

विधान सभा सचिवालय
उत्तर प्रदेश
(लेखा अनुभाग-1)

संख्या: 671/वि0स0/410/ले0-1/2022

दिनांक: 07 अगस्त, 2023

प्रेषक,
अनुज कुमार पाण्डेय,
उप सचिव एवं मुख्य लेखाधिकारी।
सेवा में,
मा0 सदस्यगण,
विधान सभा,
उत्तर प्रदेश।

विषय: एच.डी.एफ.सी. बैंक द्वारा मा0 सदस्य के वेतन खाता खोले जाने के अनुरोध के सम्बन्ध में।

महोदय,
मुझे आपको यह सूचित करने का निदेश हुआ है कि एच. डी. एफ. सी. बैंक प्रबंधन द्वारा मा0 सदस्यगण, विधान सभा, उत्तर प्रदेश के वेतन खाते एच. डी. एफ. सी. बैंक में वेतन खाता खोले जाने की स्थिति में बैंक द्वारा मा0 सदस्यों को कतिपय सुविधाएँ प्रदान करने का प्रस्ताव प्रस्तुत किया गया है।

अतः कृपया उक्त संबंधित बैंक के प्रस्ताव दिनांक 08 जून, 2023 व 22 जून, 2023 से अवगत होने का कष्ट करें।

संलग्नक: यथोक्त।

भवदीय
Digitally Signed by Anuj
Kumar Pandey
Date: 05-08-2023 14:38:04
Reason: Approved
(अनुज कुमार पाण्डेय)
उप सचिव एवं मुख्य लेखाधिकारी

To,

Shri Satish Mahana

Honorable Speaker

Uttar Pradesh Legislative Assemblies



Lucknow UP

Sub: HDFC Bank Salary Account Offer for Honorable Members of Legislative Assembly and Council.





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 & ATMs on a real-time online basis 7,821 Branches and 19,727 ATMs in 3,811 Indian towns & cities **Cardless Cash Withdrawal on HDFC BANK ATM-** Safe and Secure cash transfer Access to other bank ATMs across the country

Platinum 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 Consumer Durable Loan on select products/models of leading brands at select locations* with No extra Cost EMI **Overdraft against Salary – Avail Up to 3 times of your net take home Salary*** At HDFC Bank, we understand our responsibility towards society and therefore 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 it's important to secure your family's future in case of any unforeseen events through our Personal Accident Death Cover.

- **Free Personal Accident Death cover of Rs. 30 Lakhs¹**
- **Free Personal Accident Death cover up to Rs. 10 Lakhs²**
- **Free Permanent Total Disability cover of upto Rs. 30 Lakhs²**
- **Free Permanent Partial Disability cover upto Rs. 30 Lakhs²**
- **Free Educational benefit up to Rs. 4 Lakhs² for dependent child of salary account holder- In case of accident death of Salary Account Holder**

 **Free Air Accident Death cover of Rs.25 lakhs* on Salary account & Additional International Air Accident Death Cover of Rs.3 Crore**
* on Debit Card Avoid filling 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 **Government Elite Programme** - Elite Programme is specially designed to provide a hassle free & privileged banking experience to the Government Civil Servants & Senior State level Officers Investments and Insurance solutions – for a secure future for you and your loved ones Whatsapp Banking-Save the number 70659 70659 and send a WhatsApp message 'SUB'
Regd.Office : HDFC Bank Limited, HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013. Microsite – a customized webpage highlighting our offers for your employees at no cost to you And there's much more for you to enjoy the benefits of banking with HDFC Bank.

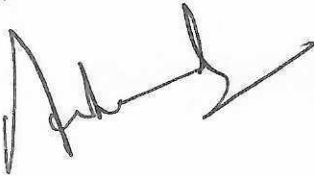
Salary Account holder have to take **No Objection Certificate** from HDFC bank before changing their salary account into another bank and Government department should verify the No Objection Certificate from HDFC Bank before changing their salary account into another bank in their system for salary credit.

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,

Best Regards
Deepak Chopra
Sr.Vice President & Cluster Head
Lucknow

A handwritten signature in black ink, appearing to read 'Deepak Chopra', is written over the typed name. The signature is fluid and stylized, with a long horizontal stroke extending to the right.

