

Banking, Financial Control & Investments Division
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भारत संचार निगम लिमिटेड
(भारत सरकार का उपक्रम)
BHARAT SANGHAR NIGAM LIMITED
(A Govt. of India Enterprise)

No. 1-1/BFCI/Misc./2017-18

dated at ND, the 22/03/2018

To

All Heads of Telecom Circles

SUBJECT: GOVERNMENT SALARY ACCOUNT OFFER BY HDFC BANK.

HDFC Bank Limited has proposed Government Salary Account to BSNL employees with special offers/features as enumerated in the enclosure attached.

It is requested the same may be circulated in your Circle.

This is issued with the approval of General Manager (BFCI).


(L. L. BHATNAGAR)

Dy. General Manager
(Banking, Financial Control & Investments)

Regd. Office: Bharat Sanchar Bhawan, Janpath, New Delhi -110 001
Corporate Office: Bharat Sanchar Bhawan, Janpath, New Delhi-110 001 Website: www.bsnl.co.in

To,
Bharat Sanchar Nigam Limited (BSNL)
New Delhi

Date: March 5th 2018

Sub: HDFC Bank Government Salary Account Offer

Dear Sir,

It gives us great pleasure to introduce the HDFC Bank Government Salary account to you. With superior service and a technologically advanced banking platform, our salary account aims to make banking a pleasurable experience for you.

Please find below the distinguished Salary offer exclusively for BSNL employees:

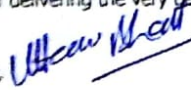
Benefits to the Employee

- **Life time free Zero Balance Salary Accounts for Self**
- **Zero Balance Account for Family members.**
- Salary account benefits will be applicable to the account even after retirement of the employee, subject to pension credit to the account
- Fast and efficient account opening process with the availability of an 'Instant Kit' so that employees get their Chequebook, Debit Card, NetBanking & PhoneBanking password on the spot
- **Consumer Durables Loans** on select products/ models of leading brands (in all Reliance Digital stores*) at No Cost EMI*. Additional offer - Rs. 1,000 cashback on purchase between Rs. 10,000 to 30,000; Rs. 2,000 cashback on product purchase beyond Rs. 30,000 – offer valid up to 31st Mar'18. List of Stores attached with the Offer Letter
- **Overdraft facility against salary** credit happening in HDFC Bank Salary Account. (Limit up to 2 times the salary, Minimum Net Monthly Salary of Rs 20,000/-, Max limit of Rs 1 lac at Pricing of 18.00% on utilization)*
- **Free Personal Accident Death cover** of up to Rs.15 lakhs* (subject to minimum 6 online / PoS transactions per month) and free Air Accidental Death cover of up to 1.25 Cr.
- **Free Unlimited Access to HDFC bank and other bank ATMs** across the country
- **Free Unlimited Demand Drafts** payable at HDFC Bank branch locations
- **Free Times Points Debit Card** for personnel Personnel and Family member (with family account)
- **Higher ATM Cash Withdrawal** Limits of Rs. 1,00,000/ Day and POS limit of Rs. 2,75,000/Day
- **Zero Liability on fraudulent usage** on lost or stolen cards³ on Point of Sale transaction, a maximum of Rs.4 lakh per card
- **Free personalised Payable at par chequebook** of 25 cheque leaves per half year
- **Public Provident Fund (PPF)** Account with attractive interest rate and returns that are fully exempted from Tax Section 80C
- **Personal Loan Program** for Govt Pensioners
- **Premium Banking programmes** to suit every lifestyle with Personalised attention from dedicated Relationship Manager

Apart for all the special offer mentioned above, avail of our superior loan products with customized and special relationship pricing for BSNL salary account employees with faster processing and less documents including wide range of Credit Cards with a host of unparalleled features and benefits across categories, Home Loan Balance Transfer, Auto Loan Zip Drive and Personal Loan in 10 Sec (for select customers*)


- Terms & Conditions Apply*

Assuring you of delivering the very best to you!

Yours sincerely, 
Uttam Bhatt

Sr. Manager – Corporate Salary
Contact No. 9350705152, E Mail ID – Uttam.bhatt@hdfcbank.com

SALARY ACCOUNT PERKS
Special Offers | Priority Service

 **HDFC BANK**
We understand your world

Important Terms and Conditions

- Consumer Durable** - Cashback offer at all Reliance Digital Stores Pan India valid upto 31st Mar'18, specially extended to BSNL employees
 - Rs. 1,000 cashback on purchase between Rs. 10,000 to 30,000
 - Rs. 2,000 cashback on product purchase beyond Rs. 30,000
 Monthly offers will be communicated to BSNL employees on regular basis

- OD Facility** - Pricing of 18.00% on utilization One Limit set up fees of Rs 1000/-

Customer can renew SmartDraft Limit with a nominal fee of Rs. 250/- after 12 months of regular repayments.

The customer to sign the SmartDraft Form along with the Salary Account Opening form, OD form, KYC, Salary Slip, Company ID Proof, Security Cheque Facility is available post 3 salary credits in the Salary Account
Final limit as per credit assessment.

3. Accidental Insurance-

Personal Accidental Death Cover on Salary Account - Covers accidental death resulting within 12 months from bodily injury due to accident only

Eligibility:

Cover provided only to the primary account holder.

