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ਮੁੱਲ: ਮੈਟ੍ਰੋ. ਸੀ. ਪਿੰਡੀ 29/01/16
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FA
P. S. P. S. S.
29/1/16

Date : 19.01.2016

Drawn - he may put them in PSTCL website for the information of employees.
29/1/16

Dy. No. 20.../SPS/CMD
Dated: 29/1/16

The CMD
Punjab State Transmission Corporation Limited,
Patiala

Reg : Govt Salary Accounts Proposal

This has reference to our earlier salary proposal submitted to you regarding punjab government salary accounts in which some additional features has been added and enhanced covers has been provided with some extra facilities for punjab government employees.

You are requested to kindly consider the parposal and upload these special features on PSTCL Website for refrence of all employees to get these enhanced benifits.

Thanks & Sincere Regards

Authorised Signatory
Branch Manager 8288009614
ICICI Bank Chotti Baradari Patiala

Please visit to IT dept.
for uploading.

29/1/16

ਐਚ. ਏ. / ਪੀ. ਐਸ. ਟੀ. ਸੀ. ਐਲ, ਪਟਿਆਲਾ	
ਉਪ-ਵਿੱਤ ਸਲਾਹਕਾਰ-I	ਏ. ਓ. / ਸੀ. ਪੀ. ਸੀ
ਉਪ-ਵਿੱਤ ਸਲਾਹਕਾਰ-II	ਏ. ਓ. ਤਰਜ
ਸ਼ਾਹੀਕ ਨਿਗਮ: ਇੰਜ: ਵਣਜ	ਏ. ਓ. ਐਲ. ਐਸ. ਟੀ. ਸੀ.
ਏ. ਓ. ਵਣਜ	ਏ. ਓ. / ਏ. ਆਰ. ਆਰ
ਸੀ: ਨਿੱਜੀ ਸਕੱਤਰ	

27/1

Dy. No. 20.../SPS/FA/PSTCL
Dated: 29/01/2016

ENCLOSURE 1 : KEY FEATURES OF TAILOR MADE AND BEST IN CLASS ICICI BANK SALARY ACCOUNT

ICICI Bank undertakes to provide following facilities/services to Government of Punjab Personnel drawing their salary through any of its branches:

A. Tailor made Insurance cover :(Amount Rs. in lacs)

		Rs.	Rs.
Working personal	<u>Personal Accidental Death Cover</u>		
	- On salary credit for last 3 months	10	
	- And usage of debit card on POS/internet for more than Rs. 499	16	26
	<u>Air Accidental Cover</u>		60
	- for tickets booked through Debit card		
	<u>Natural Death Cover</u>		
	On salary credit for last 3 months		1.25
Companion Account	<u>Personal Accidental Death Cover</u>		
	- on usage of debit card on POS/internet for more than Rs. 499		5
	<u>Air Accidental Cover</u>		30
	- for tickets booked through Debit card		
Retired Personnel	<u>Personal Accidental Death Cover</u>		
	- On pension credit for last 3 months	8	
	- And usage of debit card on POS/internet for more than Rs. 499	12	20
	<u>Air Accidental Cover</u>		30
	- for tickets booked through Debit card		

For detailed inclusion and exclusion from insurance cover please refer Annexure I.

B. Key features of ICICI Bank Salary Account

- **Extended Business Hours**

Weekdays (Incl-Saturdays) : 9.30AM to 4.30 PM

9.30AM to 5.00 PM (SME branches)

8.00 AM to 8.00 PM (Select Branches)

- **ATMs** - Free **UNLIMITED** transactions at ICICI and Other Bank's ATMs.
- **MySavings Rewards** - earn reward points on transactions conducted on ICICI Bank Savings account such as bill pay, recurring FD etc.
- **I-Direct** - ICICI Bank's unique 3-in-one account allows trading on the award winning ICICI Direct online platform which integrates the
 - Banking
 - Broking and
 - Demat accounts.

