

20 September 2024


















**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 **6,342** Branches and **18,130** ATMs in **3,188** Indian towns and cities
-  Access to other bank ATMs across the country.
-  **Cardless Cash Withdrawal on ATM-** Safe and Secure cash transfer
  - **24X7 service to send and withdraw cash**
  - **Recipient need not hold a bank account**
  - **Obtain cash instantly without any ATM card**
  - **Minimum of Rs.100 per transaction and upto a maximum of Rs.10,000 per day or Rs.25,000 per month**Millennia 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
-  Consumer Loan on select products/models of leading brands at select locations\* with No Cost EMI
-  **“Benefits Beyond Salary”** – Complementary Lifestyle offer, Life Insurance & Health Insurance\*
-  **Free Personal Accident Death cover** upto Rs.15 lakhs\* (available on Salary account & Debit card)
-  **Free International Air Accident Death cover** upto Rs.1.25 crs\* (available on Salary account & Debit card)
-  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 customized 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.
-  Whatsapp Banking-Save the number 70659 70659 and send a WhatsApp message 'SUB'
-  Corporate Microsite – a customized 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,

<Name>

<Designation>

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 customized 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










- **Multicurrency ForexPlus Card** – Available in 22 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
- **MoneyPlus Card** – An exclusive payment card, HDFC MoneyPlus Card is for corporate employees and business

partners for managing their reimbursement/small salary credits/Incentives etc.

- Pricing for the above cards available on request
- ForexPlus and GiftPlus Cards can be issued to individuals as well

#### Preferential Rates on Foreign Exchange

### Benefits to the Employee

-  Zero Balance Salary 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 Personal 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** up to Rs. 25,000 per instrument payable at HDFC Bank branch locations
-  **SureCoverFD** – Benefit of FD & Security of Life Insurance cover\*

**Free Millennium Debit Card** for the primary holder with:

Features on Millennium Debit Card	
<b>Free Personal Accident Death cover</b>	Up to Rs.10 lakhs <sup>2</sup> on the card
<b>Free International Air Accident Death cover</b>	Up to Rs. 1 crore <sup>2</sup> on the card
<b>ATM withdrawal Limit</b>	Rs.50,000 per day
<b>Shopping Outlets</b>	Rs.3,50,000 per day at merchant outlets
<b>Fire &amp; Burglary Insurance</b>	Rs 2,00,000*
<b>Insurance on loss of checked baggage</b>	Rs 2,00,000*
<b>Cashback Benefits</b>	Get Upto Rs. 4,800 Cashback every year <ul style="list-style-type: none"> <li>• 5% Cashback on shopping via PayZapp and SmartBuy</li> <li>• 2.5% Cashback on online Spends</li> <li>• 1% Cashback on all offline Spends and Wallet reloads</li> </ul>
<b>Petrol surcharge waiver</b>	Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swine machines.
<b>Airport Lounge access offer</b>	Complimentary access to Clipper lounges at airports across India.1 per

#### Terms and Conditions:

1. Cashback Points can be earned for each transaction greater than Rs.400
2. Maximum aggregate Cashback points per card per month is Rs. 400
3. Cashback points need to be redeemed through NetBanking in multiples of 400
4. No Cashback Points for transactions on Fuel, Jewelry and Business Services
5. Cashback Points will be credited in 90 days from the date of transaction

6. Cashback will be reversed in case the purchase transaction gets reversed / cancelled

- Healthcare Initiative - “Assured savings on your healthcare spends with HDFCBank Healthfirst - Your destination for Attractive Healthcare Deals .Exciting savings on top Healthcare brands across pharmacies , diagnostic centres , hospitals , personal care and much more exclusively on HDFC Bank Cards and EasyEMI .Check now – <https://offers.smartbuy.hdfcbank.com/deals/health-care> T& C apply

#### Activation and Milestone Offer on Debit Cards

- Get a Rs. 500 Lifestyle voucher on making first transaction within 30 days\* from date of issuance. Offer valid till 30th June, 2022
- Get a Rs. 2000 Lifestyle voucher upon making spends of more than Rs. 40,000 by end of June 2022  
Usage: Offer can be used only once per user/card during the offer period

#### Benefits Beyond Salary (ZCare, ActivCare and ProCare)

- The offer is applicable only for new salary accounts opened between 1st April, 2022 to 31st Mar'2023.
- Basis salary levels the product variant (**ZCare, ActivCare and ProCare**) will be offered & basis third month salary credit value (from account opening month).
- The insurance cover shall be complementary (funded by HDFC Bank) for the **first year**.
- Customers can opt for renewal from second year onwards at competitive rates.

