

# હિસાબ નિયામકશ્રીની કચેરી

નવસારી કૃષિ યુનિવર્સિટી,  
નવસારી

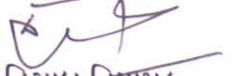
## પરિપત્ર

વિષય : એચ.ડી.એફ.સી. બેન્ક દ્વારા સેલેરી પેકેજ અંગેનું  
માર્ગદર્શન માટે નો સેમીનાર કરવા બાબત...

અત્રેની નવસારી કૃષિ યુનિવર્સિટીનાં અધિકારીશ્રી / કર્મચારીઓને જણાવવાનું કે, એચ.ડી.એફ.સી. (HDFC) બેન્ક દ્વારા એક સેમીનારનું આયોજન કરવામાં આવેલ છે. જેમાં તેઓશ્રીની બચત તેમજ રોકાણો અંગેનાં વિવિધ પેકેજોનું માર્ગદર્શન પુરૂ પાડવામાં આવનાર છે, જેમાં મુખ્યત્વે સેલેરી પેકેજ માટે મળવાપાત્ર લાભાલાભની વિસ્તૃત માર્ગદર્શન કરવામાં આવનાર હોય જેનો દરેક અધિકારીશ્રી / કર્મચારીઓને લાભ લેવા જણાવવામાં આવે છે.

- ૧) સેમીનારની તારીખ અને વાર : તા. ૨૮/૦૧/૨૦૧૮ અને સોમવાર
- ૨) સમય : ૧૪.૩૦ કલાક થી ૧૫.૩૦ કલાક દરમ્યાન
- ૩) સ્થળ : ન.મ.કૃષિ મહાવિદ્યાલયનાં સેમીનાર હોલ ખાતે

જા.નં.નકૃયુ/હિનિશ્રી/૩૯૭/૨૦૧૮  
નવસારી, તારીખ : ૨૨/૦૧/૨૦૧૮



હિસાબ નિયામક  
નવસારી કૃષિ યુનિવર્સિટી  
નવસારી

To,  
The Comptroller  
Navsari Agricultural University  
Navsari

**Sub: HDFC Bank Corporate Salary Account Offer**

Dear Sir,

It gives us great pleasure to introduce the HDFC Bank Corporate 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.**

### Key Benefits

- Access to all HDFC Bank branches and ATMs on a real-time online basis 4,715 Branches and 12,260 ATMs in 2,657 Indian towns and cities
- Access to other bank ATMs across the country
- Times Points Debit Card with higher limits for cash withdrawal at ATMs and usage at shopping outlets
- Complete suite of loan products to meet all your requirements with quick processing
- Widest range of Credit Cards – we have a card to address every need
- No need to fill lengthy forms - simply transfer your funds Online from salary account to Public Provident Fund (PPF) Account
- Additional tax benefits backed by superior returns - Signup for NPS account today
- Premium Banking – A world of customised solutions taken care of by your own Relationship Manager
- Investments and Insurance solutions – for a secure future for you and your loved ones
- Comprehensive and secure online banking platforms that can be accessed 24x7. Now bank from wherever you are, whenever you want – choose from a wide range of options like PhoneBanking, MobileBanking, NetBanking, NetBanking through mobile browser through applications on Apple iPhone Platform, Android Platform, Missed Call Banking and SMSBanking
- Corporate Microsite – a customised webpage highlighting our offers for your employees at no cost to you
- And a lot more.....

To explore all that HDFC Bank has to offer, please read our attached salary offer. We look forward to bring a world of convenience to your banking experience.

Assuring you of delivering the very best to you!

Yours sincerely,



Mr Mikul Kapadia  
Branch Manger  
HDFC BANK LTD

## Salary Offer

### Benefits to the Employer

You get the power to simplify your salary disbursement process, avail interesting prepaid card solutions and much more.

