and the insured."
}

{
  "insurance_plan": {
    "plan_name": "Medi Classic Insurance Policy (Individual)",
    "benefits": [
      "No claim bonus of 5% for every claim-free year up to 25%",
      "Health check-up costs",
      "Automatic restoration of entire sum insured by 200%",
      "Optional covers: Hospital cash and patient care cover",
      "All Day Care procedures"
    ],
    "disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority... The contract of insurance is between the insurer and the insured.",
    "eligibility": {
      "Eligibility": "Policy can be taken by any person between 5 months and 65 years of age. Children can be covered only along with parents."
    }
  }
}

```

```

    },
    {
      "insurance_plan": {
        "plan_name": "Senior Citizens Red Carpet Health Insurance Policy",
        "benefits": [
          "Entry age: 60 to 75 years",
          "No pre-insurance medical test required",
          "Covers pre-existing diseases",
          "Medical consultations as an out-patient",
          "Maximum sum insured: Rs. 25 lakhs",
          "Guaranteed lifetime renewals"
        ],
        "disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority... The contract of insurance is between the insurer and the insured.",
        "eligibility": {
          "Eligibility": "Any person between 60 to 75 years of age at the time of entry can take this insurance policy. The sum insured under this insurance is per individual member covered."
        }
      }
    },
    {
      "insurance_plan": {
        "plan_name": "Star Cancer Care Gold (Pilot Product)",
        "benefits": [
          "First-ever health insurance for Cancer patients",
          "Lump sum cover of 50% of the sum insured",
          "Entry age: 5 months to 65 years",
          "Regular indemnity health cover for accidents",
          "Regular indemnity health cover for illness other than Cancer",
          "No pre-acceptance medical tests",
          "Tax benefit under Section 80D"
        ],
        "disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority... The contract of insurance is between the insurer and the insured.",
        "eligibility": {
          "Eligibility": "Proposer may cover self/spouse/dependent children/dependent parents. Persons between the age of 5 months and 65 years are eligible."
        }
      }
    }
  ]
}

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    },
    {
      "insurance_plan": {
        "plan_name": "Super Surplus Insurance Policy",
        "benefits": [
          "A top-up policy providing higher sum insured",
          "Affordable premium",
          "No pre-acceptance medical screening required",
          "Two plans available: Silver Plan and Gold Plan"
        ],
        "disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority... The contract of insurance is between the insurer and the insured.",
        "eligibility": {
          "Minimum Age": "18 years",
          "Maximum Age": "65 years",
          "Children Coverage": "From 91 days to 25 years, only along with parents",
          "Renewals": "No exit age, life-long renewals"
        }
      }
    },
    {
      "insurance_plan": {
        "plan_name": "Star Travel Protect Insurance Policy",
        "benefits": [
          "Emergency medical expenses including medical evacuation and transportation of mortal remains",
          "Cover for loss of/delay of checked in baggage",
          "Dental emergency expenses following an accident",
          "Cover for loss of passport",
          "Cover for trip cancellation, flight delay, missed departure/connection",
          "Personal accident cover",
          "Cover for legal liability for bodily injury or property damage to third party",
          "Repatriation in case of a medical emergency",
          "Repatriation of mortal remains",
          "Compensation following accidental injuries",
          "Expenses incurred for obtaining a new passport",
          "Expenses on emergency purchases of consumables",
          "Pecuniary loss on cancellation of trip due to accidental bodily injury/death of a family member"
        ],

```

"disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority... The contract of insurance is between the insurer and the insured.",

"eligibility": {

"Minimum Age": "Above 6 months",

"Residency": "Permanent resident of India",

"Purpose": "Travelling abroad for work or leisure"

}

}

},

{

"insurance_plan": {

"plan_name": "Star Comprehensive Insurance Policy",

"benefits": [

"No capping on room rent: Treatment at Private Single A/C room",

"Covers medical expenses incurred on bariatric surgical procedures and its complications",

"Air ambulance assistance, second medical opinion are covered",

"Cost of health check-up for every claim-free year",

"Cover for maternity (normal and caesarean delivery) and new born baby",

"Automatic restoration of entire sum insured by 100%",

"Dental/ophthalmic cover on OPD basis",

"Hospital cash benefit",

"Cover for All Day Care procedures",

"Personal accident cover against death and permanent total disablement (equal to the Health Insurance cover) at no additional cost",

"100% increase in sum insured upon a claim-free renewal"

],

"disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority... The contract of insurance is between the insurer and the insured.",

"eligibility": {

"Minimum Age": "18 years",

"Maximum Age": "65 years at entry; no upper age limit for renewals",

"Dependents": "Children from 3 months to 25 years can be covered. Family includes self, spouse, and dependent children (not exceeding 3)."

}

}

},

{

"insurance_plan": {

"plan_name": "Star Cardiac Care Insurance Policy",

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"benefits": [
  "For those who\u2019ve undergone the named surgery/intervention/correction for existing Cardiac diseases",
  "Two plan options: Gold Plan and Silver Plan",
  "Under section 1: Hospitalisation expenses for non-cardiac diseases and accidents are covered for both plans",
  "Under section 2: Gold Plan covers both medical management and surgical/interventional management",
  "Under section 2: Silver Plan covers only surgical/interventional management",
  "Out-patient benefit is available under both plans",
  "Personal accident death cover is available under both plans"
],
"disclaimer": "Bank of Baroda is authorized by the Insurance Regulatory and Development Authority... The contract of insurance is between the insurer and the insured.",
"eligibility": {
  "Eligibility": "Applicants must have undergone PTCA (Stenting) or CABG (By-pass) procedure within a 7-year period prior to the proposal, or have had certain cardiac conditions corrected or treated."
}
}
}
}
]
[
{
  "Fixed_Deposits": {
    "Callable": {
      "Domestic_Term_Deposits_below_3_Crores": {
        "Tenors": [
          {
            "Duration": "7 days to 14 days",
            "Residents_General_Public": 4.25,
            "Resident_Indian_Sr_Citizen": 4.75
          },
          {
            "Duration": "15 days to 45 days",
            "Residents_General_Public": 4.50,
            "Resident_Indian_Sr_Citizen": 5.00
          },
          {
            "Duration": "46 days to 90 days",
            "Residents_General_Public": 6.00,

