



We understand your world

HDFC Bank Limited,
Booth No 72,
Lela Bhavan Market,
Patiala - 147001

28

11th Feb 2016

To

The Finance Dept
PSTCL
Patiala

Dear Sir,

Please put up.

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16/2

HDFC Bank Salary Account Offer for Employees of Punjab State Government.

In this regard, we are pleased to inform that we have further upgraded our salary account offer for Punjab Government employees.

Revised offer is as under:

Salient features of HDFC BANK Salary account:

1. Zero Balance salary accounts (Bank will not take any minimum balance charges)
2. Life insurance cover (Natural Death) of **Rs 1.25 lacs** (Free of cost)
3. Accidental Death Cover of **Rs.30 lac** for employees (Free of cost)
 - 10 Lacs (without any condition)
 - 20 Lacs (with one swipe on POS machine / digital channels once in six months irrespective of any amount)
4. **Air Accident death cover of Rs.60 lac** (Tickets should have been purchased through debit card linked to salary account)
5. **Permanent disability coverage up to Rs 5 lacs**
6. **Benefits to Retiring employees**
 - Zero Balance account facility
 - Accidental death cover to Rs.5 lac subject to one swipe on POS machine / digital channels once in six months irrespective of any amount. This facility, in particular, will be available till the age of 70 years.
 - This is subject to condition that one salary credit should come into the account before retirement and also pension coming to this account regularly.

www.hdfcbank.com

Diary No. 249/SPS/FA/PSTCL
Dated 16/2/16

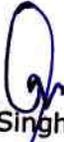
7. Zero balance **Family Account** (Bank will not take any minimum balance charges)
- **Rs.5 lac Personal Accident** death Cover (with one swipe on POS machine / digital channels in six months irrespective of any amount)
 - **Rs.30 lac Air Accident** death cover (Tickets should have been purchased through debit card)
 - Free of cost debit cards

Detailed features are attached as Annexure 1

In view of the above, we request you to please consider our proposal and give us an opportunity to extend our relationship with your esteemed department / Govt.

We look forward to bringing a world of convenience to your banking experience. Assuring you of delivering the very best to you.

With Regards



Chandeeep Singh
Branch Manager
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Email - chandeeep.singh@hdfcbank.com

Annexure 1

HDFC Bank Salary Account Offer for Employees of Punjab State Government.

- 1 Zero balance salary accounts (Bank will not take any minimum balance charges).
- 2 Life insurance cover (Natural Death) of **Rs 1.25 lacs** to the employee (Free of cost)
- 3 **Accidental Death Cover of Rs.30 lac for employees** (Free of cost)
 - 10 Lacs (without any condition)
 - 20 Lacs (with one swipe on POS machine/ digital channels once in six months irrespective of any amount)
- 4 **Air Accident death cover of Rs.60 lac.** (Tickets should have been purchased through debit card linked to salary account)
- 5 **Permanent disability coverage up to Rs 5 lacs**
- 6 **Benefits to Retiring employees**
 - Zero Balance account facility
 - Accidental death cover to Rs.5 lac subject to one swipe on POS machine/ digital channels once in six months irrespective of any amount. This facility, in particular, will be available till the age of 70 years.
 - This is subject to condition that one should come into the account before retirement and also pension coming to this account regularly.
- 7 **Zero balance Family Account** (Bank will not take any minimum balance charges)
 - Rs.5 lac Personal Accident death Cover (with one swipe on POS machine/ digital channels once in six months irrespective of any amount)
 - Rs.30 lac Air Accident death cover (Tickets should have been purchased through debit card)
 - Free of cost debit cards
- 8 **Free Platinum Debit Card** along with other features like
 - ATM cash withdrawal limit of Rs. 1,00,000/- per day & Shopping limit of Rs. 2,75,000/- per day
 - **Purchase Protection : Zero Liability** on fraudulent usage on **lost or stolen cards** on Point of Sale transaction up to a maximum of **Rs.1 lakh per card**
 - Petrol surcharge waiver at all petrol pumps in India (up to a maximum of Rs.750 PM per card)
 - 1% cash back (upto Rs 750/pm) on any purchase, online or at merchant outlets, at any time of the year.
 - Complimentary Airport lounge access.

