

Handwritten signatures and notes:
District Police Officer
Idukki
19/7/17



Retail Business Department

11-07-2017

Special Offers for Kerala Police Department

Greetings from Federal Bank!!

We take this opportunity to thank you for choosing Federal Bank as your perfect banking partner. Experience the finest class of banking with Federal Bank. The product highlights offered exclusively for employees of Kerala Police Department are

- An exclusive premium account with "No balance" stipulation
- Any ATM my ATM facility- Unlimited Free usage of our ATM cards throughout the country
- A cover for unplanned expenses - Salary Overdraft facility up to 80% of monthly Salary credit
- Free Rupay Platinum debit card with daily withdrawal of Rs. 2 lakhs (1Lakh ATM +1 Lakh POS) and other benefits including complementary airport lounge access
- Free Personal Accidental death cover of Rs. 12 Lakh (Nomination Mandatory)
- Free Premium Family Account- Zero balance account for your family members
- It's All Free - Mobile alerts/Email alerts/ Mobile & Internet Banking/ Anywhere Banking/ Online NEFT/RTGS/IMPS
- Gold Loan at your fingertips! Digi Gold Loan with 24x7 online overdraft facility
- Unique '3-in-1' proposition- Account opening charges and 1 year annual maintenance charges waived off on Demat account along with Trading account
- Car Loans, Home Loans and Personal Loans at the best of industry rates
- Balance transfer scheme - Seamless transfer of loans from other Banks
- Internationally accepted pre-approved co-branded Credit cards
- Discount of 25% on locker rent subject to availability
- Explore the power of Mobile Banking - Transfer your funds in seconds, Top-up your Mobile, Utility bill payments, Schedule EMI's, Bus/Hotel bookings, open instant FD's & RD's, apply cheque book online, block/On /Off your debit card and lot more
- BYOM – Online Personal loans

Best Regards,
Jose K Mathew
Executive Vice President & Head – Retail Business

DIST. POLICE OFFICE IDUKKI

17 JUL 2017



FEATURES	SBI - CORPORATE SALARY PACKAGE (CSP)	FEDERAL BANK - FED CLASSIC PREMIUM ACCOUNT
Balance Stipulation	Zero Balance Salary Account	Zero Balance PREMIUM Salary a/c
ATM transaction Charges	Unlimited ATM withdrawals from any bank ATMs throughout the country	"Any ATM, my ATM" - Unlimited ATM withdrawals from any bank ATMs throughout the country
ATM transaction limits	ATM withdrawal limit starts from 40K to 1L depending on various card variants and salary structure	Daily withdrawal of Rs. 2 lakhs (1Lakh ATM +1 Lakh POS) and other benefits including complementary airport lounge access irrespective of the salary structure
Overdraft Facility	Provides 2 times of net salary as short term personal loan repayable in 6 month EMI's	<ul style="list-style-type: none"> • 80% overdraft facility on monthly salary credit* with an annual renewal only. • We also provide 10 times of Basic Pay as personal loan at attractive interest rates. • Preapproved personal loans made available with instant credit with no documentation
Airport lounge access	No Facility	2 free domestic lounge access per calender quarter
Alerts	Free SMS and e-mail alerts	All alerts are free
Online transfer -charge structure for NEFT	All online based NEFT transactions free	Free NEFT –both online and branch based
Online transfer -charge structure for RTGS	All online based RTGS transactions free	Free RTGS –both online and branch based
Online transfer -charge structure for IMPS	As per service charge rules	Free IMPS –both online and branch based
Cheque Book	Free personalised cheque books	Unlimited issue of cheque leaves
Bill Payment Facility	Bill payment facility available online	Bill payment facility available online with around 300+ billers registered through Federal Bank including KSEB payments
Credit cards	Gold /Platinum Credit cards Available	Gold /Platinum Credit cards Available
Locker facility	Chargeable	Flat 25% discount on locker rent
Dedicated Salary RMs	Dedicated relationship manager for all your banking needs	Dedicated relationship manager exclusively for all Salary accounts.
Loan Products	Preferential rates offered for all loans	Preferential rates offered for all loans –Offered at Industry best rates.



Investment Options	<i>Online Investment options available</i>	<i>Investment advice in mutual fund (Lump sum/SIP), Trading, Insurance, NPS, Tax saving funds etc available both online and offline.</i>
Free Insurance Benefits	<i>Personal accident death cover ranging from 1L to 20 L based on different debit card variants (Annual premium of Rs.1000 for 20 L and Rs. 500 for 10 L to be borne by the customer)*</i>	Free accident death cover of Rs.10L and Additional Personal accident death cover of Rs.2L (All Premium borne by the bank)
Free Insurance Benefits (Air Insurance)	<i>Air accident death cover ranging from Rs. 5 L to 30 L. (Ticket shall be purchased by the salary linked debit card and applicable for international self travel only)*</i>	No Facility
FAMILY ACCOUNT BENEFIT	<i>Free add on debit card for spouse</i>	<i>Free zero balance Premium Family a/c for spouse and 2 kids,. No initial deposits.</i>
Trading options	<i>Rs.750/- discount in demat account opening charges. First year annual maintenance charges waived. Brokerage cash back up to Rs. 650/- within 6 months.</i>	<i>Unique 3 in 1 proposition: Account opening charges and 1st year AMC fully waived off on Demat and trading account.</i>
Charges	<i>Concession in processing charges and DD issuing charges</i>	<ul style="list-style-type: none"> • 50 % waiver in processing fee for all Retail loans • Free DD Issuance charges up to Rs.3 Lakh /month



POLICE



DEPARTMENT

KERALA

Endt No F1(a)-33072/2017/ID Dated. 19-07-2017

Letter received from Federal bank is communicated to all officers and all ministerial staff for information.

LEESAMMA JOSEPH
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