



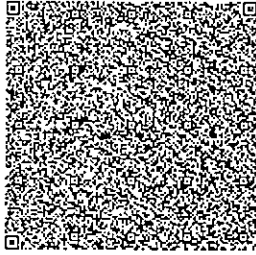
सत्यमेव जयते

INDIA NON JUDICIAL

Government of National Capital Territory of Delhi

e-Stamp

Certificate No. : IN-DL08182036995331Q
Certificate Issued Date : 02-Apr-2018 09:56 AM
Account Reference : IMPACC (IV)/ dl749503/ DELHI/ DL-DLH
Unique Doc. Reference : SUBIN-DL74950319928355830710Q
Purchased by : HDFC BANK LTD
Description of Document : Article 5 General Agreement
Property Description : Not Applicable
Consideration Price (Rs.) : 0
(Zero)
First Party : HDFC BANK LTD
Second Party : INDIAN ARMY
Stamp Duty Paid By : HDFC BANK LTD
Stamp Duty Amount(Rs.) : 100
(One Hundred only)



.....Please write or type below this line.....

Shaini

Shafiq



Statutory Alert:

1. The authenticity of this Stamp Certificate should be verified at "www.shcilestamp.com". Any discrepancy in the details on this Certificate and as available on the website renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.



MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU) is made on 3rd day of April 2018 between Indian Army, represented by Lieutenant General S. K Saini , AVSM ,YSM,VSM, Director General (MP & PS) having its headquarters at South Block, New Delhi 110011 (hereinafter called the **Indian Army** which expression shall unless the context otherwise requires include its successors/legal heirs/administrators/Executors and permitted assigns).

AND

HDFC BANK LIMITED, a Banking Company incorporated and carrying on the business of banking under the Banking Regulation Act 1949, having its registered office at HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400 013 (hereinafter called '**HDFC BANK**' which expression shall unless the context otherwise requires include its successors in business) through Ms. Smita Bhagat Country Head – Government Business , E- Comm and Branch Banking

HDFC BANK and **Indian Army** are collectively referred to as the "the parties"

Whereas

The Indian Army in its efforts to simplify and streamline the salary disbursement procedure and to make available modern banking facilities to its personnel has decided to accept the proposal submitted by HDFC BANK.

And **HDFC BANK** possessing technologically advanced infrastructural facilities having offered to provide banking services as detailed herein below to the Indian Army personnel operating their salary accounts with the Bank.



Now therefore this Memorandum of Understanding witnesseth as under:

Both parties have agreed as follows:-

Period of MOU

1. This **MOU** shall be operative initially for a period of three (3) years w.e.f 3rd day of April 2018 **and will be in force till the next MoU is operative, as mutually agreed by both parties.** However, there shall be a review every year for any amendment/ addition/ deletion of features of the Salary package

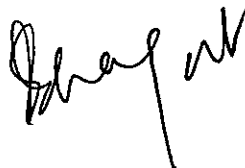
2. Credit of Salary

- a) HDFC Bank undertakes to credit into account of all Indian Army personnel who may be holding their accounts in the various branches at various stations of HDFC Bank, their salary by last working day of the month or on dates communicated in writing by the Paying Authority. The salary cheque(s) as well as the bank account details are to be furnished by the Paying Authority three working days before the date of actual disbursement of salary, as per the medium and format acceptable to HDFC bank. HDFC Bank will arrange timely clearance of cheque (s) and ensure that salary is credited to the respective accounts and is available for withdrawal at the start of normal banking hours on the scheduled date of disbursement of salary.
- b) **Sundry Payments during the Month.** All other sundry payments during the month are also to be remitted to individual account holders as per the details provided by Paying Authority. For all non salary payments money will be transferred to respective accounts within 24 hours /one working day of realization of cheque. For postings done by the paying authority through Corporate Internet Banking, the transactions will be carried out as scheduled at the time of upload. In case of failed transaction(s), details of the accounts along with amount where money could not be transferred will be intimated in writing to the paying authority within 02 working days by the bank.

HDFC Bank will not charge any commission or service charges either from the Indian Army or the individuals for the services rendered at 2 a) and / or 2 b) above.

HDFC BANK will also arrange for credit of salaries and Sundry payments to account holders of other Banks through RBI's platform Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). HDFC BANK will however, not be held liable for any delay/non credit of salaries on time for reasons attributable to other parties.

- c) Indian Army does not undertake any liability for loans given by HDFC BANK to Army personnel in their individual capacities. The Army will not be impleaded in



any claim, action, lawsuit which an account holder may file against HDFC BANK or vice versa i.e. which HDFC BANK may file against the account holder. However, Indian Army will provide information about defaulters as regards their current postal address maintained in the records subject to denial due to exigencies of service /security considerations.

3. Facilities to Account holders

At HDFC Bank, we understand our responsibility towards society and providing world class financial solutions to those who serve the country is our priority.

We also understand the value of your service to the nation and therefore we think its important to secure your family's future in case of any unforeseen events through our Personal Accident Death Cover and Life Insurance Cover.

We are pleased to offer your personnel below Insurance covers as part of our salary account-

- **Free Personal Accident Death cover of Rs.30 lakhs^{##}** on the salary account
- **Free Permanent Total Disablement cover of Rs.30 Lakhs^{##}** on the salary account
- **Free Permanent Partial Disablement cover of Rs.5 Lakhs^{##}** on the salary account
- **Free Educational Benefits of upto Rs.1 Lakhs^{##} per year for 4 years to dependent child in case of Accidental Death of defence personnel**
- **Free International Air Accident Death cover of Rs.1 crore^{##}**

^{##}Terms & Condition apply

HDFC Bank undertakes to provide following facilities / services to Indian Army personnel drawing their salary through any of its branches:

- Usage of the Bank's ATM network free of charge
- Usage of other banks ATMs free of cost - subject to RBI regulations as applicable from time to time. Special offer for Indian Army – Unlimited free transactions at all other bank ATMs (Domestic)
- Anywhere Banking via ATM or Internet
- Free Shopping – cum - ATM Card. Special offer for Indian Army – International Titanium Debit card for PBORs and International Times Points Debit Card for Officers.
- Free Supplementary Shopping-cum-ATM Card for Joint Account holders.
- Free additional ATM Card for PBORs on their single accounts subject to their undertaking that the 'additional card will be issued at their risk and responsibility'.



