

Salient Salary Features for Haryana Prisons Employees

INSURANCE:

1. **Natural Death Cover of Rs. 2 Lacs** (Free of cost)
2. **Accidental Death Cover of Rs.30 lac.** (Free of cost)
The breakup of this cover will be:
 - Rs.10 lac without any condition
 - Rs.20 lac with condition of 1 swipe on POS machine / online in six months irrespective of amount.
3. Air Accidental Death cover of Rs.60 Lac with condition of POS and ticket purchase through Debit Card (Free of cost)
4. Accidental Death cover of Rs.5 lac to adult family members on Titanium Debit Card on opening of Zero Balance Family Saving Account (with usage on POS terminal at least once during previous six months).Family will include spouse, parents, brother, sister and children of the account holder.

LOANS / CREDIT CARDS:

1. Personal Loans on special pricing i.e. 14.00% with 0.5% processing fees.
2. Smart Overdraft Facility - Net 2 months' salary (salary on OD) basis specific request of employee and @ 17.75%* on the amount utilized. TAT for the limit setup is 5 days.
3. Credit Card to all employees depending on their rank and eligibility.

OTHER FEATURES:

1. **Zero** balance Salary Account (Bank will not take any minimum balance charges)
2. ATM Cash withdrawal limit of Rs.100000/- per day on Debit card for employee and Rs.75000 on Debit card for family members
3. POS limit of Rs.2.75 lac
4. 1% cashback on all shopping at merchant outlets/online (Max. Amount. 750 per month)
5. Fuel Surcharge Reversal at all fuel stations across India (up to a maximum of Rs.750.00 per month per card)
6. **Free** Unlimited cash withdrawals at Non-HDFC Bank ATMs in India
7. **Free** Unlimited Balance enquiry at Non HDFC Bank ATMs in India
8. **Free** Platinum Debit-cum-ATM card
9. Anywhere Banking – through our extensive network of branches and ATM s across India
10. **Free** personalized payable at par cheque book
11. **Free** monthly email statement (optional)
12. **Free** passbook facility
13. **Free** Unlimited DDs at HDFC Bank locations
14. **Free** 24*7 Internet Banking, Mobile Banking and Phone Banking
15. **Free** Insta Alert (Transaction/Event based through SMS or email)
16. **Free** Inter-Bank Money Transfer through NEFT / RTGS
17. Joint Account / Nomination facility
18. **Free** facility for standing instructions
19. Financial Advisory Services
20. Sweep in from Fixed Deposits into the Salary Savings account (on request).
21. **Free** unlimited cash deposit / withdrawal at home branch without any limit and up to Rs. 50,000 at Non Home branch (self)