```

```
"Resident_Indian_Sr_Citizen": 6.50
},
{
  "Duration": "91 days to 180 days",
  "Residents_General_Public": 5.60,
  "Resident_Indian_Sr_Citizen": 6.10
},
{
  "Duration": "181 days to 210 days",
  "Residents_General_Public": 5.75,
  "Resident_Indian_Sr_Citizen": 6.25
},
{
  "Duration": "211 days to 270 days",
  "Residents_General_Public": 6.15,
  "Resident_Indian_Sr_Citizen": 6.65
},
{
  "Duration": "271 days & above and less than 1 year",
  "Residents_General_Public": 6.25,
  "Resident_Indian_Sr_Citizen": 6.75
},
{
  "Duration": "360 days (bob360)",
  "Residents_General_Public": 7.10,
  "Resident_Indian_Sr_Citizen": 7.60
},
{
  "Duration": "1 year",
  "Residents_General_Public": 6.85,
  "Resident_Indian_Sr_Citizen": 7.35
},
{
  "Duration": "Above 1 year to 400 days",
  "Residents_General_Public": 6.85,
  "Resident_Indian_Sr_Citizen": 7.35
},
{
```

```

    "Duration": "Above 400 days and upto 2 Years",
    "Residents_General_Public": 6.85,
    "Resident_Indian_Sr_Citizen": 7.35
  },
  {
    "Duration": "Above 2 Years and upto 3 Years",
    "Residents_General_Public": 7.25,
    "Resident_Indian_Sr_Citizen": 7.75
  },
  {
    "Duration": "Above 3 Years and upto 5 Years",
    "Residents_General_Public": 6.50,
    "Resident_Indian_Sr_Citizen": 7.15
  },
  {
    "Duration": "Above 5 Years and upto 10 Years",
    "Residents_General_Public": 6.50,
    "Resident_Indian_Sr_Citizen": 7.50
  },
  {
    "Duration": "Above 10 years (MACT/MACAD Court Order schemes only)",
    "Residents_General_Public": 6.25,
    "Resident_Indian_Sr_Citizen": 6.75
  },
  {
    "Duration": "399 Days (Baroda Tiranga Plus Deposit Scheme)",
    "Residents_General_Public": 7.15,
    "Resident_Indian_Sr_Citizen": 7.65
  }
]
},
"bob_earth_Green_Term_Deposits_below_3_Crores": {
  "Tenure_of_Green_Deposit": [
    {
      "Duration": "12 months",
      "Resident_General_Public_NRO": 6.80,
      "Resident_Indian_Sr_Citizen": 7.30,
      "NRE": 6.80
    }
  ]
}