HDFC Bank will not be held responsible for any cost or consequence that may arise out of misuse of the additional Card.

- Free Facility for setting up of Standing Instructions.
- Preferential allotment of safe deposit lockers, subject to availability. Special offer for Indian Army – Concession in locker rental for Officers
- Loans / Credit Cards will be disbursed to the eligible personnel upon fulfillment of eligibility criteria, by the Indian Army personnel and on meeting of HDFC Bank's terms and conditions, including establishing of the applicant's creditworthiness as per the HDFC Bank's guidelines.
- All other facilities being provided to HDFC Bank's normal customers operating salary accounts, subject to the discretion of the bank.

Important Terms and Condition for Personal Accident Death Cover for Salary Account Holder

Personal Accidental Death Cover on Salary Account - Covers accidental death resulting within 12 months from bodily injury due to accident only (including Mob fury / Riots / Encounter / Terrorist attack / Bomb Blast / Homicidal / Counter Insurgency) .The insurance cover is not applicable for whose death is caused by suicide or attempt to suicide, for Bodily Injury or Sickness occasioned by Civil War or Foreign War and for cases mentioned in Annexure I and all coverage of insurance are as per terms and conditions mentioned in the insurance policy, as per sole discretion of the insurance company. All the correspondence related to claim will then be directly taken up between the Insurance Co and the claimant with HDFC Bank Ltd acting as a facilitator

Eligibility:

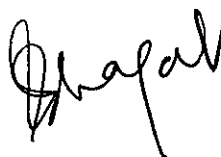
Cover provided only to the primary account holder.

On the event date, the account holder

- Is a bonafide employee (aged less than 70 years) of Indian Army
- Is holding a Salary Account under the Corporate Salary Account Program with HDFC Bank and has received salary in HDFC Bank account in previous 3 months to the date of death
- 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 International 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.

Terms and Condition of Permanent Total Disablement and Permanent Partial Disablement



Permanent Total Disablement - The bodily injury, which is direct cause of permanently, totally and absolutely disabling the person insured from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever

Permanent Partial Disablement - The bodily injury which is the sole and direct cause of total and irrecoverable loss of use of or the actual loss by physical separation permanently incapacitating the Insured Person to the extent of 40% or more in aggregate

Basic Eligibility for Permanent Total / Partial Disablement

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 Indian Army
- Is holding a Salary Account under the Corporate Salary Account Program with HDFC Bank and has received salary credit in HDFC Bank account in previous 3 months
- Should have carried out at least one purchase transaction using the debit card, within 6 months prior to the date of loss
- Covers permanent disability resulting within 12 months from bodily injury due to accident only

Permanent Total Disablement

If such injury shall within Twelve (12) calendar months of its occurrence be the sole and direct cause of the total and Irrecoverable loss of

- sight of both eyes, or, of the actual loss by physical separation of two entire hands or two entire feet or of one entire hand and one entire foot, or of such loss of sight of one eye and such loss of one entire hand or one entire foot, the Capital Sum Insured of Rs 30 Lakhs stated in the Schedule hereto applicable to such insured person.
- total and irrecoverable loss of use of two hands or two feet, or of one hand and one foot, or of such loss of sight of one eye and such loss of use of one foot or one hand, the Capital Sum Insured will be applicable

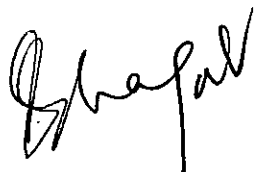
Permanent Partial Disablement

If such injury shall within Twelve (12) calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of:

- the sight of one eye, or of the actual loss by physical separation of one entire hand or of one entire foot, Sum Insured i.e. Rs.5 lakhs will be applicable
- total and irrecoverable loss of use of a hand or a foot without physical separation, Capital Sum Insured i.e. Rs.5 lakhs will be applicable

NOTE: For the purpose of above, 'physical separation' of a hand or foot means separation at or above the wrist and/or of the foot at or above the ankle







Medical certificate certifying disability from Government Hospital / Army Hospital along with other documents as per requirement from insurance company for processing of disability cover claims

DEPENDENT CHILD EDUCATION BENEFIT

- If during the Period of Insurance an Insured Person sustains Bodily Injury which directly and independently of all other causes results in death within twelve (12) months of the Date of Loss, then the Company agrees to pay the education fees for the Insured Person's surviving Dependent Child up to the amount stated in the Schedule per year up to the number of years stated in the Schedule.

Specific Conditions

- To receive benefits under this Section, the Dependent Child must be in full time education at an accredited educational institution.
- The Total Sum Insured is the total amount payable for all Dependent Children combined, not per person.

Specific Extensions

1) Disappearance: In the event of the disappearance of an Insured Person, following a forced landing, stranding, sinking or wrecking of a conveyance in which such Insured Person was known to have been travelling as an occupant, it shall be deemed after twelve (12) months, subject to all other terms and conditions of this Policy, that such Insured Person shall have died as the result of an Accident. If at any time, after the payment of a benefit under this Section, it is discovered that an Insured Person is still alive, all payments shall be reimbursed in full to the Company.

2) Exposure: Death as a direct result of exposure to the elements shall be deemed to be Bodily Injury.