#### Insurance & Lifestyles Offers

New/Existing	Value Proposition	Zcare Salary Bracket >=15K-<25K	ActivCare Salary Bracket >=25-<50K	ProCare Salary>=50K
New Offerings	Life Insurance	-	Rs. 2 Lacs*	Rs. 5 Lacs*
	Free Times Prime Annual Membership	Enjoy Free Subscriptions & discounts on Top Brands worth Rs. 60,000*	-	-
	Hospital Cash*	-	Rs. 1000 for 15 Days	Rs. 1000 for 15 Days

#### Zcare, ActivCare & Procure Product Terms & conditions:

- The offering is introductory offer valid from 1st April, 2022 to 31st Mar'2023.
- The offer is applicable only for new Salary Account opened from 1st April'2022.
- The insurance will be valid for a year starting month of policy activation.
- To be eligible for Lifestyle offer, Life Insurance & Hospital cash benefit, Salary Account Holders to ensure salary credit in two out of the first three months of account opening with mandatory salary credit in the third month.
- The Lifestyle Offer, Life Insurance & Hospital cash benefit will be activated & informed to customer via sms/emailer in the fourth month from account opening by the lifestyle and insurance partner.
- The Insurance policy will continue to be active only if customers are active on salary credits. In case, the salary is not getting credited in the HDFC Bank Salary Account for 3 consecutive months, the policy will be terminated & communication on the same will be sent to the customers by the Insurer.
- For Life Insurance, a personalized link would be sent to customers before activation of policy which will have Good Health cum COVID declaration along with Nomination details.

#### Free add-on International Debit Card for all joint account 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 free through NEFT and RTGS on Netbanking



Free personalized Payable at par Chequebook of 25 Cheque leaves per 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

- **Customized features** similar to the main salary account
- **Free Personal Accident Death covers** of Rs.1 lakh<sup>4</sup> on the account
- **Free Air Accident Death cover** of Rs.5 lakhs<sup>4</sup> on the account
- Access to other bank ATMs across the country – same as main salary account
- **Free Money Back Debit Card** for the primary applicant

Features on Money Back Debit Card	
<b>Free Personal Accident Death cover</b>	Up to Rs.10 lakhs <sup>2</sup> on the card
<b>ATM withdrawal Limit</b>	Rs. 25,000 per day
<b>Shopping Outlets</b>	Rs. 3,00,000 per day at merchant outlets
<b>International Air Coverage</b>	Rs. 1 Crore* <sup>2</sup>
<b>Online discount on Lifestyle, dining, entertainment &amp; grocery</b>	Cashback Points- Get Up to Rs. 3000 Cashback every year. 5% Cashback on shopping via PayZapp and SmartBuy. 1% CashBack on every Rs. 100 spent on Fuel, Apparels, Insurance, Education and Grocery.
<b>Petrol surcharge waiver</b>	Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swipe machines.

## NRI Proposal

As per regulatory guidelines, upon Deputation to overseas country Resident clients shall convert existing Resident salary Account to NRO Account and open New NRE Account for FCY Salary credits or sending inward remittances to India.

### Benefits to the Employer:

- Provision of providing Tatkal Account No. (NRE/NRO) to Employer for the purpose of salary credit from same month itself
- Account Opening at multiple locations where HDFC Bank has presence
- Assurance of Salary Credit in 24-48hours
- Dedicated Relationship Manager in major locations to cater to the financial needs of the employer and the employees
- Provision of conversion of Reimbursement Account to Current NRO Account with AMB requirements.

