

 Indian Bank ALLAHABAD	MARKETING DEPARTMENT
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To

The Divisional Railway Manager
 Madurai Division
 Madurai.

25.10.2024

DRM

Apo/1

DPO

Subject: Our Exclusive Salary Account Product Offerings

Greetings from Indian Bank!

At the outset we would like to thank you for the opportunity provided to us to propose our bank's salary account products specially curated for your esteemed Organisation.

Our Indian Bank is the 7th Largest Bank in the country and is one of the leading Public sector banks with a total business of 12.22 Lakh Crores with a Net Profit of Rs. 8063.00 Crores as on March 2024. Our Bank is having a network of around 5844 branches distributed across the country. In the State of Tamil Nadu, our Bank is having more than 1192 branches and also another 663 Regional Rural Bank branches of Tamil Nadu Grama Bank which is sponsored by Indian Bank. With this Extensive Branch Network of more than to 1855 Branches, we are present in every nook and corner of the State.

To cater to your employee's personalized requirements, we are pleased to propose a strategic partnership between the Railway Department and Indian Bank to offer an exclusive salary account package, tailored specifically for the permanent salaried employees of the Railway Department. This package is designed to provide comprehensive banking solutions and exclusive benefits that cater to the financial needs of your esteemed employees.

We are confident that this partnership will be mutually beneficial and look forward to discussing this proposal further to finalize our MOU.

वृत्ते इंडियन बैंक E. INDIAN BANK
 Yours faithfully,


 अंचल कार्यालय / Zonal Manager
 अंचल कार्यालय / Zonal Manager Office, Madurai



E. 4834144/29.10.24/SRV

Indian Bank Salary Offering Products:**Accidental Insurance Coverage:**

Minimum Gross Salary (Rs In Lacs)	Personal Accidental Death (INR)	Accidental Permanent Total Disability (INR)	Accidental Permanent Partial Disability (INR)	Accidental Death (INR)
NA	100 Lakhs	100 Lakhs	50 Lakhs	100 Lakhs

Free Group Term Insurance	Rs.10 Lakh
Top Up Health Insurance Coverage	Up to Rs.15/30 Lakh at Attractive Rate

(Waiver of MAB and Gross Pay Criteria for Insurance Coverage)

Banking Benefits:

MINIMUM GROSS SALARY (IN LAKHS)	MINIMUM GROSS SALARY (IN LAKHS)	MINIMUM GROSS SALARY (IN LAKHS)	MINIMUM GROSS SALARY (IN LAKHS)
0.25	0.50	0.75	1.00
<ul style="list-style-type: none"> Unlimited number of Free Cheque books Unlimited Transactions on Indian Banks ATM and 5 withdraws other Bank ATMs Free NEFT /RTGS FROM MOBILE AND Internet Banking Free Rupay Platinum card with AMC free Free SMS Alert and Free Rupay Debit Card Free Unlimited withdrawal from ATM of Indian Bank and Other Bank 25 % discount on locker rental for the 	<ul style="list-style-type: none"> Unlimited Cheque Book Unlimited Transactions on Indian Banks ATM and 5 withdraws other Bank ATMs Free Issuance of DD from Salary account Free NEFT /RTGS FROM MOBILE AND Internet Banking RTGS/NEFT (Through Branch Channel) Quarterly amounting to Rs. Rs. 2.00 Lakhs if done through Salary Account. Free SMS Alert and Free 	<ul style="list-style-type: none"> Unlimited Cheque Book Unlimited Transactions on Indian Banks ATM and 5 withdraws other Bank ATMs Free Issuance of DD from Salary account Free NEFT /RTGS FROM MOBILE AND Internet Banking RTGS/NEFT (Through Branch Channel) Quarterly amounting to Rs. 3.00 Lakhs if done through Salary Account. Free SMS Alert and Free Rupay Debit Card 	<ul style="list-style-type: none"> Unlimited Cheque Book Unlimited Transactions on Indian Banks ATM and 5 withdraws other Bank ATMs Free Issuance of DD from Salary account Free NEFT /RTGS FROM MOBILE AND Internet Banking RTGS/NEFT (Through Branch Channel) Quarterly amounting to Rs. 5.00 lakhs if done through Salary Account. Free SMS Alert and Free Rupay Debit Card