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Annexure I

Below are the exclusions for Personal Accidental Death Cover and Disability Cover

Particular	Exclusions in personal accidental insurance cover & Disability Cover
General Exclusion clause on war	Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion or loot or pillage in connection herewith
Deliberate Exposure to Dangerous Activities	Bodily Injury or Sickness due to willful or deliberate exposure to dangerous activities (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat, or arising out of non adherence to medical advice
Under influence of Alcohol.	Bodily Injury or Sickness sustained or suffered whilst the Insured Person is or as a result of the Insured Person being under the influence of alcohol or drugs or narcotics unless professionally administered by a Physician or unless professionally prescribed by and taken in accordance with the directions of a Physician.
Criminal Act	Bodily Injury sustained whilst or as a result of participating in any criminal act.
Gradually Operating Cause	Bodily Injury due to a gradually operating cause.
Sports	Bodily Injury sustained whilst or as a result of participating in any sport as a professional player.
Intentionally Provoking	Bodily Injury or Sickness caused or provoked intentionally by the Insured Person.
Participation in competition	Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorized land, water or air vehicle.
Hazardous Sports	Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hangliding, parasailing, off-piste skiing or bungee jumping.
Travel other than the fare paying route	Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes.
Pregnancy Within 26 weeks	Bodily Injury or Sickness resulting from pregnancy within twenty-six (26) weeks of the expected date of birth.
AIDS/HIV	Bodily Injury or Sickness caused by or arising from the conditions commonly known as Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and/or any related illness or condition including derivatives or variations thereof howsoever acquired or caused. The onus shall always be upon the Insured Person to show that Bodily Injury or Sickness was not caused by or did not arise through AIDS or HIV.
Venereal Disease	Bodily Injury or Sickness caused by or arising from or due to venereal or venereal related disease.

Signature

Signature



Process to be followed for claim of Personal Accident Death Cover

- All Personal Accident Death claims of the deceased Army account holders should be submitted by the claimant in the proper forms along with the relevant documents at the nearest HDFC Bank Ltd Branch as prescribed by the Insurance Company with whom HDFC Bank Ltd has a tie-up
- HDFC Bank Branch will verify the documents and will forward the same to central claims teams who will re-check the documents before forwarding the claim to insurance company
- The Insurance Company, after receipt of the application of the claim, will initiate the process of claim settlement.
- All the correspondence related to claim will then be directly taken up between the Insurance Co and the claimant with HDFC Bank Ltd acting as a facilitator.
- All the settlement/disputes will be between the claimant and the insurance company and the Bank will act as a mediator and facilitator for resolution of disputes
- The claim settlement will be entirely the responsibility of the Insurance Company and Bank will act as mediator and facilitator for any claim/*dispute*. The Terms & Conditions for Personal Accident Death Cover is as mentioned above
- Documents required to be submitted along with claim form as below (there may cases which will require additional documents which will be communicated by Insurance company on a case to case basis)
 - Duly signed claim Form by the nominee of account holder.
 - Claimant letter to the Bank
 - Original Death Certificate
 - Attested copy of FIR
 - Inquest Panchanama
 - Attested copy of Statement of Witness, lodged to police authorities (if any)
 - Attested copy of Post Mortem Report
 - Attested copy of Viscera/Blood Chemical report if any
 - Burial Certificate (wherever applicable)
 - Attested copy of Drivers License (In case of a motor / vehicular accident)
 - Employment ID proof
 - KYC Documents of claimant
 - KYC Documents of deceased
 - Legal heir certificate / Affidavit
 - Above mentioned documents can be submitted in English language
 - Final Police Report
 - Hospitalization papers in case the customer has been hospitalized along with indoor case papers
 - Claims are processed on based of merits hence insurer may ask any other documents if required.
 - Translation of the documents in English, if the documents are vernacular or foreign language

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4. Other facilities will be as under depending upon the type of account.

Features	Regular	Premium	Classic Programme	Preferred Programme	Imperia Programme
Eligibility	PBORs and Recruits	Lts., Captains, Majors and Cadets	Lt. Cols. and Cols.	Brigadier and Major General	Lt Gen and above
Minimum Balance Required	Nil	Nil	Nil	Nil	Nil
Life Time unique Account Number	Available	Available	Available	Available	Available
ATM Cum Debit Card	Free Unlimited number of transactions	Free Unlimited number of transactions	Free Unlimited number of transactions	Free Unlimited number of transactions	Free Unlimited number of transactions
	International Titanium Card	International Times Points Debit Card (Master Card or Visa)	International Platinum Debit Card (Master Card or Visa)	International Platinum Debit Card (Master Card or Visa)	International Platinum Debit Card (Master Card or Visa)
	No annual maintenance charges.	No annual maintenance charges.	No annual maintenance charges.	No annual maintenance charges.	No annual maintenance charges.
	Add on card free of cost for joint account holder.	Add on card free of cost for joint account holder.	Add on card free of cost for joint account holder.	Add on card free of cost for joint account holder.	Add on card free of cost for joint account holder.
	1 extra ATM card even for single account Holder				
	Rs.1.75 lakhs (Rs. One lakh seventy five thousand only) limit for Point of Sale/ Merchant Establishments	Rs.2.75 lakhs (Rs.Two lakh seventy five thousand only) limit for Point of Sale/ Merchant Establishments **	Rs. 5 lakhs (Rs.Five lakhs only) limit for Point of Sale/ Merchant Establishments **	Rs. 5 lakhs (Rs.Five lakhs only) limit for Point of Sale/ Merchant Establishments **	Rs. 5 lakhs (Rs.Five lakhs only) limit for Point of Sale/ Merchant Establishments* *
**Please log in to Net Banking to change (Increase & decrease) the limit* on your debit card to suit your needs. Pls note the limits can be increased up to the permissible limits on your Debit Card					

