भारतीय आयुर्विज्ञान अनुसंधान परिषद
स्वास्थ्य अनुसंधान विभाग, स्वास्थ्य एवं परिवार कल्याण मंत्रालय, भारत सरकार

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Indian Council of Medical Research
Department of Health Research, Ministry of Health and Family Welfare, Government of India

सं.16/59/2024-Admn./E.211776 **दिनांक: 28/07/2026**

सेवा में,

निदेशक/प्रभारी निदेशक
परिषद के सभी संस्थान/केन्द्र

महोदय/महोदया,

विभिन्न मंत्रालयों/विभागों से प्राप्त निम्नलिखित पत्र, सूचना एवं आवश्यक कार्यवाही के लिए संलग्न है।

क्रम सं.	संदर्भ संख्या एवं दिनांक	मंत्रालय का नाम	विषय
1.	संख्या: 9/9/10/2025-IR दिनांक: 10.07.2026	भारत सरकार, वित्त मंत्रालय, वित्तीय सेवाएं विभाग, नई दिल्ली	केंद्रीय सरकार के कर्मचारियों हेतु एक्सिस बैंक, आईसीआईसीआई बैंक एवं आईडीबीआई बैंक द्वारा प्रदान किए जाने वाले वेतन खाता (Salary Account) पैकेजों के संबंध में।
2.	संख्या:CP-28/20/2026-RnD- HO-CPCB-HO दिनांक: 14.07.2026	केन्द्रीय प्रदूषण नियंत्रण बोर्ड, पर्यावरण, वन एवं जलवायु परिवर्तन मंत्रालय, भारत सरकार, नई दिल्ली	भोपाल नगर निगम बनाम डॉ. सुभाष सी. पांडे एवं अन्य (सिविल अपील संख्या 6174/2023) प्रकरण में माननीय सर्वोच्च न्यायालय के दिनांक 25.05.2026 के आदेश के अनुपालन में गठित एससीएमसी (SCMC) के पत्राचार के संबंध में।

भवदीय,

Digitally signed by Jaibir Singh.
Date: 29-07-2026 16:05:32

(जयबीर सिंह)
सहायक महानिदेशक (प्रशासन)

अनुलंग्नक:यथोक्त

प्रतिलिपि:

1. महानिदेशक/अपर महानिदेशक/वरि.उपमहानिदेशक (प्रशा.)/वरि.वित्त सलाहकार के निजी सचिव
2. परिषद के सभी प्रभाग प्रमुख
3. उपमहानिदेशक (प्रशा.)/सहा. महानिदेशक (प्रशा.)/सहायक महानिदेशक (वित्त)
4. डॉ. मनजीत सिंह चालगा, आई.सी.एम.आर. की वेबसाइट पर अपलोड करने के अनुरोध के साथ।

वी. रामलिंगस्वामी भवन, पोस्ट बॉक्स नं. 4911, अंसारी नगर, नई दिल्ली - 110 029, भारत
V. Ramalingaswami Bhawan, P.O. Box No. 4911, Ansari Nagar, New Delhi - 110 029, India

Tel: +91-11-26588895 / 26588980 / 26589794
+91-11-26589336 / 26588707
Fax: +91-11-26588662 | icmr.nic.in

75

45

Fwd: Communication of SCMC (constituted in compliance of the Hon'ble Supreme Court Order dated 25.05.2026 in Civil Appeal No. 6174 of 2023 in the matter of Bhopal Municipal Corporation Vs Dr. Subhash C. Pandey & Ors)-reg. **secy-dhr** < secy-dhr@gov.in >

2 emails

JS(RK)/JS(MS)/Sr. DDG - in meeting

RB

Office of Secretary DHR < secy-dhr@gov.in >

Tue, 14 Jul 2026 4:55:32 PM +0530

To "Richa Khoda"<richa.khoda@gov.in>,"Manisha Saxena"<jsms-dhr@gov.in>,"Vivek Kumar Daksh"<srddga.hq@icmr.gov.in>

Cc "DG ICMR"<dg@icmr.org.in>

5007307
14-7-26

ADG(A) - JS

24/7

AO (Admn)