- Loss of checked baggage - sum assured Rs 20000/-
 - Fire and burglary for the items purchased under Debit card (upto 6 months) sum assured Rs 50000/-
 - For any claims under Fire & Burglary insurance/Loss of checked baggage insurance to be accepted & processed, the cardholder should have carried out at least 1 purchase transaction using the Debit card, within 3 months prior to the event date.
- 9 **50% discount on lockers** & preferential allotment.
 - 10 **Preferential rates** on All type of Loans (Home Loan, Auto Loan, Personal Loans, Gold Loan, Loan against securities & other loans). Eligibility as per net salary of the employee.
 - 11 **Smart Overdraft Facility** - Net 2 months' salary (salary on OD) basis specific request of employee and max Rs 1.50 Lacs.
 - 12 **Credit Card** as per eligibility
 - 13 **Free Demat Account** (Folio maintenance charges for 1st year)
 - 14 **Free Trading Account*** (fees will be waived off in case of activation of account in 120 days)
 - 15 **Free Demand Draft** payable at HDFC Bank locations.
 - 16 Unlimited access to other bank ATMs across the country.
 - 17 **Premium Banking** – Eligible customers to be raced to our Managed programmes.
 - 18 Free Net banking/Mobile banking/ Insta alerts
 - 19 Comprehensive and secure online banking platforms that can be accessed 24x7.
 - 20 **Preferential rates** on Foreign Exchange
 - 21 **Free** Passbook facility.
 - 22 **Free** monthly account statement by post/ Email account statement.
 - 23 **Free** facility for Standing instructions
 - 24 **Multicurrency ForexPlus card-** Available in 21 currencies
 - 25 **Toll Free Mobile banking** – Get your account details like balance, mini statement chequebook request & account statement request by giving a miss call
 - 26 **Prepaid Mobile Recharge (Net Banking)** – Recharge your prepaid mobile phone, direct from your bank account.
 - 27 **Free Utility Payments (Bill pay)** – Pay your electricity, telephone, mobile bill & insurance premiums through net banking.
 - 28 **Smartbuy** – Now avail exciting offer like discount of flight tickets, Electronic items food fiesta etc
 - 29 **Payzapp** -
 - It is a complete payment solution, giving you the power to pay in just One Click.

- With Payzapp you can shop on your mobile at partner apps, buy movie tickets, music and groceries, compare and book flight tickets and hotels, shop online and get great discounts at SmartBuy, send money to anyone in your contact list, pay bills and recharge your mobile, DTH and data card.
- 30 **Chillr** - It is a revolutionary new app that lets you send money immediately to anyone in your phone book, 24 hours a day, 7 days a week.
- 31 Comprehensive and secure online banking platforms that can be accessed 24x7.
- 32 **Dedicated Relationship Manager** to cater to the financial needs of employees as well as the department
- 33 **Dedicated Service Helpdesks at your premises** to ensure your every query related to banking is efficiently solved, with our expertise

Features	HDFC Bank	ICICI Bank	IDBI Bank	SBOP	PNB
Employee Accounts					
Natural Death Cover	1.25 Lac (on salary credit For 1 month)	1.25 Lac (on salary credit for last 3mth)	Nil	Nil	NIL
Personal Accidental Death cover	30 Lacs (20 lacs with one swipe in 6 mth irrespective of any amount)	26 lacs (after three salary credit & 16 lacs on min swipe of rs 499)	3 lacs	12 lacs	2 lacs
Air Accidental Death Cover	60 Lacs	60 Lacs	NA	Nil	NIL
Permanent Disability	5 lacs	NIL	5 lacs	Nil	NIL
Smart OD	2 mth salary and Max 1.50 lacs	Not Provided	Not specified the limits	2 month salary and Max 1 lacs	1 mth salary and Max 1 lac
Salary Credit Required for Insurance	1	3	Not specified the limits	Not specified the limits	Not specified the limits
Family Accounts					
Personal Accidental Death cover	5 lac (with one swipe in 6 mth irrespective of any amount)	5 lac (min 499 POS transaction)	5 lacs	Nil	NIL
Air Accidental Death Cover	30 Lacs	30 Lacs	NA	Nil	NIL
BRANCHES					
Branches in Punjab Chandigarh	Approx 475	Approx 240	Approx 85		