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Features	Regular	Premium	Classic Programme	Preferred Programme	Imperia Programme
Transactions at ATM (Domestic)	Any number of transactions subject to a maximum limit of Rs.50,000/- (Rs. Fifty thousand only) per day in India for International Card	Any number of transactions subject to a maximum limit of Rs.1,00,000/ (Rs. One Lakh only) per day in India for International Card	Any number of transactions subject to a maximum limit of Rs.1,00,000/ (Rs. One lakh only) per day in India for International Card	Any number of transactions subject to a maximum limit of Rs.1,00,000/ (Rs. One lakh only) per day in India for International Card	Any number of transactions subject to a maximum limit of Rs.1,00,000/ (Rs. One lakh only) per day in India for International Card
	Free Unlimited usage of HDFC and Non-HDFC Bank ATMs in India	Free Unlimited usage of HDFC and Non-HDFC Bank ATMs in India	Free Unlimited usage of HDFC and Non-HDFC Bank ATMs in India	Free Unlimited usage of HDFC and Non-HDFC Bank ATMs in India	Free Unlimited usage of HDFC and Non-HDFC Bank ATMs in India
Internet Banking	Free facility offered from HDFC BANK. Charges applicable to third party sites like Railways etc payable.	Free facility offered from HDFC BANK. Charges applicable to third party sites like Railways etc payable.	Free facility offered from HDFC BANK. Charges applicable to third party sites like Railways etc payable.	Free facility offered from HDFC BANK. Charges applicable to third party sites like Railways etc payable.	Free facility offered from HDFC BANK. Charges applicable to third party sites like Railways etc payable.
Transactions at Non Home Branches	Free for account holder	Free for account holder	Free for account holder	Free for account holder	Free for account holder
Transfer of Funds between HDFC Bank Branches	Free for account holder	Free for account holder	Free for account holder	Free for account holder	Free for account holder
Cheque Book	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
Draft / Bankers Cheque at HDFC Bank locations	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Drafts applied for by Nepali Gorkha soldiers of	HDFC Bank charges - Nil	HDFC Bank charges - Nil	HDFC Bank charges - Nil	HDFC Bank charges - Nil	HDFC Bank charges - Nil

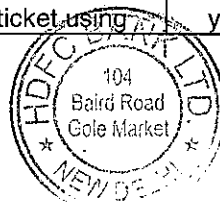
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Features	Regular	Premium	Classic Programme	Preferred Programme	Imperia Programme
Indian Army for bonafide family remittances, payable at Nepal State Bank Ltd*					
NEFT Charges for Indo-Nepal transactions *	HDFC Bank charges - Nil	HDFC Bank charges - Nil	HDFC Bank charges - Nil	HDFC Bank charges - Nil	HDFC Bank charges - Nil
<p>* As per prevalent RBI guidelines the following additional charges would be recovered from the remitter</p> <p>1. Rs. 20 (Rs. Twenty only) per transaction levied by State Bank of India and</p> <p>2. In case the beneficiary does not maintain an account with Nepal State Bank Limited, a charge of Rs. 50 (Rs. Fifty only) for remittances up to Rs. 5000/- (Rs. Five thousand only) and Rs. 75 (Rs. Seventy five only) for remittances above Rs. 5000/- (Rs. Five thousand only)</p>					
Salary Family Accounts	Free Zero Balance Savings Account for parents, spouse and children with customised features similar to main salary account holder - Personal Accident Death Cover of Rs 1 Lakh*(Rs. One lakh only), Air Accident Death Cover of Rs.5 lakhs*(Rs. Five lakhs only), Free Times Points Debit Card	Free Zero Balance Savings Account for parents, spouse and children with customised features similar to main salary account holder - Personal Accident Death Cover of Rs 1 Lakh*(Rs. One lakh only), Air Accident Death Cover of Rs.5 lakhs*(Rs. Five lakhs only), Free Times Points Debit Card	Free Zero Balance Savings Account for parents, spouse and children with customised features similar to main salary account holder - Personal Accident Death Cover of Rs 1 Lakh*(Rs. One lakh only), Air Accident Death Cover of Rs.5 lakhs*(Rs. Five lakhs only), Free Times Points Debit Card	Free Zero Balance Savings Account for parents, spouse and children with customised features similar to main salary account holder - Personal Accident Death Cover of Rs 1 Lakh*(Rs. One lakh only), Air Accident Death Cover of Rs.5 lakhs*(Rs. Five lakhs only), Free Times Points Debit Card	Free Zero Balance Savings Account for parents, spouse and children with customised features similar to main salary account holder - Personal Accident Death Cover of Rs 1 Lakh*(Rs. One lakh only), Air Accident Death Cover of Rs.5 lakhs*(Rs. Five lakhs only), Free Times Points Debit Card
Additional Personal Accident Death cover in Family Account on Times Points Debit Card	Up to Rs 10 Lakhs on the Times Point debit card issued in family account* International Air Coverage of flat Rs.1 Crore on purchase of air	Up to Rs 10 Lakhs on the Times Point debit card issued in family account* International Air Coverage of flat Rs.1 Crore on purchase of air ticket using	Up to Rs 10 Lakhs on the Times Point debit card issued in family account* International Air Coverage of flat Rs.1 Crore on purchase of air ticket, using	Up to Rs 10 Lakhs on the Times Point debit card issued in family account* International Air Coverage of flat Rs.1 Crore on purchase of air ticket using your Times	Up to Rs 10 Lakhs on the Times Point debit card issued in family account* International Air Coverage of flat Rs.1 Crore on purchase of air ticket using your Times Points





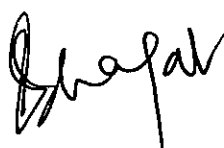
Features	Regular	Premium	Classic Programme	Preferred Programme	Imperia Programme
	ticket using your Times Points Debit Card	your Times Points Debit Card	your Times Points Debit Card	Points Debit Card	Debit Card
RTGS / NEFT (Online)	Free	Free	Free	Free	Free
Preferential Allotment of Lockers	Yes	Yes	Yes	Yes	Yes
Concession in Locker Charge			Annual Locker rental rates at a 25% waiver for Classic customers for the 1st locker and on 1 locker per group	Annual Locker rental rates are reduced by 50% for Preferred customers for the 1st locker and on 1 locker per group	Annual Locker rental rates at a 100% waiver for Imperia customers for the 1st locker and on 1 locker per group
Utility Bill Payments through Internet	Free	Free	Free	Free	Free
Auto Sweep Facility*	Threshold Amount: Rs. 1,00,000/- (Rs. One lakh only); TDRs / STDRs to be created for a minimum amount of Rs. 25,000/- (Rs. Twenty Five Thousand only) in any one instance.	Threshold Amount: Rs. 1,00,000/- (Rs. One lakh only); TDRs / STDRs to be created for a minimum amount of Rs. 25,000/- (Rs. Twenty Five Thousand only) in any one instance.	Threshold Amount: Rs. 1,00,000/- (Rs. One lakh only); TDRs / STDRs to be created for a minimum amount of Rs. 25,000/- (Rs. Twenty Five Thousand only) in any one instance.	Threshold Amount: Rs. 1,00,000/- (Rs. One lakh only); TDRs / STDRs to be created for a minimum amount of Rs. 25,000/- (Rs. Twenty Five Thousand only) in any one instance.	Threshold Amount: Rs. 1,00,000/- (Rs. One lakh only); TDRs / STDRs to be created for a minimum amount of Rs. 25,000/- (Rs. Twenty Five Thousand only) in any one instance.
* Customer to opt for the same; Terms and Conditions apply					
Passbook	Available for all accounts	Available for all accounts	Available for all accounts	Available for all accounts	Available for all accounts
Interest concession on Personal Loans	50 bps less than the Rack Rate Processing Fee - NIL				
Overdraft facility	25 bps less than the Rack Rate Limit upto 3 times Net take home salary* Max limit Rs.1 lakh *Terms and Condition apply				
Interest concession on Car	20 BPS discount on the rack rate ; Processing Fee – NIL ; Other Charges – as applicable **Auto loan also comes with unique Insurance bundle which has various features like				

