

COMPARATIVE MATRIX OF FACILITIES PROVIDED TO DSP ACCOUNT HOLDERS BY BANKS WITH WHICH MsoU HAVE BEEN SIGNED

S/ No	Items	SBI (Renewed on 12 Jul 2018)	HDFC (Renewed on 03 Apr 2018)	ICICI (To be renewed)	Axis (Renewed on 13 Apr 2018)	IDBI (To be renewed)	PNB (To be renewed)	BOI (To be renewed)	YES (To be renewed)	IndusInd (To be renewed)	Kotak Mahindra (To be renewed)	Corporation (To be renewed)
Free Insurance												
1	Personal Accident Insurance (PAI) Cover amount	Rs 30 Lac for all categories. wef 12 Jul 2018	Rs 30 lakhs	Sep to Lt Col- Rs 5 lac Col & above- Rs 10 lac	Rs 30 lakhs	On DSP Acct Rs 3 lac for all On Debit Card Rs 5 lacs for Offrs	(Wef 18 Mar 16) JCOs/OR – 3 lac, Lt to Col – 5 lac Brig & above- 10 lac	Rs 10 lacs for all	(Wef 04 Oct 2017 till midnight of 17 Feb 2019) Rs 30 lac for all categories. Note : PAI cover (without POS conditions)	Sep to Lt – 2 lac Capt & above- 5 lac	JCOs/OR - 2.5 lac Offrs -5 lac	Elite Acct - Rs 5 lac Delite Acct - Rs10 lac
2	Term Life Insurance Cover	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Elite Acct - Rs 5 lac Delite Acct-Rs10 lac
3	Inclusion of Deaths in Active Ops in PAI	Included wef 04.01.16	Included wef 03 Apr 2018	NA	Included wef 13 Apr 2018	NA	Included wef 09.06.15	NA	NA	NA	NA	NA
4	Applicability for Pensioners	All facilities other than PAI & Overdraft	All facilities incl PAI & Overdraft	All facilities incl PAI	All facilities incl PAI	All facilities incl PAI & Overdraft	All facilities incl PAI & Overdraft	All facilities incl PAI & Overdraft	Bank not auth to disburse pension	Bank not auth to disburse pension	Bank not auth to disburse pension	All facilities other than Overdraft & Term Life Insurance
5	Air Insurance	(Wef 04 Jan 17 to 03 Jan 2019)*. (i) Lt to Maj - 5 lac (ii) Lt Col & Col - 20 lac (iii) Brig & above- 30 lac *T & C Applies Wef 04 Jan 2019. (i) Rs 1 Crore.	Rs 1 Crore *T & C applies	Sep to Lt Col- Rs 15 lac Col & above- Rs 20 lac	Rs 1 Crore (Provided the ticket is purchased on Axis Bank Debit Card)	Air insurance incl as part of the PAI cover for 8 lacs	(Wef 18 Mar 16)* JCOs/OR -5 lac Lt to Col - 10 lac, Brig & above-20 lac *T & C applies	Air insurance incl as part of the PAI cover for 10 lacs	Rs 100 lac* (Wef 04 Oct 2017 till midnight of 17 Feb 2019) * T & C applies	Sep to Lt – 5 lac Capt & above- 30 lac	15 lacs	Elite Acct - Rs 5 lac Delite Acct - Rs 50 lac
6	Higher Edn Benefit & Marriage	Girl Child Cover. (a) Higher Edn. Only Graduation : 10% of PAI cover, max Rs 2 lakh (b) Marriage, 18-25 age) : 10% of PAI cover, max Rs 2 lakh	Free Education benefits of upto Rs 1 lakh per year for 4 years to dependent child in case of Accidental Death of defence personnel.	-	Free education benefit up to Rs 2 Lakh for education of wards (the age of 12-20 years) of deceased personnel (where PA cover is applicable)	-	-	-	Higher Edn Benefit of Rs 1 lac for 4 yrs for edn from class XII onwards of deceased personnel (wherever PA cover is approved)	-	-	-
7.	Tpt of dead body.	Rs 20,000/-	-	-	-	-	-	-	-	-	-	-
8.	Cost of Plastic Surgery/Burn(For Gold and above Variant).	Rs 2 Lakh.	-	-	-	-	-	-	-	-	-	-

* Only if tickets are purchased through Salary account (Para 5 SBI)