first year of allotment of Medium/Small Sized Locker. <ul style="list-style-type: none"> Free Issuance of DD from Salary account. 	Rupay Debit Card <ul style="list-style-type: none"> Free Statement 20% discount on Small and Medium sized locker 	<ul style="list-style-type: none"> Free Statement 20% discount on Small and Medium sized locker 	<ul style="list-style-type: none"> Free Statement 25% discount on Small and Medium sized locker
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Loan Concessions:

Minimum Gross Salary (In Lakhs)	Minimum Gross Salary (In Lakhs)	Minimum Gross Salary (In Lakhs)	Minimum Gross Salary (In Lakhs)
0.25	0.50	0.75	1.00
<ul style="list-style-type: none"> Home Loan, Vehicle Loan, Jewel Loan, Education Loan: 25% waiver on processing fees and 0.10% concession in ROI for the first year Personal Loan: 100% waiver on processing fees and 0.10% concession in ROI for the first year Pre-approved Loans: Personal, credit card, and home loans with fast-track for family members 			

Additional Services/Benefits:

Minimum Gross Salary (In Lakhs)	Minimum Gross Salary (In Lakhs)	Minimum Gross Salary (In Lakhs)	Minimum Gross Salary (In Lakhs)
0.25	0.50	0.75	1.00
<ul style="list-style-type: none"> Lounge access (Through Rupay Platinum Debit Card): 2 visits free per quarter T&C of this facility are decided by company providing the services of Debit Card. Complement 	<ul style="list-style-type: none"> Lounge access (Through Rupay Platinum Debit Card): 2 visits free per quarter T&C of this facility are decided by company providing the services of Debit Card. Complementar y Zero Balance 	<ul style="list-style-type: none"> Lounge access (Through Rupay Platinum Debit Card): 2 visits free per quarter T&C of this facility are decided by company providing the services of Debit Card. Complementary Zero Balance Savings Account for the 	<ul style="list-style-type: none"> Lounge access (Through Rupay Platinum Debit Card): 2 visits free per quarter T&C of this facility are decided by company providing the services of Debit Card. Complementary Zero Balance Savings Account for the



<p>ary Zero Balance Savings Account for the Spouse & Minor Children of the A/c Holder</p> <ul style="list-style-type: none"> • Demat Account and Trading Charges: 1st Year AMC waived off, if opened through our bank's mobile app * Ind Oasis 	<p>Savings Account for the Spouse & Minor Children of the A/c Holder</p> <ul style="list-style-type: none"> • Demat Account and Trading Charges through Indian Bank: 1st Year AMC waived off, • 50% Discounted Brokerage Plan for Trading @ Rs.10/- per order 	<p>Spouse & Minor Children of the A/c Holder</p> <ul style="list-style-type: none"> • Demat Account and Trading Charges through Indian Bank: 1st Year and 2nd Year AMC waived off, • 50 % Discounted Brokerage Plan for Trading @ Rs.10/- per order 	<p>Spouse & Minor Children of the A/c Holder</p> <ul style="list-style-type: none"> • Demat Account and Trading Charges through Indian Bank: Lifetime AMC waived off, • 50 % Discounted Brokerage Plan for Trading @ Rs.10/- per order • Free Fast TAG
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**Note: The above mentioned product /facilities/Insurance coverages are subjected to change year on year basis as per bank/insurer discretions.
Other Term and Conditions apply**

Our Salary Package is designed to serve your esteemed organisation's employees a robust and rewarding banking experience, enhancing their financial well-being.