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Features	Regular	Premium	Classic Programme	Preferred Programme	Imperia Programme
Loans	Credit Protect/ Surakcha Kawach, Personal Accident Cover, Critical Illness"				
Interest concession on Two Wheeler Loans	200 bps less than card rate Processing Fee – NIL Fore Closure Charges – NIL **TWO Wheeler loan also comes with unique Insurance bundle which has various features like Credit Protect/Shield, Personal Accident Cover, Critical Illness"				
Interest concession on Education Loans	100 bps less than the card rate*				
Processing Charges on Home Loans*	*50% waiver on the processing fee amount *50% Processing fee on Home loans or Rs. 5000 /- (Rupees Five thousand) whichever is lower , will be waived off for the customer at the time of login Other charges payable as applicable. Terms and conditions apply, All Home Loans are from HDFC Ltd, Credit at sole discretion of HDFC Ltd. "				
Indian Army Personnel can avail a Home Loan and enjoy benefits and subsidies under PMAY (Pradhan Mantri Awas Yojna) and CLSS (Credit Linked Subsidy Scheme)					
Investment Services Account (Mutual Funds Online)	Account Opening Charges - Nil Quarterly Maintenance Fee of Rs.250/- (Rs. Two hundred fifty only)- Waived	Account Opening Charges - Nil Quarterly Maintenance Fee of Rs.250/- (Rs. Two hundred fifty only)- Waived	Account Opening Charges - Nil Quarterly Maintenance Fee of Rs.250/- (Rs. Two hundred fifty only)- Waived	Account Opening Charges - Nil Quarterly Maintenance Fee of Rs.250/- (Rs. Two hundred fifty only)- Waived	Account Opening Charges - Nil Quarterly Maintenance Fee of Rs.250/- (Rs. Two hundred fifty only)- Waived
Demat Account	First year Folio Maintenance Charges waived	First year Folio Maintenance Charges waived	First year Folio Maintenance Charges waived	First year Folio Maintenance Charges waived	First year Folio Maintenance Charges waived
Transaction based alerts on SMS and Email	Free	Free	Free	Free	Free
Mobile Banking	Free	Free	Free	Free	Free
Phone Banking	Free	Free	Free	Free	Free
Fixed / Recurring Deposit	Available	Available	Available	Available	Available


Features	Regular	Premium	Classic Programme	Preferred Programme	Imperia Programme
Credit Card		Available	Available	Available	Available
Forex	Available	Available	Benefit of up to 5 Paise on the card rate when buying or selling foreign exchange	Benefit of up to 8 Paise on the card rate when buying or selling foreign exchange	Benefit of up to 10 Paise on the card rate when buying or selling foreign exchange
Account Statement	Free monthly email statements	Free monthly email statements	Free monthly email statements	Free monthly email statements	Free monthly email statements
Third Party Cash Transaction	Free	Free	Free	Free	Free

Alaini

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Digital Banking Channels

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

SALARY ACCOUNT **PERKS»**

- 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



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

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 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.

IMPS (Immediate Payment Service (IMPS) through Mobile

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

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

Free NetBanking on Mobile

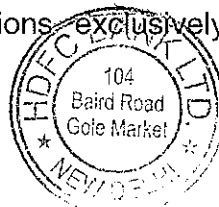
- Access your account in the same way as NetBanking on your internet enabled mobile handset – visit m.hdfcbank.com

Free MobileBanking

- Access your account on your Mobile Phone – 125+ different types of transactions can be done using Apps and MobileBanking through Browser.
- Apps for Mobile Phones - Applications exclusively for iPhone, BlackBerry,

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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

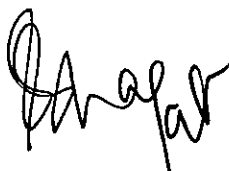
- You can now recharge your mobile phones just by giving a missed call to **73 08 08 08 08**
- What's more – you can connect your family or friend's mobile numbers to your account and allow them to recharge their phone easily too!

Free 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.