### Benefits to the Employee:

- Zero Balance Account Opening (NRE /NRO)
- Preferential rate on regular Salary Credit (NRE/NRO)\*
- Instant & Free Welcome Kit with Cheque book, Debit card, Debit card Pin, Net banking PIN & Phone banking Pin (NRE/NRO)
- Free of cost highest variant Platinum Debt card (On International debit card in NRE Account)
- Rs.5 Lakh daily limit for shopping & Rs.1 lakh daily withdrawal limit \*(On International debit card in NRE Account)
- Only Debit Card in Industry with Cash back feature. Cash back of Re.1 for every Rs.100 spent on select categories (On International debit card in NRE Account)
- Complimentary Personal Accident Death Cover of up to Rs.10 Lakhs\* (On International debit card in NRE Account)
- International Air Accident Death Cover of Rs.1 Crore\* on purchase of ticket using your debit card(On International debit card in NRE Account)
- Free access to airport lounges for all master card holders\* (On International debit card in NRE Account)
- Zero Liability Cover upto Rs.4 Lakhs (On International debit card in NRE Account)
- Lost Check-in Baggage Cover of Rs.2 Lakhs and Fire & Burglary Cover of Rs.2 Lakhs (On International debit card in NRE

Account)

- Personalized attention from a dedicated Relationship Manager
- Unlimited Free Withdrawals at any bank ATM in India
- Provision of Salary Credit in 24-48 hours Hours\* (Upon receipt of funds -Bulk Salary Transfer)
- Avail facility of NRE/NRO /FCNR Fixed Deposits at attractive rates
- Avail facility of NRE Recurring deposits
- Facility for Personal Loan, Auto loan, Home loan and Student loan
- Facility of Demat Account and Online Trading Account linked to NRE/NRO PIS Account with waiver of Rs.1000 PIS Issuance Fee.
- Investment Services Account (Mutual Funds, SIP through Net Banking)
- Range of Health Insurance, Life Insurance and General Insurance products.



**Premium Banking programmes** to suit every lifestyle

- Personalized 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
- 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. The below mentioned salary credits are just entry level criteria's. To be a part of the program balances as per program eligibility need to be maintained<sup>5</sup>

- **Prime Programme**
  - A dedicated Prime Banker
  - Family Banking
  - Preferential rates on loans
  - Relationship Pricing on variety of other products
- **Salary Credit of >=Rs. 1 Lakh up to Rs. 2 lakhs per month – Classic Programme**
  - Benefit with services of a dedicated Personal Banker
  - 25% discount of locker charges\*(subject to availability)
  - Free Classic EasyShop Platinum Debit card
  - Subject to eligibility criteria
- **Salary Credit of >=Rs. 2 lakhs up to Rs. 5 lakhs per month – Preferred Programme**
  - Customized Investment solutions
  - 50% waiver on locker charges\*(subject to availability)
  - Preferential pricing on Foreign Exchange Services\*
- **Salary Credit of >=Rs. 5 lakhs per month – Imperia Programme**
  - Investment Advisory services
  - Exclusive Privileges
  - Imperia Platinum Debit Card
  - Imperia PhoneBanking service
  - 100% waiver of Locker charges\* (subject to availability)
  - Waiver on host of service charges\*

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



### Personal Loan

As things begin to settle, being financially ready in the new normal is imperative. While our dreams have got postponed, new needs have emerged. A need for a safe and comfortable lifestyle. HDFC Bank Personal Loan, is here to fulfill all your needs that will help you get started in the new normal. With introduction of "Step-up EMI", a first of its kind feature in the Personal Loan category, you can get a loan at an affordable EMI, starting at just Rs.1829/lakh\* for the entire first 12 months. It helps reduce the burden significantly during these challenging times and gives you the confidence to #LiveYourWay in the new normal

- Live life the way you like with loan disbursement in 10 seconds\*. Get an Instant Personal Loan from HDFC Bank.
- 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 considered for approvals (subject to norms)

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

<Rate Salary Slab 1>

<Processing Fees>

- <Validity if applicable>



### Salary Plus against Salary

Overdraft facility against your salary. This is a non-EMI product and you have to service only the interest every month. Easy-to-use

and easy-to-pay facility

- No pre-closure charges, pay interest only on utilization
- All you need is: HDFC Bank Salary Account with regular salary credits and a minimum net monthly income of Rs. 20,000
- Limit upto 3 times salary\*(Max limit upto Rs. 1.25 Lakh)
- Tenure 12 months

*Term and Condition apply.*



### Consumer Loan

Only bank in India to offer **Consumer Loans at No Extra cost** across product categories like consumer durables to electronics to furniture to Life care treatments and much more.