On the event date, the account holder

- Is a bonafide employee (aged less than 70 years) of the organization to whom the specific offer has been extended
- Is holding a Premium / Defence Salary Account under the Government Salary Account Program with HDFC Bank and has received salary credit in the month or month prior
- Should have carried out at least one purchase transaction using the Debit Card, within 6 months prior to the date of loss
- In case of Air Accidental Death claim ticket should have been purchased using Debit Card linked to Salary Account

In the event of death of the account holder, the beneficiary to inform the insurance company (through the bank) within 90 days of death and all supporting documents related to the claim needs to be submitted to the insurance company within 120 days from the date of death.

Personal Accidental Death Cover on Platinum Debit Card and Times Point Debit Card

- Personal Accident Death Cover by Air / Road/Rail - Base Sum assured Rs. 5, 00,000. In addition, the customer is also eligible for an accelerated insurance cover of upto Rs. 5 lakhs, basis his/her transactions using the Debit Card at merchant outlets or online

POS/Online Transactions in last 30 days	Base Insurance Cover	Accelerated Insurance Cover	Total Insurance Cover
1	Rs. 5 lakhs	-	Rs. 5 lakhs
2	Rs. 5 lakhs	Rs. 1 lakh	Rs. 6 lakhs
3	Rs. 5 lakhs	Rs. 2 lakhs	Rs. 7 lakhs
4	Rs. 5 lakhs	Rs. 3 lakhs	Rs. 8 lakhs
5	Rs. 5 lakhs	Rs. 4 lakhs	Rs. 9 lakhs
6 and above	Rs. 5 lakhs	Rs. 5 lakhs	Rs. 10 lakhs

- Debit Card holders are required to use their Debit Card at retail OR on-line stores at least once every 30 days to keep the free Personal Death Insurance cover on their Debit Card active.
- In case of International air coverage claim, International air ticket should have been purchased using Platinum Debit Card /Times Points Debit Card linked to Salary Account
- Loan offers - Avail of our superior loan products with special relationship pricing for salary account customers and faster processing

Personal Loan*			New Car Loan (AL/ALE/RAL/APL)*		Two Wheeler Loan*	
NTH	IRR	PF	Loan Amount	>= Rs. 3 Lacs	IRR	15.50%
NTH >=75K	10.99%	1.50%	Rate	8.90% Onwards	PF	Nil
NTH >=50K	11.49%	1.50%	Processing Fees	Nil	Doc Chgs	Rs. 1000
NTH >=30K	13.49%	1.50%	Docs Charges	Rs. 600 + GST	PDD Chgs/Stamping	Rs. 531/ Actual
			Collateral Charges	Rs. 450 + GST	Tenure	18 Months & Above
Home Loan*	Upto Rs. 30 Lakhs - Women Special Rate - 8.35%; Others - Rate - 8.40%; Between Rs. 30.1 - Rs. 75 Lakhs - 8.50%; Above Rs. 75 Lakhs - Rate - 8.55%;			Processing Fees - 0.5% on the loan amount plus taxes OR Rs. 10,000 plus taxes whichever is lower		

*Terms & Conditions Apply

Consumer Durable Loan Offer

Store Locator – Reliance Digital Store –

State	City
ANDRAPRADESH	GUNTUR
	HYDERABAD
	RAJAHMUNDRY
	TIRUPATI
	VIJAYAWADA
	VISAKAPATNAM
	ASSAM
BIHAR	MUZAFFARPUR
	PATNA
CHATTISGARH	RAIPUR
DELHI	AGRA
	DELHI
DELHINCR	FARIDABAD
	GHAZIABAD
	GURGAON
	NOIDA
GUJRAT	AHMEDABAD
	ANAND
	BARODA
	GANDHINAGAR
	JAMNAGAR
	RAJKOT
	SURAT
	VADODARA
	HARYANA
JHARKHAND	BOKARO
	DHANBAD
	JAMSHEDPUR
	RANCHI
KARNATAKA	BANGALORE
	HUBLI
	MANGALORE
	MYSORE

State	City	
MAHARASHTRA	AHMEDNAGAR	
	AMRAVATI	
	AURANGABAD	
	DHULE	
	DOMBIVALI	
	GOA	
	JALGAON	
	JALNA	
	KALYAN	
	MUMBAI	
	NAGPUR	
	NANDED	
	NASIK	
	PUNE	
	SOLAPUR	
	THANE	
	ULHASNAGAR	
	BHUBANESHWAR	
	ORISSA	CUTTACK
		ROURKELA
AMBALA		
PUNJAB	AMRITSAR	
	CHANDIGARH	
	JALANDHAR	
	LUDHIANA	
	PATIALA	
	AJMER	
RAJASTHAN	JAIPUR	
	JODHPUR	
	KOTA	
	UDAIPUR	

State	City
KERALA	COCHIN
	KOTTAYAM
	THRISSUR
	TRIVANDRUM
MADHYAPRADESH	BHOPAL
	GWALIOR
	INDORE
	JABALPUR
	UJJAIN
WEST BENGAL	ASANSOL
	BURDWAN
	DURGAPUR WB
	HOOGHLY
	HOWRAH
	KOLKATA
SILIGURI	
TAMIL NADU	CHENNAI
	COIMBATORE
	SALEM
	THIRUNELVELI
	TRICHY
	TUTICORIN
TELAGANA	KHAMMAM
	WARANGAL
UTTARAKHAND	DEHRADUN
UTTARPRADESH	ALLAHABAD
	BAREILLY
	KANPUR
	LUCKNOW
	VARANASI