```



```

    },
    {
      "Duration": "1.5 years",
      "Resident_General_Public_NRO": 6.80,
      "Resident_Indian_Sr_Citizen": 7.30,
      "NRE": 6.80
    },
    {
      "Duration": "777 days",
      "Resident_General_Public_NRO": 7.20,
      "Resident_Indian_Sr_Citizen": 7.70,
      "NRE": 7.20
    },
    {
      "Duration": "1111 days",
      "Resident_General_Public_NRO": 6.45,
      "Resident_Indian_Sr_Citizen": 7.10,
      "NRE": 6.45
    },
    {
      "Duration": "1717 days",
      "Resident_General_Public_NRO": 6.45,
      "Resident_Indian_Sr_Citizen": 7.10,
      "NRE": 6.45
    },
    {
      "Duration": "2201 days",
      "Resident_General_Public_NRO": 6.45,
      "Resident_Indian_Sr_Citizen": 7.45,
      "NRE": 6.45
    }
  ]
}

"Non_callable": {
  "Single_Deposit_above_1_Crore_below_3_Crores": {
    "Tenors": [
      {

```

```

    "Duration": "1 Year",
    "General_NRE_NRO": 7.00,
    "Senior_Citizen": 7.50
  },
  {
    "Duration": "Above 1 Year to 400 days",
    "General_NRE_NRO": 7.00,
    "Senior_Citizen": 7.50
  },
  {
    "Duration": "Above 400 days and upto 2 Years",
    "General_NRE_NRO": 7.00,
    "Senior_Citizen": 7.50
  },
  {
    "Duration": "Above 2 Years and upto 3 Years",
    "General_NRE_NRO": 7.40,
    "Senior_Citizen": 7.90
  },
  {
    "Duration": "Above 3 Years and upto 5 Years",
    "General_NRE_NRO": 6.65,
    "Senior_Citizen": 7.30
  },
  {
    "Duration": "Above 5 Years and upto 10 Years",
    "General_NRE_NRO": 6.65,
    "Senior_Citizen": 7.65
  },
  {
    "Duration": "399 Days (Baroda Tiranga Plus Deposit Scheme)",
    "General_NRE_NRO": 7.30,
    "Senior_Citizen": 7.80
  }
]
},
"Term_Deposits_above_10_Crores_below_1000_Crores": {
  "Tenors": [

```

```
{  
  "Duration": "7 days to 14 days",  
  "ROI_Percentage": 4.50  
},  
{  
  "Duration": "15 days to 45 days",  
  "ROI_Percentage": 5.00  
},  
{  
  "Duration": "46 days to 90 days",  
  "ROI_Percentage": 5.50  
},  
{  
  "Duration": "91 days to 180 days",  
  "ROI_Percentage": 6.00  
},  
{  
  "Duration": "181 days to 270 days",  
  "ROI_Percentage": 7.00  
},  
{  
  "Duration": "271 days & above and less than 1 year",  
  "ROI_Percentage": 7.25  
},  
{  
  "Duration": "1 year",  
  "ROI_Percentage": 7.45  
},  
{  
  "Duration": "Above 1 Year and upto 2 Years",  
  "ROI_Percentage": 7.00  
},  
{  
  "Duration": "Above 2 Years and upto 3 Years",  
  "ROI_Percentage": 6.00  
},  
{  
  "Duration": "Above 3 Years and upto 5 Years",
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```

      "ROI_Percentage": 5.25
    }
  ]
}
},
"Tax_Saving": {
  "Baroda_Tax_Savings_Fixed_Deposit": {
    "Tenors": [
      {
        "Duration": "For 5 years",
        "General_Public_RTD_ROI": 6.50,
        "Senior_Citizen_RTD_ROI": 7.15
      },
      {
        "Duration": "Above 5 years to up to 10 years",
        "General_Public_RTD_ROI": 6.50,
        "Senior_Citizen_RTD_ROI": 7.50
      }
    ]
  }
}
},
"FCNR_B_Deposits": {
  "Maturity_Period": [
    {
      "Range": "LESS THAN USD 2 LACS",
      "ROI_Percentage": 0.50
    },
    {
      "Range": "USD 2 LACS TO 10 LACS",
      "ROI_Percentage": 1.00
    },
    {
      "Range": "ABOVE USD 10 LACS",
      "ROI_Percentage": 1.50
    }
  ]
}
}

```

}

]