============ Forwarded message ============
From: MEMBER SECRETARY CPCB <mscb.cpcb@gov.in>
To: "secy-ayush"<secy-ayush@nic.in>, "secy-agri"<secy-agri@gov.in>, "seccpc"<sec.cpc@nic.in>, "secretary"<secretary@pharma-dept.gov.in>, "secymoca"<secy.moca@nic.in>, "secymoc"<secy.moc@nic.in>, "posts"<posts@indiapost.gov.in>, "secy-dot"<secy-dot@nic.in>, "Secy-ca"<Secy-ca@nic.in>, "secy-food"<secy-food@nic.in>, "secy-coop"<secy-coop@gov.in>, "secymca"<secy.mca@nic.in>, "secy-culture"<secy-culture@nic.in>, "defsecy"<defsecy@nic.in>, "fad51-mod"<fad51-mod@gov.in>, "secydoner"<secydoner@nic.in>, "secretary"<secretary@moes.gov.in>, "Sanjay Kumar"<secy.sel@nic.in>, "secretary"<secretary@meity.gov.in>, "Mr Tanmay Kumar"<secy-moef@nic.in>, "psfs"<psfs@mea.gov.in>, "secyexp"<secyexp@nic.in>, "secyahd"<secyahd@nic.in>, "secy-fisheries"<secy-fisheries@nic.in>, "secymofpi"<secy.mofpi@nic.in>, "mos-health"<mos-health@gov.in>, "secyhfw"<secyhfw@nic.in>, "secy-dhr"<secy-dhr@gov.in>, "shioff"<shioff@nic.in>, "hshso"<hshso@nic.in>, "Srinivas Katikithala"<secyurban@nic.in>, "secyinb"<secy.inb@nic.in>, "secydws"<secydws@nic.in>, "secy-labour"<secy-labour@nic.in>, "secy-jus"<secy-jus@gov.in>, "secyoffice-ld"<secyoffice-ld@gov.in>, "secretary-msme"<secretary-msme@nic.in>, "secy-mines"<secy-mines@nic.in>, "secy-mma"<secy-mma@nic.in>, "secy-mnre"<secy-mnre@nic.in>, "secy-mopr"<secy-mopr@nic.in>, "secympa"<secympa@nic.in>, "secy_mop"<secy_mop@nic.in>, "secy-arpg"<secy-arpg@nic.in>, "secpng"<sec.png@nic.in>, "secyship"<secyship@nic.in>, "secy-power"<secy-power@nic.in>, "secyrb"<secyrb@rb.railnet.gov.in>, "secy-road"<secy-road@nic.in>, "Rohit Kansal"<secyrd@gov.in>, "secy-dolr"<secy-dolr@nic.in>, "dstsec"<dstsec@nic.in>, "secy-msde"<secy-msde@nic.in>, "secywel"<secywel@nic.in>, "secy-sports"<secy-sports@nic.in>, "secretary"<secretary@mospi.gov.in>, "secy-steel"<secy-steel@nic.in>, "secy-textiles"<secy-textiles@nic.in>, "sectour"<sectour@nic.in>, "secy-tribal"<secy-tribal@nic.in>, "secywcd"<secy.wcd@nic.in>
Cc: "Srinivas Katikithala"<secyurban@nic.in>, "Mr Tanmay Kumar"<secy-moef@nic.in>, "secydws"<secydws@nic.in>, "secy-mopr"<secy-mopr@nic.in>, "Rohit Kansal"<secyrd@gov.in>, "Chairman CPCB"<ccb.cpcb@nic.in>, "UDAY CHAUDHARI"<js.hsmd-moefcc@gov.in>, "Roopa Mishra"<js.sbm-mohua@gov.in>, "Aishvarya Singh"<js-sbm@gov.in>, "js2-mopr"<js2-mopr@gov.in>, "S Sasikumar"<jsppm-mord@gov.in>, "S. Sasikumar"<jsrs-mord@gov.in>, "Amit Love"<amit.love@nic.in>, "Anil Ranveer"<anilranveer.cpcb@gov.in>
Date: Tue, 14 Jul 2026 16:41:16 +0530
Subject: Communication of SCMC (constituted in compliance of the Hon'ble Supreme Court Order dated 25.05.2026 in Civil Appeal No. 6174 of 2023 in the matter of Bhopal Municipal Corporation Vs Dr. Subhash C. Pandey & Ors)-reg.
============ Forwarded message ============

Madam/Sir,

Sh Satanlee

27/7/26

This has reference to order the dated 25.05.2026 (copy enclosed for ready reference) of Hon'ble Supreme Court of India, in the matter of Civil Appeal No. 6174 of 2023 (Bhopal Municipal Corporation vs. Dr. Subhash C. Pandey & Ors.), vide which Supreme Court empowered Monitoring Committee (SCMC) has been constituted comprising of 5 Union Secretaries of MoHUA, MoEF&CC, DDWS, MoPR, and MoRD.