- Enjoy up to 100% financing
- Quick approvals, hassle-free process
- Maximum possible finance, low interest rates, no processing fees\*
- Choose from a wide range of product categories
- **Option of no cost EMI\*** on select products/models of leading brands at select locations\*



### 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
- Counseling 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

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

<Rate Slab 1>

- <Processing Fees>
- <Validity if applicable>

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 favorite 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\*
- Hassle-free process and reduced documentation
- Car Loans starting at 7.65% with Zero Foreclosure Charges\*

\*T & C Apply. Credit at sole discretion of HDFC Bank Ltd. Other Charges and Taxes as applicable. Visit your nearest branch to know more about the offer. The offer is unconditionally cancelable without prior notice.

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

<Rate Category 1>

- <Processing Fees>
- <Validity if applicable>

### **Used Car Loan**

Available for all car models at attractive interest rates

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

<Rate Category 1>

- <Processing Fees>
- <Validity if applicable>

- Quick Money - Avail Loan against existing car within seconds through NetBanking\*

### **Two Wheeler Loan**

Own Two Wheeler on EMI on wide range of Bikes, Scooters & Super Bikes. Own your favorite Two Wheeler with flexible repayment options upto 5 years.

- Loan Approval up to 100% on wide range of models\*
- Zip Ride : Instant Disbursal in seconds for Eligible Customers\*
- Loan before 1st Salary for new account holders: Up to 90% Loan on Appointment letter for employees of Listed companies\*
- Up to 95% Loan on Superbikes : Tailor made loans on Superbike + Accessory funding up to 2 lacs\*
- Apply for a loan sitting anytime, anywhere through Digital Application Platform

**Quick Paisa** – Avail Paperless Top-up Loan against existing Two Wheeler Loan within seconds

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

- <Rate Category 1>
- <Processing Fees>
- <Validity if applicable>

- **Quick Paisa** – Avail Paperless Top-up Loan against existing Two Wheeler Loan 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 utilized limits

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

<Rate Category 1>

- <Processing Fees>
- <Validity if applicable>





### Loan against Property

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

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

- Loan Property//Against Rent Receivables/ Loan Against Commercial Property - <Interest Rate>
- Dropline Salary Plus - <Interest Rate>
- <Processing Fees>
- <Validity if applicable>



### 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

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

<Rate Category 2>

<Processing Fees>

- <Validity if applicable>



### Loan against Shares

- Get an instant loan against shares in a digital and paperless way.
- Get loan up to 50% of the present value of the shares



### Loan against Mutual Funds

- First bank to offer, Digital Loan Against Mutual Funds (LAMF).
- Enjoy the benefits of instant availability of funds, retention of mutual fund returns without liquidation.



### Loan on Credit Cards

- Get a pre-approved loan within the credit limit of your Card instantly
- No documentation required

## Credit Cards

- Choose from the widest range of Credit Cards with a host of unparalleled features and benefits across categories - Super Premium and Premium Credit Cards.
- Enjoy accelerated reward points, cashback, lounge access and more– indulge in the experience of a lifetime.

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

## 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.

- InvestNow (Robo Advisory)
  - Robo Advisory uses algorithm wherein the output (asset allocation) is created based on inputs received from the customer (goals, risk profile & investment surplus) and other real world data (research & returns) that is fed into the platform.
  - **Smooth registration process** – completely paperless in few clicks
  - **Shopping like experience for investment** – add in cart & checkout
  - **Expert recommendations** basis customer needs

- **Risk based financial goal planning** across multiple goals
- **Single click payment** – no need to enter card details/OTP
- All of these features & it is completely free for customers – **no registration charges, no transaction charges & no maintenance charges**
- **Demat Account** and **Online Trading Account** (HDFC Securities Account) linked to Savings Account. Open Demat Account for free & also get waiver on first year AMC.
- **Investment Services Account** (Mutual Funds through NetBanking)
  - Recurring Deposit and Five Year Tax Saving Fixed Deposit**
- Range of **Health Insurance** products offered by Aditya Birla Health Insurance, Apollo Munich Health Insurance and Max Bupa Health Insurance
- **Life Insurance-** Range of Life Insurance products offered by HDFC Life, TATA AIA and Aditya Birla Sun Life
  - Life Insurance is one of the most important risk protection tools especially during uncertain times. It provides life cover to protect your loved ones along with the benefit of savings to help you achieve your goals.
  - The Bank is a certified corporate agent of HDFC Life Insurance Co. Ltd, Tata AIA Life Insurance Co. Ltd. and Aditya Birla Sun Life Insurance Co. Ltd for the distribution of life insurance products. You can choose from a wide range of life insurance plans through HDFC Bank tailor-made to suit your needs.