- **Account Opening at multiple locations** where HDFC Bank has presence
- **Dedicated Relationship Manager in major locations** to cater to the financial needs of the employer as well as the employees
- **Dedicated Service Helpdesks at your premises** to ensure your every query related to banking is efficiently solved, with our expertise
- **Quick and easy salary disbursal**
  - Disbursements can be made from your office through **ENet** – a secure online banking platform for corporates
    - ✓ Enjoy reduced paperwork and costs
    - ✓ Employees receive their salary credit instantly–real-time processing with confirmations
    - ✓ Direct transfer of salaries/reimbursements to employees' accounts
    - ✓ Assurance of increased security – with the help of 'Digital Certificates'
    - ✓ You can view your corporate current account balance, pay taxes, make vendor payments etc.
  - Alternatively you can opt to credit salaries through any of our branches
- Option to open accounts of your Expatriate employees
- For the convenience of your employees, **ATM** basis mutual discussions and feasibility
- **Microsite**
  - A customised webpage highlighting our offers for your employees. It can be accessed from the desktop of every employee through a dedicated URL
  - Employees can avail a wide range of our products and services on the microsite
  - Connect to microsite just like browsing any other site on the Internet
  - Webpage will be developed by HDFC Bank at no cost to you and will not intrude in your IT infrastructure
- **Prepaid Cards**
  - **ForexPlus Chip Card** – An apt secure solution for executives travelling abroad, this card with EMV chip is available in 10 currencies to make travelling even simpler and hassle-free
  - **Multicurrency ForexPlus Card** – Available in 23 currencies, this card is accepted around the world and can be used to withdraw cash at POS (Point of Sale) in any currency making your travel convenient and secure
  - **Giftplus Card** – A great alternative to cash and gift-vouchers. Gifting or providing employees with necessary incentives is easier with the Giftplus Card
  - **Foodplus Card** – A meal allowance card for employees that can be loaded / reloaded with the amount from a remote location. This card is accepted at all domestic VISA shopping outlets
  - Pricing for the above cards available on request
  - Forexplus and Giftplus Cards can be issued to individuals as well
  - **Money Plus Card** – An exclusive payment card, HDFC MoneyPlus Card is for corporate employees and business partners for managing their reimbursement/small salary credits/Incentives etc.
- **Preferential rates** on Foreign Exchange
- **Corporate Credit Cards** with individual or corporate liability, along with the company name endorsed on the card

### Benefits to the Employee

- Zero Balance Savings 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**
- Convenience of 'anywhere banking' at all our branches



- **Free Personal Accident Death cover** of Rs.5 lakhs<sup>1</sup> on the salary account
- **Free Air Accident Death cover** of Rs.25 lakhs<sup>1</sup> on the salary account
- **Access to HDFC bank ATMs across the country** - Maximum of 5 transactions free in a month
- **Access to other bank ATMs** across the country - Maximum of 5 transactions free in a month with a cap of Maximum 3 free transactions in Top 6 Cities\*\*
- **Free Demand Drafts** upto Rs.25,000 per instrument payable at HDFC Bank branch locations
- **Free Times Points Debit Card** for the primary holder

Features on Times Points Debit Card	
Free Personal Accident Death cover	Upto Rs.10 lakhs <sup>2</sup> on the card
ATM withdrawal Limit	Rs 1,00,000 per day
Shopping Outlets	Rs 2,75,000 per day at merchant outlets
International Air Coverage	Rs 1 Crore*
Online discount on Lifestyle, dining, entertainment & grocery	Minimum discount of 10%*
Petrol surcharge waiver	Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swipe machines at government petrol outlets (HPCL/ IOCL/ BPCL).
Airport Lounge access offer	The card also gets you complimentary access to Clipper lounges at airports across India.