Kindly find attached herewith communication issued by SCMC, for necessary action.

Yours faithfully,

(Bharat Kumar Sharma)
Member Secretary Convener, SCMC &
Member Secretary, CPCB

2 Attachment(s)

SCMC Letter dated 14.07.202...
5 MB

Order_25-May-2026.pdf
10.2 MB

MEMBER SECRETARY CPCB < mscb.cpcb@gov.in >

Tue, 14 Jul 2026 4:43:24 PM +0530

To "secy-ayush"<secy-ayush@nic.in>,"secy-agri"<secy-agri@gov.in>,"seccpc"<sec.cpc@nic.in>,"secretary"<secretary@pharma-dept.gov.in>,"secymoca"<secy.moca@nic.in>,"secymoc"<secy.moc@nic.in>,"posts"<posts@indiapost.gov.in>,"secy-dot"<secy-dot@nic.in>,"Secy-ca"<Secy-ca@nic.in>,"secy-food"<secy-food@nic.in>,"secy-coop"<secy-coop@gov.in>,"secymca"<secy.mca@nic.in>,"secy-culture"<secy-culture@nic.in>,"defsecy"<defsecy@nic.in>,"fad51-mod"<fad51-mod@gov.in>,"secydoner"<secydoner@nic.in>,"secretary"<secretary@moes.gov.in>,"Sanjay Kumar"<secy.sel@nic.in>,"secretary"<secretary@meity.gov.in>,"Mr Tanmay Kumar"<secy-moef@nic.in>,"psfs"<psfs@mea.gov.in>,"secyexp"<secyexp@nic.in>,"secyahd"<secyahd@nic.in>,"secy-fisheries"<secy-fisheries@nic.in>,"secymofpi"<secy.mofpi@nic.in>,"mos-health"<mos-health@gov.in>,"secyhfw"<secyhfw@nic.in>,"secy-dhr"<secy-dhr@gov.in>,"shioff"<shioff@nic.in>,"hshso"<hshso@nic.in>,"Srinivas Katikithala"<secyurban@nic.in>,"secyinb"<secy.inb@nic.in>,"secydws"<secydws@nic.in>,"secy-labour"<secy-labour@nic.in>,"secy-jus"<secy-jus@gov.in>,"secyoffice-ld"<secyoffice-ld@gov.in>,"secretary-msme"<secretary-msme@nic.in>,"secy-mines"<secy-mines@nic.in>,"secy-mma"<secy-mma@nic.in>,"secy-mnre"<secy-mnre@nic.in>,"secy-mopr"<secy-mopr@nic.in>,"secympa"<secympa@nic.in>,"secy_mop"<secy_mop@nic.in>,"secy-arpg"<secy-arpg@nic.in>,"secpng"<sec.png@nic.in>,"secyship"<secyship@nic.in>,"secy-power"<secy-power@nic.in>,"secyrb"<secyrb@rb.railnet.gov.in>,"secy-road"<secy-road@nic.in>,"Rohit Kansal"<secyrd@gov.in>,"secy-dolr"<secy-dolr@nic.in>,"dstsec"<dstsec@nic.in>,"secy-msde"<secy-msde@nic.in>,"secywel"<secywel@nic.in>,"secy-sports"<secy-sports@nic.in>,"secretary"<secretary@mospi.gov.in>,"secy-steel"<secy-steel@nic.in>,"secy-textiles"<secy-textiles@nic.in>,"sectour"<sectour@nic.in>,"secy-tribal"<secy-tribal@nic.in>,"secywcd"<secy.wcd@nic.in>

