

No. JSV-SP-I-MIS-HDFC Bank Vol-I/2020-21 : 249798  
Government of Himachal Pradesh  
Jal Shakti Vibhag.

To

Mr. Virender Sharma,  
Branch Manager,  
HDFC Bank Limited,  
The Mall Shimla-171001.

Mr. Robin Chopra,  
Area Head,  
Govt. & Institutional Business,  
HDFC Bank Limited, The Mall Shimla-171001.

Dated Shimla-171001 the 20<sup>th</sup> July, 2020.

Subject: HDFC Bank Salary Account offer for all the employees of Himachal Pradesh Jal Shakti Department .

This is with reference to your presentation given on 31.12.2019 & subsequent submission of the proposal vide letter dated 06.01.2020 regarding HDFC Bank Salary Account offer for all the employees of Himachal Pradesh Jal Shakti Department, in this regard it is submitted that your complete proposal has been sent to all the field offices of this department for their information regarding Key benefit of the employee, loan products, Investments & insurance, National Pension System (NPS) and direct Banking Channels, vide this office letter no. 2364-2455 dated 27.07.2020.

This is for favour of kind information please.

(Er. Naveen Puri)  
Engineer-in-Chief,  
Jal Shakti Vibhag,  
Jal Shakti Bahwan, Shimla-171005,  
Telephone No: 01772830743  
E-Mail: [hpirrg@rediffmail.com](mailto:hpirrg@rediffmail.com)

VMS Sharma  
28/07/2020

“SAVE WATER SAVE LIFE”

For water complaints please contact on Toll free No.:1800-180-8009.



We understand your world

HDFC Bank Ltd,  
Aloka Cottage,  
Below Scandal Point,  
The Mall Road,  
Shimla - 171 001.Himachal Pradesh.

Dated: 23<sup>rd</sup> January 2020

To  
**Engineer-In-Chief**  
**Jal Shakti Department**  
**Tutikandi Shimla-171005**

**Sub: HDFC Bank Salary Account Offer for all the employees of Himachal Pradesh Jal Shakti Department.**

Dear Sir,

**This is with reference to our presentation given on 31.12.2019 at your conference Hall i.e. Jal Sahkti Bhawan Shimla-5 and further in continuation of our subsequent proposal dated 06.01.2020 regarding HDFC Bank Salary Account Offer for all the employees of Himachal Pradesh Jal Shakti Department.**

It gives us immense pleasure to introduce to you the HDFC Bank Salary Advantage accounts to you. With superior service and a technologically advanced banking platform, our salary account aims to make banking a pleasurable experience for you.

**Brief about HDFC Bank**

We introduce ourselves as the Leading Private Bank in India promoted in 1995 by India's leading financial institution, HDFC. Since then, the bank has grown manifold to become one of India's leading private sector banks, with a network of **5100 branches & 13000 ATMs in 2,728 cities** across India. We cater to a basket of customers which includes corporate, individuals and various Indian and State Government departments.

HDFC Bank is India's premier bank and enjoys an impeccable track record in India as well as in international markets. HDFC Bank has been rated as **'The Best Bank'** in India, time and again by agencies across the world. HDFC Bank has featured in Fab50 companies list for the 9<sup>th</sup> year in a row by **Forbes Asia**.

**Salient features of HDFC BANK Salary account:**

1. Zero Balance salary accounts (Bank will not take any minimum balance charges)
2. Accidental Death Cover of **Rs.30 lac** for employees (Free of cost , with condition of last month salary credit before death ) .
3. **Air Accident death cover of Rs. 1 crore** (Tickets should have been purchased through debit card linked to salary account)
4. Zero balance **Family Account** (Bank will not take any minimum balance charges)
  - **Rs.11 lac Personal Accident** death Cover (with one swipe on POS machine/ other digital channels in six months)
  - **Rs. 35 lac Air Accident** death cover (Tickets should have been purchased through debit card)

Other Features are attached as **Annexure 1**

In view of the above, we request you to please consider our proposal and give us an opportunity to extend our relationship with your esteemed department.