- **Free International Debit Card for all other holders**
- **Zero Liability on fraudulent usage on lost or stolen cards<sup>3</sup>** on Point of Sale transaction, a maximum of Rs.4 lakh per card
- **Transfer funds to accounts in any bank** in India through NEFT and RTGS on Netbanking
- **Free personalised Payable at par chequebook** of 25 cheque leaves per half year
- Option of free Account Statements on Email and free Passbook facility
- Option of Reimbursement Account linked to the same debit card
- **Free Zero Balance Salary Family Account** with
  - **Customised features** similar to the main salary account
  - **Free Personal Accident Death cover** of Rs.1 lakh<sup>4</sup> on the account
  - **Free Air Accident Death cover** of Rs.5 lakh<sup>4</sup> on the account
  - Access to other bank ATMs across the country – same as main salary account
  - **Free Times Points Debit Card** for the primary applicant

Features on Times Points Debit Card	
Free Personal Accident Death cover	Upto Rs.10 lakhs <sup>2</sup> on the card
ATM withdrawal Limit	Rs 1,00,000 per day
Shopping Outlets	Rs 2,75,000 per day at merchant outlets
International Air Coverage	Rs 1 Crore*
Online discount on Lifestyle, dining, entertainment & grocery	Minimum discount of 10%*
Petrol surcharge waiver	Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swipe machines at government petrol outlets (HPCL/ IOCL/ BPCL).
Airport Lounge access offer	The card also gets you complimentary access to Clipper lounges at airports across India.

- **Premium Banking programmes** to suit every lifestyle
  - Personalised attention from dedicated Relationship Manager
  - Investment Services to help you make the right choice for your assets
  - Relationship Pricing across products like loans, foreign remittances and much more

*Murad*



- Even your family members can enjoy these special privileges - we know that your family is important to you
- **Special eligibility criteria** for HDFC Bank Salary Account customers<sup>5</sup>
  - Salary Credit of  $\geq$ Rs.75,000 up to Rs.2 lakhs per month – Classic Programme
  - Salary Credit of  $\geq$ Rs.2 lakhs up to Rs.5 lakhs per month – Preferred Programme
  - Salary Credit of  $\geq$ Rs.5 lakhs per month – Imperia Programme

## Direct Banking Channels

Comprehensive and secure online banking platforms that allow you to access the bank 24x7 - wherever you are, whenever you want.

### PERKS App

- Stay updated on latest offer, products and deals
- Instantly connect with your Corporate Salary RM for all your queries or banking needs
- Update your Employer details to avail preferential loan rates and exclusive offers for your corporate
- Apply for any product in just a click - Get Car and Personal Loan approvals within 30 minutes\*
- One click access of our toll-free numbers, now know your account balance, request for chequebook and much more with our Missed Call banking service
- Watch videos that help you simplify the way you bank
- Download now from Google Play Store / App Store

### PayZapp

#### 5 comprehensive payments with PayZapp

- **Online shopping:** Experience One Click payments on partner apps such as BigBasket, MakeMyTrip.com, Cleartrip.com, Bookmyshow.com and more.
- **SmartBuy:** Get great deals in one place. Compare and book flight tickets and hotels, shop online, buy music and experience one click payments
- **Send Money** instantly to anyone in your phone book or email list.
- **Bill Payments** anytime anywhere
- **Mobile/DTH/Data card Recharge** in just one click

### SmartBuy

- Now avail exciting offers like discount on flight tickets, electronics items, credit cards, food fiesta etc.
- Log on to [smartbuy.hdfcbank.com](http://smartbuy.hdfcbank.com) to view all exclusive offers

### 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.

### UPI (Unified Payment Solutions)

- It is a new transaction technology provided through National Payments Corporation of India (NPCI) to enable account to account transfer across banks.
- Do funds transfer using just a Virtual Address. No beneficiary registration.
- UPI can also be used to pay merchants who accept UPI as a payment mode.
- Secure transactions authorized by a secret MPIN known only to the sender
- Send funds and ask for funds
- Non HDFC Bank account holders can also use UPI as it resides in the non-login section of HDFC Bank MobileBanking App.