#### **Public Provident Fund (PPF) Account**

- 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 that is fully exempt from tax under Section 80C.

#### **Sukanya Samriddhi Account**

- Launched by the Prime Minister to meet the expense of the Girl child's higher education and marriage.
- Attractive interest rate that is fully exempt from tax under section 80C.

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

Government of India introduced Corporate NPS model in 2011. Under this model employee can enroll for NPS through the employer thereby authorizing the employer to make contributions to NPS account. Employer can extend support to employees by opening an avenue to save additional tax & build corpus for post-retirement life.

#### Salient Features

1. Save Additional Tax over & above 1.5 lakhs - Enrol in National Pension System (NPS), Apply Now <https://www.hdfcbank.com/personal/invest/nps-national-pension-system>
2. Invest in National Pension System (NPS) to avail additional tax benefit for investment up to Rs 50,000 over and above sec 80C limit Rs 1.5 lakhs & get regular income post retirement. To apply click here: <https://www.hdfcbank.com/personal/invest/nps-national-pension-system>
3. National Pension System (NPS) : Retirement benefit Scheme introduced by the Govt. of India to facilitate a regular income post retirement & additional tax benefits for investments up to Rs. 50,000 u/s 80CCD (1B) over and above Rs 1.5 lakhs (u/s 80C).

## Direct Banking Channels

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

- PayZapp-Cashback of upto Rs. 2000/-
- Link HDFC Bank Debit & Credit Card & Enjoy One Click Payments
- Mobile Prepaid & Postpaid, DTH recharge – Get great offers
- Pay bills of Electricity, Landline, Gas, Water, Insurance. Even “RENTAL” payments on PayZapp
- Pay for Groceries, Food Ordering and shopping
- Online Shopping at Flipkart on PayZapp and get exiting benefits
- Send Money from PayZapp balance to any Bank account instantly
- Get upto10X Reward points on your credit card /5% cashback EVERYTIME on Debit card you shop on Various merchants Shop on Merchant partners i.e. Amazon, Flipkart, Book tickets, hotels, and many more Via "SMARTBUY"
- Buy Instant Voucher of your Favorite brands @ discounted rates
- Great deals on Flights & Hotel bookings
- Log on to <https://offers.smartbuy.hdfcbank.com/> to view all exclusive offers



### 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)
- "IMPS charges are revised with effect from 1st October 2020"

Applicable charges w.e.f 1st Oct'2020	
Transaction Amount (In Rupees)	Charges
0 - 1000	Rs 3.50 + applicable GST
1001 - 100000	Rs 5 + applicable GST
>100000	Rs 15 + applicable GST



### Virtual RM

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

#### **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 – 100+ 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

#### **Free PhoneBanking-** Access your Account, Loans, Demat & Investment Services on phone in your preferred language



**Chat with EVA – 'EVA' is an Artificial Intelligence (AI) based chatbot equipped to answer all HDFC Bank related queries**

You can ask about bank address, How to block a debit card, IFSC codes, eligibility check and a lot more

#### **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

#### **Bharat Interface for Money (BHIM) App**

- Do simple, easy and quick payment transactions using Unified Payments Interface (UPI). Make direct bank to bank payments instantly or collect money using just Mobile number or Payment address.

#### **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.
- Limited Period Offer

### About HDFC Bank

HDFC Bank is one of India's premier banks providing a wide range of financial products and services to over 49 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 2022)

Balance Sheet Size – Rs. 2,068,535 Crs; Net Revenue – Rs. 26,550.2 Crs.; Capital Adequacy Ratio – 18.9% as against the regulatory minimum of 11.7%; Healthy Asset Quality – Gross NPA– 1.17% and Net NPA– 0.32%

#### Awards and Achievements - Banking Services-2021

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.