We look forward to bringing a world of convenience to your banking experience. Assuring you of delivering the very best to you.

**For any query please feel free to contact below officers of the bank at their mobile phone.**

9817102100 (M) Vikrant Chauhan (For Queries)

With Regards

*Virender Sharma*  
Virender Sharma  
Branch Manager HDFC Bank  
The Mall Shimla-171001

*Robin Chopra*  
Robin Chopra  
Area Head (GIB), HDFC Bank  
The Mall Shimla 171001

**Annexure 1**

**HDFC BANK Salary account:**

- 1 Zero balance salary accounts (Bank will not take any minimum balance charges).
- 2 **Accidental Death Cover of Rs.30 lac for employees** (Free of cost ,with condition of last month salary credit before death ) .
- 3 **Air Accident death cover of Rs. 1 crore .** (Tickets should have been purchased through debit card linked to salary account)
- 4 **Unlimited access to other bank ATMs across the country.**
- 5 **Zero balance Family Account** (Bank will not take any minimum balance charges)
  - Rs.11 lac Personal Accident death Cover ( with one swipe on POS machine/ other digital channels once in six months)
  - Rs. 35 lac Air Accident death cover ( Tickets should have been purchased through debit card)
  - Free of cost debit cards
- 6 **Free Platinum Debit Card** along with other features like
  - ATM cash withdrawal limit of Rs.100,000/- per day & Shopping limit of Rs.500,000/- per day
  - Zero Liability on fraudulent usage on lost or stolen cards on Point of Sale transaction up to a maximum of Rs.1 lakh per card\* (one swipe on POS machine in six months irrespective of amount)
  - Petrol surcharge waiver at all petrol pumps in India\*- (up to a maximum of Rs.750 PM per card)
  - Complementary Domestic Airport lounge access.
- 7 **Life time free Credit Card** as per eligibility
- 8 **Free Demat Account** ( Folio maintenance charges for 1<sup>st</sup> year)
- 9 **Free Trading Account\*** ( fees will be waived off in case of activation of account in 120 days)
- 10 **Free Demand Draft** upto Rs 25000/- per instrument payable at HDFC Bank locations.
- 11 **Premium Banking** – Eligible customers to be raced to our Managed programmes.
- 12 Free Net banking/Mobile banking/ Insta alerts
- 13 Comprehensive and secure online banking platforms that can be accessed 24x7.
- 14 **Preferential rates** on Foreign Exchange
- 15 **Toll Free Mobile banking** – Get your account details like balance, mini statement chequebook request & account statement request by giving a miss call
- 16 **Prepaid Mobile Recharge (Net Banking)** – Recharge your prepaid mobile phone, direct from your bank account.
- 17 **Free Utility Payments (Bill pay)** – Pay your electricity, telephone, mobile bill & insurance premiums through net banking.
- 18 **Smartbuy** - Now avail exciting offer like discount of flight tickets, Electronic items food fiesta etc

*Vy Sharma*  
(VIRENDER SHARMA)  
Branch Manager  
HDFC Bank Ltd

19 **Payzapp -**

- It is a complete payment solution, giving you the power to pay in just One Click.
- With Payzapp you can shop on your mobile at partner apps, buy movie tickets, music and groceries, compare and book flight tickets and hotels, shop online and get great discounts at SmartBuy, send money to anyone in your contact list, pay bills and recharge your mobile, DTH and data card.

20 Comprehensive and secure online banking platforms that can be accessed 24x7.

21 **Free** Passbook facility.

22 **Free** monthly account statement by post/ Email account statement.

23 **Free** facility for Standing instructions

24 Preferential allotment of safe deposit lockers.

25 **Preferential rates** on All type of Loans

26 **Multicurrency Forex Plus card-** Available in 21 currencies

27 **Dedicated Relationship Manager** to cater to the financial needs of employees as well as the department

28 **Dedicated Service Helpdesks at your premises** to ensure your every query related to banking is efficiently solved, with our expertise

V K Sharma  
(VIRENDER SHARMA)  
Branch Manager  
HDFC Bank Ltd