Cc "Srinivas Katikithala"<secyurban@nic.in>,"Mr Tanmay Kumar"<secy-moef@nic.in>,"secydws"<secydws@nic.in>,"secy-mopr"<secy-mopr@nic.in>,"Rohit Kansal"<secyrd@gov.in>,"Chairman CPCB"<ccb.cpcb@nic.in>,"UDAY CHAUDHARI"<js.hsmd-moefcc@gov.in>,"Roopa Mishra"<js.sbm-mohua@gov.in>,"Aishvarya Singh"<js-sbm@gov.in>,"js2-

भरत कुमार शर्मा
सदस्य सचिव
Bharat Kumar Sharma
Member Secretary

सत्यमेव जयते

LiFE Lifestyle for Environment

केन्द्रीय प्रदूषण नियंत्रण बोर्ड
पर्यावरण, वन एवं जलवायु परिवर्तन मंत्रालय, भारत सरकार
CENTRAL POLLUTION CONTROL BOARD
MINISTRY OF ENVIRONMENT, FOREST & CLIMATE CHANGE, GOVT. OF INDIA.

F. No. CP-28/20/2026-RnD-HO-CPCB-HO Date: 14.07.2026

To,

The Secretary of all Central Ministries
(as per the list attached)

Subject: Implementation of Solid Waste Management Rules, 2026 including identification & Registration of Bulk Waste Generators (BWGs) - reg.

Madam/Sir,

The Ministry of Environment, Forest and Climate Change (MoEF&CC) has notified the Solid Waste Management Rules,2026 (SWM Rules, 2026) vide notification No S.O 388 (E) on dated 27.01.2026 under the Environment (Protection) Act,1986, which has come into effect from 01.04.2026 to ensure environmentally sound management of solid waste across the country.

As per Rule 2 of SWM Rules, 2016, these rules shall apply to every urban body as well as rural local body, including all entities within their jurisdictions whether being controlled and managed by the government; private sector or in Public Private Partnership; special notified areas; notified industrial areas or townships; special economic zones; food parks; areas under the control of Indian Railways; airports; airbases; harbours and ports including dry ports; defence establishments; public and private establishments; **State and Central Government organisations**; places of pilgrim, religious and historical importance and all land owners public or private, individual or body corporate in possession of land parcels, and to every domestic, institutional, commercial and any other non-residential solid waste generator.

Further, the duties of waste generators and Bulk Waste generators (BWGs) have been mandated under Rule 5 and 6 of the SWM Rules, 2026. Rule 6(1)(a) inter alia, stipulates that every bulk waste generator shall register themselves with the concerned local body through the centralised online portal of CPCB at swm.cpcb.gov.in.

Hon'ble Supreme Court of India, in the matter of Civil Appeal No. 6174 of 2023 (Bhopal Municipal Corporation vs. Dr. Subhash C. Pandey & Ors.) has passed a number of directions vide Order dated 19.02.2026, 29.04.2026 , 05.05.2026 & 25.5.2026 to various Stakeholders, inter alia, State/UT Governments, SPCBs/PCCs, District Magistrates , Urban Local Boards and Rural Local Bodies etc. for effective implementation of the Solid Waste Management Rules, 2026 and also emphasized that proper preparation and infrastructure readiness is necessary to ensure effective implementation of the statutory mandate .

In the aforesaid matter, Hon'ble Supreme Court vide Order dated 25.05.2026 constituted a Supreme Court empowered Monitoring Committee (SCMC). The SCMC is endowed and authorised to supervise, monitor and issue all primary, ancillary and incidental directives required for implementing SWM Rules, 2026 and the orders of the court. Copy of the SWM Rules, 2026 and various orders of the Hon'ble Supreme Court are also available on the CPCB portal https://swm.cpcb.gov.in

The 2nd meeting of the SCMC was held on 01.07.2026 and one of the decisions taken during the meeting is that communication to be sent to all Central Ministries for the identification and registration of Bulk Waste Generators (BWGs) under their administrative control on the aforesaid portal.