Key Features / benefits of Salary Family Account

- a) Zero balance savings account for spouse, parents, sisters, brothers, children of the salary account holder.
- b) Free payable at par cheque book @ 25 cheque leaves per year
- c) Free transactions per month on Non- HDFC Bank ATMs in India – as approved for main salary account
- d) Free Times Points Debit Card with ATM cash withdrawal limit of Rs 1,00,000/- (Rs. One Lakh only) per day and POS usage limit of Rs.2,75, 000/- (Rs. Two Lakhs Seventy five thousand only) per day
- e) Free Personal Accidental Death Cover of Rs. 1 lakh* (Rs. One lakh only) on the account
- f) Free Air Accidental Death Cover of Rs. 5 lakhs* (Rs. Five lakhs only) on the account
- g) Additional Personal Accident Death cover Upto Rs.10 lakhs* on the Times Points card
- h) International Air Coverage of Rs.1 crore * on the Times Points card

Important Terms and Conditions

- a) Zero Liability on fraudulent Point of Sale usage on lost and stolen cards
 - Cardholder will receive the credit, with a hold marked for the disputed amount within 5 days of the submission of the required documents, ie,
 - 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 (Rs. Four lakh only) 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.

b) Personal Accidental Death Cover on Salary Family 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 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 HDFC Bank Salary Account in prior 3 months
- Should have carried out at least one purchase transaction using the debit card linked to 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 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. All the correspondence related to claim will then be directly taken up between the Insurance Co and the claimant with HDFC Bank Ltd acting as a facilitator. Process for claim will be similar as mentioned above under point 3

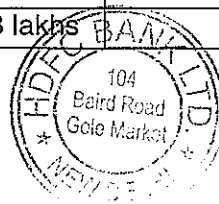
c) Personal Accidental Death Cover on Times Points debit card:

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 up to a maximum of Rs. 5 lakhs, basis his/her transactions using the Debit Card at merchant outlets or online

POS/Online Transactions in	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

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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

5. HDFC Bank Relationship Management Programmes

Apart from the above – mentioned facilities; HDFC Bank Relationship Management Programme customers will be given additional facilities. For Details on Imperia, Preferred and Classic Programs – Refer Annexure 3

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. Recall of Salary Disbursed

In exceptional circumstances, the Indian Army may recall the salary erroneously disbursed to deserters or delinquent personnel. Upon written request of the Indian Army communicating specific details of personnel, bank account with HDFC BANK, period and amount, and further subject to availability of funds in the specified account, HDFC Bank will comply with the request and refund the amount by a Bank Draft to the Indian Army for crediting into their account. The bank will not be liable or held accountable for any consequential or related action arising from the act of refund of amount to the Indian Army.

Pending refund of the amount recalled, HDFC bank will mark a hold on the required amount(s) so notified by the Indian Army in the concerned salary account with HDFC BANK. HDFC Bank will be indemnified by the Indian Army from all actions and consequences arising out of the action taken based on the instructions of the Indian Army. The above will not apply for salary accounts with other banks, even if the salary is posted through HDFC Bank.

Dissemination

The MoU, once entered into by both Parties, will be widely disseminated to all ranks, pensioners and family pensioners by means of service letters, Army Data Network, Internet or any other means.



7. Complaint Redressal and Review Mechanism

A Complaint Redressal Mechanism has been structured, details of which will be provided. The team will comprise inter alia of a special Relationship Manager from HDFC BANK and other Officers and will be constituted to resolve all operational issues. In the occasion of a dispute or a difference of opinion between the parties, the same team can address and resolve the issues.

A Review Mechanism will be put in place for a review of complaints and other pending issues. All pending issues will be reviewed on a Quarterly basis. The Review Committee will consist of the Complaint Redressal Committee and also include an official duly appointed by the Army Head Quarters.

In the event that a dispute remains unresolved, it may be referred to the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme.

8. Termination

In the event of termination of the MOU before its term as per para 1 earlier, the disbursement of salaries to the Individual account holders may be done through the same salary account which will continue, but without special Defence Salary Account features.

This MOU may be terminated with immediate effect by either party giving notice of termination to the other Party (the "Defaulting party") provided:

If the Defaulting Party has committed a material breach of any term of this MOU and has failed to remedy such breach (if capable of remedy) within thirty (30) days after notice from the other party to do so

OR

If the Defaulting party repeatedly commits the same breach of any of the term of this MOU then the contract may be terminated without any further notice.

OR

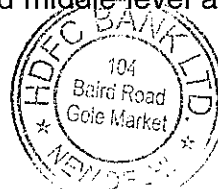
If the defaulting Party shall cease to carry on its business or substantially the whole of this business:

OR

If there is a material adverse change in any applicable law affecting Banks generally.

10. Miscellaneous:

- a) HDFC Bank may at its discretion will appoint Defence Banking Advisers at the Corporate level and at the Zonal levels, depending upon the density of Army Personnel, from among the ranks of senior and middle-level army officers as per



the requirement of the bank. The terms of contract of appointment of DBAs will be at the sole discretion of HDFC Bank.

- b) HDFC Bank will consider the installation of ATMs, and setting up of branches at locations that are mutually convenient. The Indian Army on its part will make efforts to provide space for setting up ATMs and Branches which are suitable for the Bank's requirements. The space if available will be provided on rent as mutually agreed by both the parties.
- c) As regards Know Your Customer (KYC) norms, a certificate/letter issued/countersigned by the authorized signatory from the individual's unit, certifying his identity and present address will be acceptable to HDFC Bank. In addition, as per recent RBI guidelines, copy of an additional document like Aadhaar Card & PAN Card are mandatory and will be required to be submitted for opening of salary account
- d) In the event of non - credit of salary for more than three months in the salary account or default in loan accounts of any personnel, Bank has the discretion to convert such account to normal Saving Bank account and shall withdraw all benefit extended to the defence account holders
- e) The Defence Salary Account will also be extended to Pensioners of Indian Army in case they choose to draw their pension through HDFC BANK. HDFC BANK on its part will arrange to make pension disbursements in compliance with instructions issued by Government of India from time to time, according it due priority. Complaints from individual pensioners may be addressed to the Complaint Redressal and Review Mechanism mentioned above. For details of feature of Pension Account please refer Annexure 2
- f) Indian Army agrees and confirms that the Army personnel shall sign the necessary documentation/terms and conditions as may be specified by HDFC Bank for availing the services as is offered to them by HDFC Bank
- g) The Branch Managers have been additionally designated as Security and Defence Banking Officers and will be the contact point for Defence Banking related issues and will also be undertaking the marketing of Defence Salary Accounts. This would be facilitated by the Indian Army in terms of allowing distribution of publicity material, making presentations, etc as per mutual convenience.
- h) 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

- i) Reports - Details like salaries and pensions paid to Account holders, Personal Accident Death claims settled, loans sanctioned will be made available to Indian Army every quarter as per format shared by Indian Army

11. Publicity

HDFC BANK may publish / market about its services extended to Indian Army personnel under this MOU and / or promote its business objectives from time to time.