I-Direct Account opening charges (presently of Rs.975/-) waived off. Also first year AMC on demat account is waived off.

- **Public Provident Fund** - First Private sector bank to offer online facility with option to have standing instruction.
- Option for subscription to **National Pension Scheme (NPS)**

C. OTHER IMPORTANT FEATURES

ICICI Bank offers solutions for easy disbursements of salaries and numerous other benefits

- **Zero Balance Savings account** (No charges would be levied for minimum balance)
- **Family Plus Account** for family members - A Zero balance account for parent, spouse or adult child.
- Fast and efficient account opening process through **TABLETS** and with 'Instant Kit' so that employees get all deliverables Cheque book, Debit Card, Net Banking & Phone Banking password on the same day.
- Waiver of DD/PO charges for up to Rs. 1 lakh per day
- Free Inter-Bank Money Transfer through online NEFT
- Free International Gold Debit Card

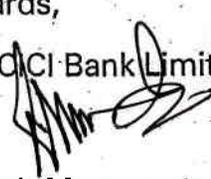
- ATM withdrawal of Rs. 75,000/- and POS limit of Rs. 1.25 Lakh
- Facility to increase or decrease of ATM and POS limits depending on the individual customer's need
- Free Lost Card Liability of Rs.2 lakh
- Purchase protection on debit card of Rs. 1 Lakh
- Instant debit card on loss or damage.
- Petrol surcharge waiver at Select HPCL petrol pumps in India on ICICI Bank EDC terminals.
- Free personalized Payable-at-par cheque book of 25 cheque leaves per quarter.
- Free monthly Email Account statements.
- Free Passbook facility (optional).
- Exclusive discount on Safe Deposit Lockers
- Dedicated Relationship Manager at all major locations to cater to the financial needs of the employees as well as the employer.
- We propose to install our bank ATMs at Government establishments and other important establishments or offices of your organisation through mutually agreed terms.
- Travel Card – For executives traveling abroad; available in multiple currencies.
- Mobile Money – An innovative payment solutions, for payment option through mobile phones, without the need for a physical Credit Card.
- Account Portability
- Anywhere banking facility
- Missed Call Services for Unlimited Balance Enquiry
- Anywhere Banking – through our wide network of 4050 Branches and 12518 ATMs across India
- Free personalized Payable at Par Cheque Book. Free multicurrency usage of Cheque Book
- Free Quarterly Account Statement/ Monthly E-mail Statement (optional)
- Free Passbook Facility

- Free 24x7 Internet Banking, Mobile Banking and Phone Banking
- Free Mobile and E-mail Alerts (Insta Alerts) on transactions
- Free Inter Bank Money Transfer through NEFT
- Joint Account/ Nomination Facility
- Standing Instructions Facility
- Financial Planning, Investment and Advisory Services
- Sweep-in Facility from the FDs into the Salary Savings Account (On request)
- Free Unlimited Cash deposit and Cash Withdrawal at Base branch
- Free Cash Deposit upto 50000 at Non-base branch also (Self as well as Representative)
- Regular Service Camps at your premises
- Loan facilities at preferential Rates of Interest
- Facility to take over your loan existing with Other bank
- Option for subscription to :
 - Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJBY)
 - Pradhan Mantri Suraksha Bima Yojna (PMSBY)
- The bank has a service of 'Voice Biometric' to authenticate customers based on their speech patterns.
- Invest@ease - Make investments through ICICI Bank Internet Banking
- iWish - A unique deposit that helps save for specific goals
- Free utility payments (Bill Pay)
- Account Portability that retains the same account number and debit card/cheque book
- Home Search - Advisory Services to identify suitable Property
- Mobile Money – An innovative payment solutions, for payment option through mobile phones, without the need for a physical Credit Card.

Assuring you of the best of our services and looking forward to serve you,

Regards,

For ICICI Bank Limited,


Branch Manager