

Madam/ Dear Sir,

We congratulate you on your appointment in the prestigious institutes - PSTCL. While you will be busy in delivering your best to your employer, we-State Bank of India, would like to assist you in all your banking needs. Be its your requirement for some savings instruments or some requirement of Loan or some investment plans, we **State Bank of India, The Banker to Every Indian**, deliver you through its vast network of over 22,000 branches and 62,000 ATM across nation.

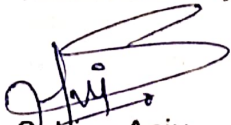
To start with, we would like to offer you with our **Corporate Salary Package** account that comes with bundles of benefits, besides **crediting Salary first than any other bank**. Rest below are the salient features\* of our salary accounts and for more details please refer our pamphlet attached herewith:

- **No Minimum Balance** required to be maintained.
- **No Annual Maintenance Fees** for ATM.
- **Free ATM Debit Cards**.
- **Free unlimited Transactions** at SBI and Non-SBI ATMs.
- **Free Cheque Books**.
- **Auto Sweep Facility**.
- **Facility of Easy Overdraft** upto 2 month's Net Salary\*.
- **Free Complementary Personal Accidental Death Insurance** Cover upto Rs.20.00 Lakhs\*.
- **Free Complementary Air Accidental Insurance** Cover upto Rs.30.00 Lakhs\*.
- **Add-on Cover for Higher Education**, Maximum Rs.5.00 Lakhs\*.
- **Add-on Girl Child Cover for Marriage** upto Rs.5.00 Lakhs\*.
- **Get Facility of YONO Cash**.
- **Get Home loan, Car Loan, Personal loan, Education Loan and Gold Loan** at competitive Interest Rate.

All these and much more by just having your salary account with SBI. Just carry your appointment letter, Copy of Pan Card, Aadhar Card and two photographs for opening of your salary account with nearby SBI branch.

We look forward for your association with SBI, for further clarification please feel free to contact at following numbers.

Yours Faithfully



Sabina Anju  
Corp Salary Relationship Manager  
Mobile No-9034014570, 9779586120

**Features of Corporate Salary Package (CSP):**

Variants	CSP Lite	Silver	Gold	Diamond	Platinum
Eligibility (Based Net Monthly Salary)	Net Monthly Salary of Rs. 5,000 and below Rs. 10,000	Net Monthly Salary of Rs. 10,000 and up to Rs. 25,000	Net Monthly Salary of Rs. 25,001 and up to Rs. 50,000	Net Monthly Salary of Rs. 50,001 and up to Rs. 1,00,000	Net Monthly Salary above Rs. 1,00,000
<b>BENEFITS</b>					
Min. Balance Requirement	NIL (No minimum balance required to be maintained)				
Concession in Annual Locker Rental	Nil	Nil	Nil	15% of applicable rate	25% of applicable rate
ATM cum Debit Card	Applicable as per regular SB Account	Free, Domestic Classic Debit Card	Free, International Gold Debit Card	Free, International Platinum Debit Card	
		<ul style="list-style-type: none"> <li>• Subject to written consent of the customer</li> <li>• No Issuance Charges and Annual Maintenance Charges</li> <li>• Add on card for spouse free of cost for joint account holder</li> </ul>			
Transactions at ATMs	Applicable as per regular SB Account	State Bank & Other Bank ATMs: Unlimited Free			
Demand Draft	Applicable as per regular SB Account	Unlimited Free, if issued through Salary Account			
Setting up SIs within SBI	Applicable as per regular SB Account	Free			
Multi City Cheques (Payable at par at all Branches)	Applicable as per regular SB Account	Cheque Leaf charges: NIL (except for bulk requirement i.e., in excess of 25 cheque leaves at a single instance in a month)			
Easy Overdraft up to 2 month's Net salary, subject to minimum residual service of 6 months	Not Available	Not Available	Not Available	Maximum limit Rs.1,50,000/-	Maximum limit Rs.2,00,000/-
NEFT/RTGS	Applicable as per regular SB Account	Waived except transactions originated through Branch Channel by Silver and Gold variant CSP account holders			
SMS Alerts	Applicable as per regular SB Account	Free			
Auto Sweep Facility (Available only on customer's request)	Applicable as per regular SB Account	<ul style="list-style-type: none"> <li>• Threshold Amount: Rs.35,000/-</li> <li>• TDRs/ STDRs to be created for a minimum amount of Rs,10,000/- (and in multiples of Rs.1,000/-) in any one instance.</li> </ul>			
Reimbursement Current Account	Not Available	<ul style="list-style-type: none"> <li>• Available</li> </ul>			
Other Facilities	As applicable/ available to Regular Savings Bank account				
<b>COMPLIMENTARY INSURANCE COVERS</b>					

<b>Personal Accident Insurance (Death) cover</b> (Available for active Salary accounts even if balance is zero and without any ATM/POS transaction, terrorist attack also covered)	Rs. 1 Lac	Rs.1 lac	Rs.5 lac	Rs.15 lac	Rs.20 lac
<b>Air Accident Insurance (Death) cover – For CSP</b> (AAI cover claim will be treated as a valid claim only in event of death occurring while undertaking journey by Airline / Aircraft and the related air ticket having been purchased by debit to Salary Package <u>using Cheque / State Bank Debit Card / Internet Banking or where ticket is not required to be purchased by the account holder (e.g., service / combat / chartered aircrafts of Defence / Paramilitary / Police forces) or is provided by the department for official duty.</u> )	Not Available	Not Available	Rs.5 lac	Rs.20 lac	Rs.30 lac
<b>Add on Cover</b> {Applicable with Personal Accident Insurance (Death) Cover} (Terms and Conditions apply)	<ul style="list-style-type: none"> <li>• Cost of Plastic Surgery in burn cases - Maximum Rs. 10 lac</li> <li>• Transportation of imported medicine - Maximum Rs. 5 lac</li> <li>• Death after Coma after accident (more than 48 hrs) – Maximum Rs. 2 lac</li> <li>• Air Ambulance – Maximum Rs.10 lacs</li> <li>• Child Higher Education Cover (for Graduation) age between 18-25 Years. –25% of entitled PAI cover. (If PAI claim is found admissible) - Maximum Rs. 5 lac</li> <li>• Girl Child Cover for Marriage (Age 18-25 Years) – 10 % of entitled PAI Cover. (If PAI claim is found admissible) - Maximum Rs. 5 lac</li> <li>• Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident) - Maximum Rs.20,000/-</li> <li>• Repatriation of mortal remains – Maximum Rs.20,000/-</li> <li>• Ambulance charges- Maximum Rs. 15,000/-</li> </ul>				