Salary Offer

Benefits to the Employer

You get the power to simplify your salary disbursement process 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 and 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

- Disbursals 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

Life time free Zero Balance Savings Account

Fast and efficient account opening process with the availability of an 'Instant Kit' so that employees get their Chequebook, Debit Card, NetBanking & PhoneBanking password on the spot

Convenience of 'anywhere banking' at all our branches

Personalized Insurance Cover:

- Free Personal Accident Death cover of Rs. 30 Lakhs¹
- Free Personal Accident Death cover up to Rs. 10 Lakhs²
- Free Permanent Total Disability cover of upto Rs. 30 Lakhs²
- Free Permanent Partial Disability cover upto Rs. 30 Lakhs²
- Free Educational benefit up to Rs. 4 Lakhs² for dependent child of salary account holder- In case of accident death of Salary Account Holder

Access to HDFC Bank ATMs across the country - Unlimited Free transactions free in a month

Access to other Bank ATMs across the country - Unlimited Free transactions free in a month

Free Unlimited Demand Drafts payable at HDFC Bank branch locations

SureCoverFD – Benefit of FD & Security of Life Insurance cover*

Free Platinum Debit Card for the primary holder

Features on Platinum Debit Card

ATM withdrawal Limit	Rs. 1,00,000 per day
Shopping Outlets	Rs. 5,00,000 per day at merchant outlets
International Air Accident Coverage	Rs. 3 Crore*
Fire & Burglary Insurance	Rs 2,00,000*
Insurance on loss of checked baggage	Rs 2,00,000*
Cash back	<ul style="list-style-type: none"> 1 CashBack point on every Rs. 100 spent on PayZapp, SmartBuy, Telecom, Utilities 1 CashBack point on every Rs. 200 spent on Groceries & Supermarket, Restaurant & Apparels, Entertainment <p>Maximum cap of Rs. 750 per card per month. No cashback points for all other categories apart from the ones above.</p> <p>1 CashBack point on every Rs. 200 spent on Groceries & Supermarket, Restaurant & Apparels, Entertainment</p> <p>Maximum cap of Rs. 750 per card per month. No cashback points for all other categories apart from the ones above.</p>
Petrol surcharge waiver	Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swipe machines at government petrol outlets (HPCL/ IOCL/ BPCL).
Airport Lounge access offer	Complimentary access to Clipper lounges at airports across India. 2 per quarter

Free International Debit Card for joint account holders

Zero Liability on fraudulent usage on lost or stolen cards⁵ 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 Cover of Rs.1 lakh⁵ on the account



Free Air Accident Death Cover of Rs.5 lakh⁵ on the account



Access to other bank ATMs across the country – same as main salary account

Free Times Points Debit Card for the primary applicant on Salary Family Account with below features:

Features on Times Points Debit Card	
Personal Accident Death Cover	Upto Rs. 10 lakhs ³
ATM withdrawal Limit	Rs. 1,00,000 per day
Shopping Outlets	Rs. 3,50,000 per day at merchant outlets
International Air Accident Coverage	Rs. 1 Crore ³
Online discount on Lifestyle, dining, entertainment & grocery	Minimum discount of 10%*
Petrol surcharge waiver	Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swipe machines at government petrol outlets (HPCL/ IOCL/ BPCL).
Airport Lounge access offer	The card also gets you complimentary access to Clipper lounges at airports across India.1 per quarter



Government Elite Programmes for Senior Government Officers with benefits-

- 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

Eligible Segment Preferred & Classic

• **Salary Credit of >=Rs. 1.5 lakhs up to Rs. 3 lakhs per month – Preferred Programme**

- Dedicated Relationship Manager to take care of all your banking and investment needs
- Relationship Pricing on a variety of products and services
- Exclusive Lifestyle Privileges
- Wide range of Loan products to suit your personal needs

• **Salary Credit of >=Rs. 1 Lakh up to Rs. 1.5 lakhs per month – Classic Programme**

- Benefit with services of a dedicated Personal Banker
- Relationship Pricing on a variety of products
- Exclusive benefits for Family Banking
- Comprehensive range of Loan products to suit your borrowing needs



Special eligibility criteria for HDFC Bank Salary Account customers

Loan Products

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



Personal Loan

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

- Convenience of contacting the bank through SMS, Phone Banking, Web chat or 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)



Overdraft 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 approved for Personal Loan and a minimum net monthly income of Rs. 20,000
- Limit upto 3 times salary* (Max limit Rs. 1.25 Lakh)
- Tenure 12 months
- Pricing on utilization (One time set up fees of Rs. 1000)

*Term and Condition apply.