Title	Award
Asiamoney Asia Private Banking Awards 2021	<a href="#">Best for wealth transfer - succession planning in India 2021</a>
Euromoney Awards for Excellence 2021	<a href="#">Best Bank in India</a>
Business Today 19th 'India's Coolest Workplace' Survey	<a href="#">HDFC Bank Ranked Among 'India's Coolest Workplaces'</a>
Asiamoney Best Bank Awards 2021	<a href="#">India's Best Bank for SMEs 2021: HDFC Bank</a>
25th Business Today – KPMG Best Bank Study	<a href="#">Best Large Bank - HDFC Bank</a>
Finnoviti Awards 2021 for Warehouse Commodity Finance on Mobile	<a href="#">Finnoviti Awards 2021</a>
Euromoney Private Banking and Wealth Management Survey 2021	<a href="#">HDFC Bank ranks No. 1 in Mass Affluent category</a>
ICAI Award for Excellence in Financial Reporting	<a href="#">HDFC Bank wins Gold Shield Award for 2019-2020</a>

#### 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	Bain & Co.	Capgemini Consulting India	Cisco Systems (India)
Cognizant Technology	Convergys India Services Private Limited	Credit Suisse Securities	Cummins Infotech
Dr. Reddy's Laboratories	Deloitte	Ernst & Young	GE Money
Genpact India	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

### 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 Salary Account under the Corporate Salary Account Program with HDFC Bank and has received salary credit in the month or month prior to the date of loss.
- Should have carried out at least one purchase transaction(POS) 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 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 Spends using the Debit Card at merchant outlets or online

Base Cover	Basis Spend Amount using Debit Card in last one year
5 Lakh	1txn in last 30 days or SI on DC registration

Base Cover	Accelerated Cover	Total Insurance Amount in Rs.	Basis Spend Amount using Debit Card in last one year
5 Lakh	-	5 Lakhs	One transaction in 30 days or SI on DC registration (Spends Less than 50K)
5 Lakh	1 lakh	6 Lakhs	50 K - 1 L Lakh
5 Lakh	2 Lakh	7 Lakhs	1 Lakh- 1.5 Lakhs
5 Lakh	3 Lakh	8 Lakhs	1.5 Lakhs - 2 Lakhs
5 Lakh	4 Lakh	9 Lakhs	2 Lakhs - 2.5 Lakhs
5 Lakh	5 Lakh	10 Lakhs	2.5 Lakhs - 3.0 Lakhs
5 Lakh	6 Lakh	11 Lakhs (Only for Managed Customers holding Platinum Debit Card & Jet Privilege )	3.0 Lakhs - 3.5 Lakhs
5 Lakh	7 Lakh	12 Lakhs (Only for Managed Customers holding Platinum Debit Card & Jet Privilege)	3.5 Lakhs - 4.0 Lakhs
5 Lakh	8 Lakh	13 Lakhs (only for Jet Privilege)	4.0 - 4.5 Lakhs
5 Lakh	9 Lakh	14 Lakhs (only for Jet Privilege)	4.5 - 5.0 Lakhs
For Jet Privilege Debit Card Total PAD Cover goes upto 25 Lakhs as below			-
5 Lakh	20 Lakh	25 Lakhs (only for Jet Privilege)	Above 10 Lakhs

**In case of International air coverage claim, 1txn in last 30 days and International air ticket should have been purchased using 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, i.e.,
- FIR
  - Dispute letter
  - Indemnity letter
  - 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.

4. **Personal Accidental Death Cover on Family Savings Account for family members –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 primary account holder

- Is aged less than 70 years
- Is holding a Salary Family Account by virtue of his/her relationship with the salary account holder and such salary account is a zero balance account and has received salary credit in the month or month prior to the date of loss.
- Should have carried out at least one purchase transaction using the Debit Card linked to Salary Family Account, 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 Family Account

In the event of death of the account holder, the beneficiary must 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.

5. **Premium Banking Programmes – Entry into the programmes is at the sole discretion of the Bank. HDFC Bank reserves the right to change the benefits/services offered as part of the programme.**

6. **Loans (except Home Loan) – Conditions Apply. Final credit approval at the sole discretion of HDFC Bank Ltd.**

For Home Loans - Conditions Apply. All Home Loans from HDFC Ltd. Credit at sole discretion of HDFC Ltd.

\* - conditions apply

\*\* - Top 6 cities - Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs

For Fees & Charges – Please visit our website “[www.hdfcbank.com](http://www.hdfcbank.com)”

.....XXXXX.....