12. Amendment

Any provisions of this MOU may be amended, waived, discharged or terminated (in each case) only by an instrument in writing signed by or on behalf of the party against whom enforcement of the amendment, waiver, discharge or termination is sought. No breach of or default under any of the provisions of this MOU by either party may be waived or discharged without the other party's written MOU thereto.


13. Notices

Each notice, demand or other communication to be given or made hereunder shall, except as otherwise provided herein, be given or made in writing and may be sent by one party to the other party by Registered Post, telex, facsimile, hand or official NIC email to the address or numbers mentioned above or such other address and numbers as one party may inform the other in writing.

Signed on behalf of Indian Army

Signed on behalf of HDFC Bank Ltd.


Lt. Gen SK Saini AVSM ,
YSM , VSM DG (MP & PS)


Ms. Smita Bhagat
Country Head –
Government Business ,
E-Comm and Branch
Banking
HDFC Bank Ltd



Witness

1. Major R Sachdeva

2. 1st Col BBS Pundir

1. Mr. Gauri Singh
R.H - Corporate Salary

2. Mayamal Srivastava
(K.C.M.)

Annexure 2

Facilities to Pension Account holders

HDFC Bank undertakes to provide the following facilities/services to Indian Army Pensioner drawing pension through HDFC Bank Ltd:

- Minimum balance requirement – NIL
- Anywhere Banking via ATM or Internet
- Free Shopping – cum - ATM Card. Special offer for Pension Account holders – International Debit card
- Usage of other banks ATMs free of cost - Special offer for Indian Army Pensioners – Unlimited free transactions at all other bank ATMs (Domestic) subject to RBI regulations as applicable from time to time.
- Transactions at HDFC Bank ATMs – Special offer for Indian Army Pensioners – Unlimited free transactions at all other bank ATMs (Domestic) subject to RBI regulations as applicable from time to time.
- Drafts /Bankers cheque – Free on HDFC Bank branch locations
- Personal Accident Death Cover of Rs.5 lakhs
- Key offering of PL for Pensioners
 - Maximum amount: 5,00,000
 - Tenure: 36 Months
 - Customer Eligibility & Requirement
Eligible Applicant: Defence Pension holder
 - Max Age: 65 Yrs (at the time of Login maximum age of the applicant should be <=65 years.)
 - Minimum Pension Required: Rs.20,000
 - Rates for PL as applicable from time to time; Processing Fee: 1.5%

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Criteria for Personal Accident Death Cover for pensioners:

Covers accidental death resulting within 12 months from bodily injury due to accident only. The insurance cover is not applicable for whose death is caused by suicide or attempt to suicide and for cases mentioned in Annexure I and all coverage of insurance are as per terms and conditions mentioned in the insurance policy, as per sole discretion of the insurance company. All the correspondence related to claim will then be directly taken up between the Insurance Co and the claimant with HDFC Bank Ltd acting as a facilitator

Eligibility:

Cover provided only to the primary account holder.

On the event date, the account holder

- Is a Indian Army Pensioner (aged less than 70 years)
- Is holding a Pension Account under the Corporate Salary Account Program with HDFC Bank and has received pension credit in HDFC Bank account in prior 3 months from the date of loss.
- Should have carried out at least one purchase transaction using the Debit Card, within 6 months prior to the date of loss

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Annexure 3

Special benefits for Classic, Preferred and Imperia Programmes:

HDFC BANK CLASSIC BANKING PROGRAMME

As a classic Customer, We believe that you and your family need that extra special attention and so we assign you to your very own Personal Banker. Your Personal Banker is an experienced and professionally trained individual who first understands your financial requirement and accordingly tailors recommendation while making banking a pleasurable and convenient experience for you.

Exclusive Privileges

- Dedicated Personal Banker
- Free for life Platinum Debit Card
- 25% discount on locker charges**
- Benefit of up to 5 paise (Five paise only) on buy/sell card rates for foreign exchange transactions
- Special pricing on Demat and HDFC Securities Trading account*
- Loans at Preferential rates
- Self/Third Party Inter-Branch Cash Deposit / Withdrawal upto Rs. 1 lakh (Rs. One lakh only) without charges

As a Classic customer, you also enjoy an enviable Branch, ATM Network, and state-of-the-art e-Age Banking Services like Mobile Banking, Net Banking, Phone banking. You will also enjoy the convenience of free Bill Pay and free Insta Alert facility.

In addition to the above, to constantly make you feel special we also organize special events, send across occasion based greetings/ gifts on birthdays, festivals etc. and shower you with exclusive offers and discounts.

What's more! To keep you updated at all times with the latest product offerings, discounts and market insight we bring especially for you our monthly e-newsletter; ClassicSpeak.

*Subject to eligibility

**Subject to locker availability. -25% waiver on locker charges is available for the first locker booked in the family group.

***Terms & Conditions Apply. Entry in to the programme is at the sole discretion of the banks. HDFC Bank reserves the right to change the benefits/services offered as part of the programme.



HDFC BANK PREFERRED BANKING PROGRAMME

At HDFC Bank, it is our constant endeavor to bring you the best in banking. As our valued Preferred Customer, you and your family are entitled to a host of banking privileges specially designed for you

You're special, so go ahead, and step into a new league.

The Benefits:

Personalized Attention

As a Preferred customer, you are assigned a dedicated Relationship Manager. Your Relationship Manager is an experienced and professionally trained individual whose primary concern is to ensure that all your banking and financial requirements are taken care of smoothly.

Exclusive Privileges

- Combined Monthly Statements
- Free Payable at Par cheque book
- Preferred Platinum Debit Card
- Cash Withdrawal limit of Rs 1,00,000/- (Rs. One lakh only) per day on ATMs
- Limit upto# of Rs 5,00,000/- (Rs. Five lakhs only) per day on POS terminals
- 50% waiver on Locker charges***
- Benefit of up to 8 paise (Eight paise only) on buy/sell card rates for foreign exchange transactions
- Free Standing Instructions
- Loans at preferential rates
- Free transactions at non HDFC Bank ATMs in India
- Accelerated Reward Points, fuel surcharge waiver and more with our wide range of Premium Credit Cards.