### Immediate Payment Service (IMPS) through Mobile

- Send/Receive money 24 x 7, even on bank holidays with Immediate Payment Service (IMPS)

### Virtual RM

- Exclusive Relationship Manager service provided on a Virtual / Digital platform keeping in mind customer convenience (available to select eligible customers)

*M. K. Singh*



- The Virtual Relationship Manager will take care of all the Banking and Investment needs of the customer through an online face-to-face interaction 24x7 / 365 days
- Customers can easily access their Virtual RM through their mobile banking app for an interactive video-chat
- Customers will also enjoy the Imperia and Preferred Banking benefits based on their eligibility
- Preferential pricing on a wide range of products
- Customised investment advice

#### **WatchBanking**

- View Information of all your accounts
- Recharge your Mobile & DTH Connection
- Request A/c Statement & Cheque book
- Locate HDFC Bank ATM & Branch
- Hotlist your Debit Card
- View Notifications sent by HDFC bank
- Call us using Apple Watch

#### **Free NetBanking**

- Get up-to-the-second details of your account, book fixed deposits/recurring deposits, download 5 year historic account statements pay your Bills, Recharge your Mobile/ DTH connection, and much more in a secure environment.
- Conduct 200 + transactions from the comfort of your home or office.
- Access your account in a safe and secure manner with 'Secure Access' on NetBanking- a simple two-step process that greatly enhances your online security – visit [www.hdfcbank.com](http://www.hdfcbank.com)

#### **Free NetBanking on Mobile**

- Access your account in the same way as NetBanking on your internet enabled mobile handset – visit [m.hdfcbank.com](http://m.hdfcbank.com)

#### **Free MobileBanking**

- Access your account on your Mobile Phone – 75+ different types of transactions can be done using Apps and MobileBanking through Browser.
- Apps for Mobile Phones - Applications exclusively for iPhone, BlackBerry, Android, Android Hindi, Windows, Nokia, Banking App for tablets that allow you to check your account balance, transfer funds, pay your bills and conduct many other transactions
- MobileBanking Credit Card Info - A facility through which information about your credit card account can be viewed on the move using your mobile phone
- MobileBanking through SMS - Users without internet enabled phones can access their account using SMS. You can perform a host of functions including accessing your account balance, mini-statement and account statement etc. by sending a simple SMS. SMS 'BAL' to 5676712
- Toll Free MobileBanking - Get your ac details like balance, mini statement, cheque book request & account statement request by giving a miss call.

**Call 1800-270-3333** for an instant balance inquiry

**Call 1800-270-3355** to get your Mini statement

**Call 1800-270-3366** to give request for Cheque Book

**Call 1800-270-3377** to give request for Account Statement

#### **Mobile Lite**

- A quick-to-install banking app that works without internet!
- Use the app in English or Hindi - whatever you find easier.

#### **Prepaid Mobile Recharge (NetBanking)**

- Recharge your prepaid mobile phone, direct from your bank account! You skip the hassles of withdrawing cash and searching for a retailer. Now you can quickly and conveniently recharge – anytime, anywhere.

#### **Missed Call Recharge**

- You can now recharge your mobile phones just by giving a missed call to **73 08 08 08 08**

*M. K. S.*



- What's more – you can connect your family or friend's mobile numbers to your account and allow them to recharge their phone easily too!

#### **Free PhoneBanking**

- Access your Account, Loans, Demat & Investment Services on phone in your preferred language

**HDFC Bank OnChat** – Discover the easiest way to bank with HDFC Bank OnChat. All you need to do is open up your Facebook Messenger, find 'HDFC Bank OnChat', and just say 'Hi'. No more app downloads, figuring out complex menus or loading wallets!

- Recharge your mobile phone
- Book a cab from Ola or Uber
- Pay your utility bills like postpaid mobile, electricity, DTH, data card and
- Pay your utility bills like postpaid mobile, electricity, DTH, data card and

#### **Email and mobile alerts (InstaAlerts)**

- Register for InstaAlerts and get alerts on the activities in your accounts instantly
- Get alerts for salary credits, track payments and receipts, get reminders so that you never forget to pay your utility bills on time

#### **Free utility payments (BillPay)**

- Do away with cheques, late payments, queues and lost bills
- Select from a large number of billers for your electricity, telephone, mobile bills as well insurance premium payments

#### **Standing Instruction on Debit Card / SmartPay on Credit Card Offer\***

- 5% Cashback on Bills registered for Standing Instruction on Debit Card and Credit Card.
- Max Cashback of Rs. 150 per month per customer for the first 6 months.
- Offer Period: Till 30<sup>th</sup> June-17