Consumer Durable Loan

Quick processing Consumer Durable Loan on select products/models of leading brands at select locations* with No Extra Cost EMI to meet all your requirements

- No Extra Cost EMI available on select products/models of leading brands
- Maximum Possible Finance
- Low Interest Rates
- No Processing Fee (limited period offer*)
- Wide range of Product Categories to choose from



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



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*
- Vahan Gyan (Vehicle research mobile app)* available for a sound purchase
- World's first Biometric Car Loan approval available at select dealerships within 30 minutes*

Hassle-free process and reduced documentation

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



Two Wheeler Loan

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

Loan against Security

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



Loan against Property

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



Gold Loan

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

Please note:

- All Types of loans are available for salary account holders only. Eligibility Criteria is salary credit should be per month
- Salary Account holder have to take No Objection Certificate from HDFC bank before changing their salary account into another bank
- Credit protect Insurance will be solicited in each case
- Government Department will provide best possible support for recovery of loan and credit card outstanding to its employees in case of default in repayment because of any reason like transfer, Deputation, Suspension termination, absconding or any other reason what so ever
- Nodal officers have to be from both sides - Department & branch
- Rates are subject to change (any time) as per market condition and bank policies

Credit Cards

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

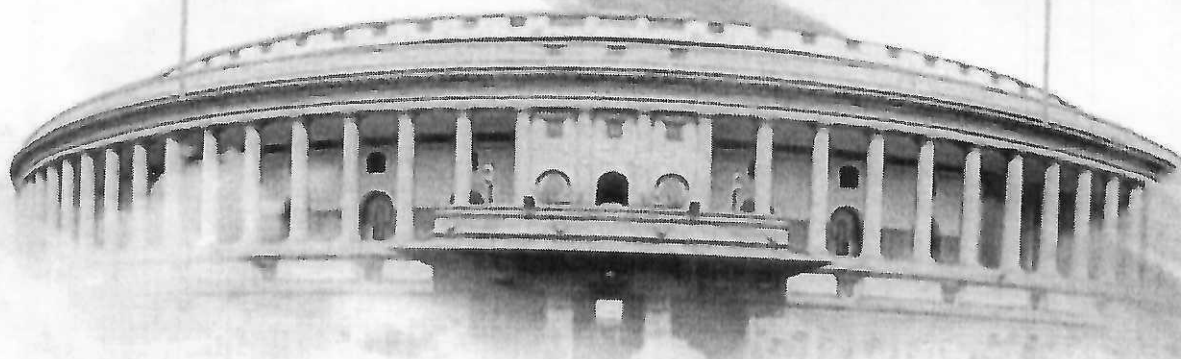
Investments and Insurance

- 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

YOU DO YOUR BEST
FOR THE NATION.
WE DO OUR
BEST FOR YOU.

An exclusive Salary Account
for
Government Personnel

MLA & MLCs



*Based on Retail Loan book size (excluding mortgages). Source: Annual Reports FY 18-19 and No.1 on market capitalisation based on BSE data as on 31 Dec, 2019



Reap Exclusive Benefits

- Personal Accident Death Cover of ₹ 30 Lakh*
- Permanent Total Disablement Cover of ₹ 30 Lakh*
- Permanent Partial Disablement Cover up to ₹ 30 Lakh
- Education Benefit for dependent child up to ₹ 4 Lakh*, in case of Accidental death of primary account holder
- Unlimited Free Demand Draft and Access to ATMs of all banks

Free Zero Balance Family Account (Benefits similar to Primary Account*)

- Personal Accident Death Cover up to ₹ 11 Lakhs*
- International Air Accident Death Cover of ₹ 1 Crore*
- Times Points Debit Card

Free Platinum Debit Card

Exclusive Insurance Cover

- Zero Liability Cover up to ₹ 4 Lakhs*
- Lost Check-in Baggage Cover of ₹ 2 Lakhs*
- Fire & Burglary Cover of ₹ 2 Lakhs*
- International Air Accident Death Cover up to ₹ 1 Crore*

Earn CashBack* up to ₹ 750* every month

2 free visits to airport lounges per quarter

Higher Debit Card Limits of ₹ 1 Lakh per day for withdrawals and ₹ 5 Lakhs per day for POS

Other Benefits

- **Apollo Healthylife**- 1st year membership at zero cost, anytime Apollo doctor on call service at no cost, Preferential access to Covid packages, Home delivery of medicines with OneApollo membership and discounts
- **SalaryPlus Overdraft** Facility up to 3 times of monthly salary*
- Avail **Loan Products**: Personal Loan, Auto Loan, Two Wheeler Loan, Home Loan, Education Loan, Consumer Durable Loan
- **Investnow**, PPF, Sukanya Samriddhi, NPS solution for Investments
- **Up to 5% CashBack** on Debit Cards on Smartbuy
- **Earn upto Rs. 2,000 every month** on expenses like bills, grocery shopping, mobile and DTH, rent payment, food delivery etc. through PayZapp

For more details, please contact: _____

Name: _____

Email ID: _____ Contact: _____

Scan here to know latest offers



SmartBUY



PayZapp

* Terms and conditions apply. As a member of the Banking Codes and Standards Board of India (BGSBI), we are committed to following the standards of banking practices it prescribes. These are contained in 'Code of Banks' Commitment to Customers' and 'Code of Banks' Commitment to Micro and Small Enterprises'. You can view a copy of this on our website.