Preferred customers also enjoy an enviable Branch, ATM Network, and state-of-the-art e-Age Banking Services like Mobile Banking, Net Banking, Phone banking. A Preferred customer is entitled to the convenience of free Bill Pay and free Insta Alert facility.

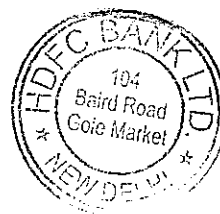
In addition to the above, to constantly make our preferred customers feel special by keeping them constantly updated with the latest product offerings, discounts and market insight through our monthly e-newsletter, PreferredSpeak.

***subject to availability of locker.50% waiver on locker charges is available for the first locker booked in the family group.

Please log in to Net Banking to change (Increase & decrease) the limit* on your debit card to suit your needs. Pls note the limits can be increased up to the permissible limits on your Debit Card

##Conditions apply

Entry in to the programme is at the sole discretion of the banks. HDFC Bank reserves the right to change the benefits/services offered as part of the programme.



HDFC BANK IMPERIA PREMIUM BANKING PROGRAMME

HDFC Bank's Imperia Premium Banking Programme enhances the level of exclusivity for customers like you, by providing premium services. It makes you feel special at every step, pampering you with services that others can only dream of.

The Benefits:

1. Personalized Attention

Imperia Client Relationship Manager/ Private Banking Advisor - Your prosperity and peace of mind are important to your Imperia Client Relationship Manager or Private Banking Advisor. They will effectively take care of your financial needs whether it is expert investment advice, or having a demand draft issued.

2. Investment Advisory Services

We present Investment Advisory Services with two unique programmes:

Wealth Advisory Services

As a Wealth Advisory customer, your dedicated Imperia Client Relationship Manager will provide you in-house research backed personalized investment advice in line with your risk profile and investment objectives. This service will keep you abreast of market movements, new fund offerings, fund performance and much more. With HDFC Bank Wealth Advisory Services, you will find banking a more pleasurable and rewarding experience.

Private Banking Services*

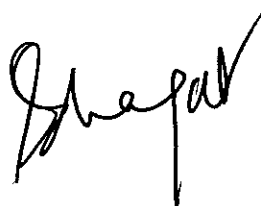
This programme takes you to the realm of customized and comprehensive investments advices across diverse asset categories, helping you make the choice that's just right for you. A highly trained Private Banking Advisor is assigned to you as a one-point contact, guiding you and attending to all your investment related needs such as Direct Equity advisory, Derivatives of equities, Portfolio management services and so on.

*Terms and Conditions Apply

3. Exclusive privileges

At HDFC bank we understand your preference for finer things in life. Which is why we would like to engage you in more than just banking with us? Enjoy the host of privileges, designed exclusively for you.

- Dedicated Imperia Client Relationship Manager or Private Banking Relationship Manager
- Preferential pricing on wide range of loans like personal loan, Auto Loan and business Banking solutions like loan against property, loan against rent receivables, working capital overdraft, Forex transactions and more* Terms & Conditions Apply.
- 100% waiver of locker fees on one locker per family*
- Exclusive HDFC Bank Imperia Platinum Chip Debit Card with enhanced spending limit and cash withdrawal limits
- Accelerated Reward Points, fuel surcharge waiver and more with wide range of premium credit cards.



- Waiver of charges on a host of services.
- You can travel the world and shop with the HDFC Bank Multicurrency Card. It comes to you with 50% waiver.
- Get the benefit of upto 10 paise on the card rate when buying or selling foreign exchange.

4. Banking Convenience

The Imperia programme is designed to make banking a pleasure for you. And so we like to pay attention to every tiny detail to make banking a pleasure for you via benefits like:

- Combined Monthly Statements for your savings, current and fixed deposit accounts
- Payable At Par Imperia Cheque Book
- Free Self/ Third party cash deposit at non home branches
- Sweep-In Facility on your savings accounts
- Waiver on a host of service charges

5. Anytime, Anywhere Banking

The world is your playground, and we're there to ensure you always have an unfair advantage, through an enviable Branch and ATM Network, and state-of-the-art e-Age Banking Services.

- HDFC Bank Branch Network
- HDFC Bank ATM Network
- Free e-Age Banking

*Locker is subject to availability

#Terms & Condition apply – Entry in to the programme is at the sole discretion of the banks. HDFC Bank reserves the right to change the benefits/services offered as part of the programme.

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Annexure

**SPECIMEN FORMAT FOR REPORTS AND RETURNS TO BE GIVEN BY THE BANK TO IA
ON QUARTERLY BASIS**

Ser No	Item	No of Claims	Claims Passed	Claims Repudiated	Gross Amount Paid	Remarks (Reason)
(a)	Salaries	-	-	-		
(b)	Pensions	-	-	-		
(c)	Free Personal Accident Insurance (death) Cover (in addition to account level PAI)					
(d)	Purchase protection for theft and burglary					
(e)	Personal Accident Insurance (death) Cover					
(f)	Permanent Disability Cover					
(g)	Air Accidental Insurance (death) cover					
(h)	Easy Overdraft up to 2 Month's Net salary, subject to min residual service of 6 months.					
(j)	Add on Cover to Personal Accident Insurance (death) Cover					
	(i) Cost of Plastic Surgery / Burn					
	(ii) Transportation of Imported Medicine					
	(iii) Death after Coma after accident (more than 24 hrs)					
	(iv) Air Ambulance					
	(v) Education Cover for dependent children					
	(vi) Girl Child Cover Marriage					
	(vii) Family Transportation					
	(viii) Repatriation of mortal remains					

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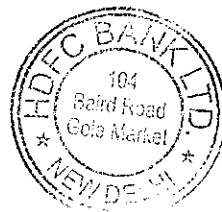
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(ix) Ambulance charges

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