### **Loan Products**

Avail of our superior loan products with special relationship pricing for salary account customers and faster processing. Go ahead - realise your dreams<sup>6</sup>

#### **Personal Loan**

Whether it's for a dream vacation, wedding in the family or to pay the fees of your child's education – avail of our Personal Loan to fulfil your dream

- Convenience of contacting the bank through SMS, Phone Banking, Web chat or [www.hdfcbank.com](http://www.hdfcbank.com)
- Personal Loan can be disbursed in 10 seconds, 24x7 through NetBanking or ATM for select customers\*
- Exclusive offer with reduced rates on Personal Loans Balance Transfer for loans with other financiers\*
- Flexible repayment in 12-60 months, no guarantor surety/collateral required, loans for all income segments, all CIBIL scores

#### **Home Loan**

The house of your dreams can now be yours with an HDFC Home Loan. The range of Housing Finance products includes Home Loans, Home Improvement/Renovation Loans and Home Extension Loans.

The HDFC Advantage

- Loan approval even before a property is selected\*
- Flexible loan repayment options
- Counselling and advisory services for acquiring a property via expert HDFC Realty team
- Legal and technical assistance, Best-in-Class document storage and retrieval process
- Get e-approval on your loan online

*Conditions apply. All Home Loans from HDFC Ltd. Credit at sole discretion of HDFC Ltd*

#### **New Car Loan**

Get loans for the widest range of cars and multi-utility vehicles, avail up to 100% finance\* on your favourite car, special pricing and exclusive customer privileges like discounts from manufacturers and motor insurance companies

- Zip Drive Process: Car Loan can be disbursed in seconds, 24x7 through NetBanking for select customers\*
- Vahan Gyan (Vehicle research mobile app)\* available for a sound purchase

*M. K. S.*



- World's first Biometric Car Loan approval available at select dealerships within 30 minutes\*
- Hassle-free process and reduced documentation

#### **Used Car Loan**

- Available for all car models at attractive interest rates
- Quick Money - Avail Loan against existing car within seconds through NetBanking\*

#### **Two Wheeler Loan**

- Zip Ride Process: Instant Approval & Disbursal in minutes through Net Banking for Eligible Customers\*
- Loan Approval up to 100% for Pre-Approved Customers\*
- Up to 90% Loan on Appointment letter for employees of Listed companies\*
- Up to 95% Loan on Super Bikes without Income documents for Pre-Approved customers
- Loan up to 80% on Superbike + Accessory funding up to 2 lacs\*
- World's first Biometric TW Loan approval at dealerships
- Apply for a loan sitting anytime, anywhere through Perks App

#### **Offer <Optional – to be deleted where not applicable>**

- <Rate Category 1>
- <Rate Category 2>
- <Processing Fees>
- <Validity if applicable>
- Quick Paise – Avail Loan against existing Two Wheeler within seconds\*

#### **Loan against Security**

- Widest range of collateral accepted in the industry, quick disbursal of loan, anytime anywhere access to your LAS account, pay interest only on utilised limits

#### **Loan against Property**

- Maximum loan to value\*, EMI based loans as well as Overdraft facility available, higher tenure for ease of payments

#### **Gold Loan**

- Unlock the value of your idle asset, quick loan disbursement, unique 3 way sealing to ensure your gold is safe in our locker

### **Credit Cards**

- Choose from amongst the widest range of Credit Cards with a host of unparalleled features and benefits across categories - Super Premium, Premium Travel, Premium Women, Premium, Regular
- We have a card to address every need – from chip-based cards, to co-branded JetPrivilege/Times cards, to cards that offer you accelerated reward points, to ones with unlimited spending power – indulge in the experience of a lifetime

