

## ORIENTAL SALARY ACCOUNT

| S.No | PARAMETERS/BENEFITS                                     | ORIENTAL SALARY ACCOUNT  |
|------|---|--|
| •    | <b>Basic Eligibility criteria</b>                       | <b>Permanent employee of Defence forces.</b>   |
| 1    | Min/Avg. Balance Requirements                           | Nil  |
| 2    | Online NEFT   | Free   |
| 3    | ATM card type<br>Issuance charges<br>Annual fee charges | Specially designed RUPAY Platinum Card<br>Free<br>Free (On Min. monthly transaction on POS/ E – Commerce)  |
| 4    | Net Banking   | Free   |
| 5    | Mobile banking  | Free   |
| 7    | SMS and Mail alerts                                     | Free   |
| 8    | Overdraft facility                                      | Overdraft facility with extended limit upto 3 times of gross salary (as per pay slip) or 5 times Net Salary credited in account (Avg of last 3 months to be taken) whichever is lower. Available for tenure of 12 months at BR+2.5%. Max overdraft amount shall be limited to ₹300000/-<br><u>Eligibility:</u> Permanent Employee /Minimum one year of continuous service.Net take home salary should not be less than 40% after calculating the interest accrued. Minimum CIBIL trans Union score shall be TU-567,PL-651 (Any deviation from the above mentioned score rests with next higher authority). |
| 10   | Process Fee in Retail Loans                             | Complete waiver  |
| 11   | Demat Account   | Free   |