S/ No	Items	SBI (Renewed on 12 Jul 2018)	HDFC (Renewed on 03 Apr 2018)	ICICI (To be renewed)	Axis (Renewed on 13 Apr 2018)	IDBI (To be renewed)	PNB (To be renewed)	BOI (To be renewed)	YES (To be renewed)	IndusInd (To be renewed)	Kotak Mahindra (To be renewed)	Corporation (To be renewed)
9.	Tpt of Imported Medicine (for Gold and above Variant).	Rs 1 Lakh	-	-	-	-	-	-	-	-	-	-
10.	Death after Coma after accident (more than 24 hrs).	Rs 2 Lakh.	-	-	-	-	-	-	-	-	-	-
11.	Air Ambulance.	Rs 5 Lakh.	-	-	-	-	-	-	-	-	-	-
12.	Family Tpt (Cost of travel incurred by imdt 2 family members to reach place of accident).	Rs 20,000/-	-	-	-	-	-	-	-	-	-	-
13.	Ambulance Charges	Rs 1,500/-	-	-	-	-	-	-	-	-	-	-
14.	Permanent Total Disability Cover	(a) Permt Total Disability cover (i) Rs 10 Lakh wef 04 Aug 2018 to 03 Jan 2019. (ii) Rs 30 Lakh wef 04 Jan 2019. (b) Partial disability (i) Rs 10 Lakh wef 04 Jan 2019.	(a) Total Permanent Disability Rs-30 lakhs (b) Partial Disability Rs-05 lakhs.	-	(a) Total Permanent Disability Rs-30 lakhs (b) Partial Disability Rs-30 lakhs (percentage)	-	-	-	Rs 30 lakh (Total permanent disability coverage upto 100% of S.I under following conditions :- Loss of sight (Both eyes), Loss of two limbs and Loss of One Limb & One eye.	-	-	-
15.	Linked to debit / saving acct	Acct	Both	Card	Acct	Both	Acct	Acct	Card	Card	Card	Acct
16.	Purchase protection & Zero Card Lost Liability	Not available	Zero Lost Card Liability available	Available	Available	Purchase protection available	Not available	Zero lost card liability available	Available	Available	Available to Gold Debit Card (JCO/OR)	Not available
NOC for Change of Bankers												
17.	NOC	To be issued within 3 days	Not reqd	Not reqd	Not reqd	Not reqd	To be issued within 2 days	Not reqd	Not reqd	To be issued within 3 days	Reqd	Not reqd

S/No	Items	SBI (Renewed on 12 Jul 2018)	HDFC (Renewed on 03 Apr 2018)	ICICI (To be renewed)	Axis (Renewed on 13 Apr 2018)	IDBI (To be renewed)	PNB (To be renewed)	BOI (To be renewed)	YES (To be renewed)	IndusInd (To be renewed)	Kotak Mahindra (To be renewed)	Corporation (To be renewed)
Loans												
18.	Concession rates on loans	No concession	Int concession on Pers -50 bps Car- 20bps, Two wheeler-200 bps, Edn loan-100 bps less than card rate	50 bps lower than Market card rate on AL	As per current rates	0.50% discount on card rate subject to min of base rate	No concession	0.50% less than usual rate	200 bps -PL	25 bps less than the card rate Interest concession on Loan against property	0.50% less than card rate.	No concession
19.	Margin : Car	5% concession	N	5% concession	Nil	Nil	N	Ni	Nil	Nil	5% concession	Nil
20.	Processing Charges: Home loan	Waived	Waived	0.25 % or Rs 10,000/- whichever is	Waived	Waived	Waived	Waived	Nil	Waived 50% in LAP	50% waiver	Waived
20.	Processing Charges: Car loan	Waived	Waived	50% waived	Waived	Nil	Waived	Waived	Nil	Nil	50%waiver	Waived
21.	Processing Charges: Xpress Credit loan	Waived	Waived	Waived	Waived	Waived	Waived	Waived	Waived	Nil	50%waiver	Nil
22.	Easy Overdraft No of month's salary	2 month's Net Salary or with a max (i) JCOs/OR – Rs 40,000/- (ii) Lt to Maj- Rs 75000/- (iii) Lt Col to Col - Rs 1.5 Lac (iv) Brig & above- Rs 2 Lac	03 Months	As per eligibility criteria	-	5 months Net salary	2 months Net salary	PBOR 3 times of Net salary (Max Rs 1 lac). Oftrs 4 times of net salary (Max Rs 2 lac).	Nil	2 months Net salary	1-2 months of salary (Max 5 lacs)	Corp Pay Elite – 1 month net salary or max of Rs 50,000/- Corp Pay Delite – 1 months net salary or max of Rs 2 lacs)
Card Facilities												
23.	Free Card	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
24.	Jt account	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Transactions												
25.	RTGS / NEFT	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
26.	Draft issue (No of free drafts per month with a ceiling of Rs 50000/- each)	Silver Card- 5 Gold Card -10 Diamond -25 Platinum-Unlimited	Unlimited for all account holders	Unlimited for all account holders	Free Unlimited	Unlimited for all account holders	JCOs/OR -5 Lt to Maj- 10 Lt Col & Col -25 Brig & above - Unlimited	Unlimited for all account holders	Unlimited for all account holders	Unlimited for all account holders	Unlimited for all account holders	Unlimited for all account holders

S/ No	Items	SBI (Renewed on 12 Jul 2018)	HDFC (Renewed on 03 Apr 2018)	ICICI (To be renewed)	Axis (Renewed on 13 Apr 2018)	IDBI (To be renewed)	PNB (To be renewed)	BOI (To be renewed)	YES (To be renewed)	IndusInd (To be renewed)	Kotak Mahindra (To be renewed)	Corporation (To be renewed)
27.	Usage of other Banks ATMs	Subject to RBI	Free Unlimited	Free Unlimited	Free Unlimited	Free Unlimited	Subject to RBI	Free Unlimited	Free Unlimited	Subject to RBI regulations	Free Unlimited	Free Unlimited
28.	Drafts applied by Nepali Gorkha soldiers for bonafide family remittances, payable at Nepal State Bank Ltd	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	NA
29.	Remittances by Nepali Gorkha soldiers under Nepal Express Remittance Scheme (NERS) and Indo Nepal Remittance Scheme (INRS)	Free	Free	Free	Free	Free	Free	Free	Free	As per actual SBL Charges	Chargeable	NA