**Call 1800-270-4444 for all loan and Credit Card requirements.**

### **Investments and Insurance**

- Hassle free investment experience through integrated Saving, Demat & Trading Accounts – seamlessly trade & investment in varied options like Equity, Bonds, NCDs, Gold ETFs etc. through multiple channels like Internet, Mobile, Branch, Telebroking etc.
- **Demat Account** and **Online Trading Account** linked to Savings Account (HDFC Securities Account)
- **Investment Services Account** (Mutual Funds through NetBanking)
- **Recurring Deposit and Five Year Tax Saving Fixed Deposit**
- Range of **Life Insurance** products offered by HDFC Life
- **Public Provident Fund (PPF) Account**

*Handwritten signature*





- It is a popular long term investment option backed by Government of India which offers safety with attractive interest rate and returns that are fully exempted from Tax (qualifies for deduction u/s 80C).
- Attractive Interest Rate of 7.9 % that is fully exempt from tax under Section 80C.
- **Sukanya Samridhi Account**
  - Launched by the Prime Minister to meet the expense of the Girl child's higher education and marriage.
  - Attractive interest rate of 8.4%, that is fully exempt from tax under section 80C.

## National Pension System (NPS) – Corporate Sector Mode

The National Pension System (NPS) - introduced by the Government of India and regulated by Pension Fund Regulatory and Development Authority (PFRDA) is one of the most potent employee welfare initiatives being taken by Corporates increasingly, with its superlative tax benefits for employees especially post April'15 due to a separate tax deduction for the same. NPS provides the ability for:

- ✓ Additional 10% of Basic to be provided as a tax-free benefit u/s 80CCD (2).
- ✓ Additional Rs 50,000 u/s 80CCD (1B) to the employees over and above the specified limit of Rs. 1.50 lacs u/s 80CCE.
- ✓ With market linked return and flexibility in terms of selection of fund manager, asset allocation and contribution amount.

It is very administratively light with no incremental cost or work for the employer.

Signup for NPS through HDFC Securities Limited which is ranked the No #1 service provider in NPS corporate sector model

## About HDFC Bank

HDFC Bank is one of India's premier banks providing a wide range of financial products and services to over 37 million customers through a pan-India network of Branches and ATMs. Our motto is to offer the highest level of convenience to our customers, through 24-hour services such as PhoneBanking, NetBanking and MobileBanking. The Bank's competitive strength clearly lies in the use of technology and the ability to deliver world-class service with rapid response time. Since 1995, the Bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

### Key Numbers (as of 31<sup>st</sup> March -17):

Balance Sheet Size – Rs.8,63,840 crs.; Net Revenue – Rs.12,501.4 crs. ; Capital Adequacy Ratio – 14.6% as against the regulatory minimum of 9%; Healthy Asset Quality – Gross NPA – 1.05% and Net NPA – 0.33%

## Awards and Achievements - Banking Services

It is extremely gratifying that our efforts towards providing customer convenience have been appreciated both nationally and internationally. We are proud to share some of the prestigious awards won by the bank in recent times.

### The Financial Express India's Best Banks 2016

Profitability: Rank 1  
Strength & Soundness: Rank 1  
Bank of the Year  
Best Domestic Bank - India  
Fab 50 Companies List for the 9th year

### Finance Asia poll on Asia's Best Companies 2016

Best CEO- Aditya Puri  
Best at Investor Relations- Rank 1  
Most Committed to Corporate Governance- Rank 1  
Best Managed Company - Rank 2  
Best at CSR - Rank 8  
Bank of the Year

### Asiamoney India Banking Awards 2017

Best Domestic Bank – India

### Business Standard Annual Awards 2016

Banker of the year - Mr. Aditya Puri

### Dun & Bradstreet - India's Leading BFSI Companies & Awards 2017

India's Leading Banks - Private Sector

*Milind*



**Outlook Money Awards 2016**

Bank of the year

**Business Today - KPMG India's Best Banks 2016**

Bank Of The Year (Private Sector)

Best Large Size Bank

Fastest Growing Large Bank

**12th BML Munjal Awards 2017**

Sustained Excellence in Learning &amp; Development

**National Payments Excellence Awards 2016**

Best Bank in Cheque Truncation System (CTS)

Best Bank in National Automated Clearing House (NACH)

Best Bank in National Financial Switch (NFS)

