

PREMIUM SALARY ACCOUNT

S.N	Parameters	Premium Salary account Scheme Features
1.	Eligibility Criteria	Minimum gross monthly salary of Rs 35,000/-
2	Min/Avg. Balance Requirements	Nil
3	Insurance	Free Accidental Death or Permanent Disability Insurance cover of Rs 10.00 lacs to be provided to all account holders, initially for first year. Second year onwards, insurance to be renewed subject to following conditions: 1. Average quarterly balance in Salary Account does not fall below Rs 25000/-in any of the quarter. 2. No loan/OD, availed from our Bank, is classified as NPA. 3. Salary Account is not Dormant.
2	Online NEFT	Free
3	ATM card Issuance charges Annual fee charges	VISA Gold/RUPAY Platinum Free 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 1 Yr MCLR+2.5%)Max overdraft amount shall be limited to ₹300000/-*(conditions apply) <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*(conditions apply)
9	Process Fee For Retail Loans	Complete waiver
10	Demat Annual Maintenance Charges	NIL