Runner up in Rupay Cards

**IBA Banking Technology Awards 2017**

Best IT Risk and Cyber Security Initiatives

**The Asset Triple A Country Awards 2016**

Best IPO, India

Best QIP, India

**Top Clients**

Leading corporate houses of the country rely on HDFC Bank for their employee salary accounts. Be it a top domestic corporation, a leading global MNC, a Navratna PSU or a vibrant start-up – HDFC Bank is the preferred partner. Some of the **top corporates** associated with us are *(in alphabetical order)*

Abbott India Ltd.	Accenture India	Anil Dhirubhai Ambani Group	Asian Paints
BA Continuum Solutions	Bennett Coleman	Bharat Petroleum Corp.	Bharti Airtel
Birla Sunlife Insurance	CA (India) Technologies	Capgemini Consulting India	Cisco Systems (India)
Cognizant Technology	CONVERGYS INDIA SERVICES PRIVATE LIMITED	Credit Suisse Securities	Cummins Infotech
Dr. Reddy's Laboratories	Ernst & Young	GE Money	Genpact India
Global Telesystems	HCL Infosystems Ltd.	HCL Technologies	Hewitt Associates India
Hindustan Unilever	HP	IBM India	Idea Cellular
Indian Express Newspapers	INDIA YAMAHA MOTOR PRIVATE LIMITED	Indian Hotels Company	Intelenet Global Services
Interglobe Air Services	J.P. Morgan Services India	Jet Airways	KPMG Consulting
LG Electronics India Private Limited	LinkedIn Technology Information Pvt. Ltd.	Mahindra & Mahindra	Maharashtra State Reserve Police Force
Maharashtra Academy of Engineering and Educational Research Pune	Mastek	McKinsey and Company	Mercer Consulting
Morgan Stanley Advantage Services	Motilal Oswal Securities	Motorola India	Mphasis India
Oracle India	Perot Systems TSI (India)	Polaris Software Labs	Power Finance Corporation
Punjab Police	Ranbaxy Labs	RBS Services India Pvt Ltd	Religare Enterprises Ltd.
SAP Labs India	Siemens	Star India	Syntel
Tata Communication	Tata Consultancy Services	Tata Motors	Tech Mahindra
Technimont ICB	Tesco Hindustan	Torrent Pharmaceuticals	Toyota Kirloskar Motor



Uninor India	Verizon Data Services India	Wells Fargo India Solutions	Wipro Technologies
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## Important Terms and Conditions

1. 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 Corporate 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 180 days from the date of death.

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

- 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
- 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

3. Cardholder will receive the credit, with a hold marked for the disputed amount within 5 days of the submission of the required documents, ie,

- a) FIR
  - b) Dispute letter
  - c) Indemnity letter
  - d) Passport copies in case of international transaction dispute
- Zero liability insurance is applicable for point-of sale(POS) transactions which are not authenticated using ATM PIN and not for ATM/online Debit Card/Netsafe transactions
  - The liability per card is restricted to a maximum of Rs. 4 lakh per card.(Except RuPay Premium Debit Card)
  - For Claims under Zero Liability to be accepted & processed, the cardholder should have carried out at least 1 purchase transaction using the Debit Card, within 90 days prior to the date of the disputed purchase transaction.
  - The findings of the Bank's investigation will be final and binding on the customer.
  - Cardholder cannot close the account till the hold funds for the said amount is released.
  - In case it is an unsigned card, Zero Liability will not be applicable; the cardholder will be liable for the transaction.
  - The Zero Liability offering is valid for all Point of Sale transactions which are not authenticated using ATM PIN carried out and reported after August 29, 2005.
  - The Point of Sale transaction under dispute can be for a maximum of 90 days prior to the date of reporting of the loss of Debit Card to the Bank.
  - The case would be processed subject to the receipt of all required documents within 21 days of reporting of loss by the customer.
  - All necessary documents to be provided within 21 days of reporting of loss.
  - The Cardholder has not shown any delay or negligence in reporting the loss of the Card to the bank.

*M. N. S.*