In view of the above, it is requested that necessary action be taken within your jurisdiction for the effective implementation of the SWM Rules, 2026, including identification and registration of the Bulk Waste Generators on the aforesaid CPCB portal https://swm.cpcb.gov.in

Yours faithfully,

(**Bharat Kumar Sharma**)
Member Secretary Convener, SCMC &
Member Secretary, CPCB

Copy to:

1. Members of SCMC

i.	The Secretary, MoHUA Sankalp Bhawan, Delhi	: *For kind information, please.*
ii.	The Secretary, MoEF&CC Indira Paryavaran Bhawan, Delhi	: *For kind information, please.*
iii.	The Secretary, MoPR Jeevan Prakash Building, KG Marg, Delhi	: *For kind information, please.*
iv.	The Secretary, DDWS Ministry of Jal Shakti, CGO Complex, Delhi	: *For kind information, please.*
v.	The Secretary, MoRD Kartavya Bhawan –III, Delhi	: *For kind information, please.*

2.	The Chairman, CPCB, MoEF&CC Indira Paryavaran Bhawan, Delhi	: *For kind information, please.*
3.	The Joint Secretary, SBM(U), MoHUA Sankalp Bhawan, Delhi	: *For kind information, please.*
4.	The Joint Secretary, HSMD, MoEF&CC Indira Paryavaran Bhawan, Delhi	: *For kind information, please.*
5.	The Joint Secretary, MoPR Jeevan Prakash Building, KG Marg, Delhi	: *For kind information, please.*
6.	The Joint Secretary, SBM(G) DDWS, Ministry of Jal Shakti CGO Complex, Delhi	: *For kind information, please.*
7.	The Joint Secretary, MoRD Kartavya Bhawan –III, Delhi	: *For kind information, please.*
8.	Shri Amit Love, Scientist E, MoEF&CC, Indira Paryavaran Bhawan, Delhi	: *For kind information, please.*
9.	Shri Anil C. Ranveer, Scientist F, CPCB, Parivesh Bhawan, Delhi	: *For kind information, please.*

(Bharat Kumar Sharma)

FTS - 5009504

eF. No. 9/9/10/2025-IR
Government of India/ भारत सरकार
Ministry of Finance/ वित्त मंत्रालय
Department of Financial Services/ वित्तीय सेवाएं विभाग

3rd Floor, Jeevan Deep Building,
Parliament Street, New Delhi-110001
10th July, 2026

OFFICE MEMORANDUM

Subject: Regarding Salary Account Packages offered by Axis Bank, ICICI Bank and IDBI Bank for Central Government Employees – reg.

The undersigned is directed to refer to this Department's D.O. letter of even number dated 16.01.2026, whereby information regarding Salary Account Packages developed by the Public Sector Banks (PSBs) for Central Government Employees was circulated for dissemination amongst officers and staff of all the Ministries/Departments.

2. Subsequently, three Private Sector Banks viz. **Axis Bank, ICICI Bank and IDBI Bank** have offered Salary Account Packages for Central Government Employees and requested this Department to disseminate the details of their respective packages also among Central Government Officers and Staff.

3. Accordingly, the information/ material received from the above-mentioned private banks is enclosed herewith for information. Ministries/Departments are requested to circulate the enclosed material amongst their officers and staff for information and awareness.

Encl.: As above

(Vijay Shankar Tiwari)
Under Secretary to the Govt. of India
Tel.:011- 23747118
Email-ir@nic.in

To
All Ministries/ Departments of the Government of India
(As per list enclosed)

JS(RK)/Sr.DDG

ADG(A)

~~Sr.F.A.~~ AO(Admn)

Sh. Satender

1. President's Secretariat
2. Ministry of Agriculture and Farmers Welfare, Department of Agricultural Research and Education (DARE)
3. Ministry of Agriculture and Farmers Welfare, Department of Agriculture and Farmers Welfare
4. Ministry of Ayush
5. Ministry of Chemicals and Fertilizers, Department of Chemicals and Petrochemicals
6. Ministry of Chemicals and Fertilizers, Department of Fertilizers
7. Ministry of Chemicals and Fertilizers, Department of Pharmaceuticals
8. Ministry of Civil Aviation
9. Ministry of Coal
10. Ministry of Commerce and Industry, Department of Commerce
11. Ministry of Commerce and Industry, Department for Promotion of Industry and Internal Trade
12. Ministry of Communications, Department of Posts
13. Ministry of Communications, Department of Telecommunications (DOT)
14. Ministry of Consumer Affairs, Food and Public Distribution, Department of Consumer Affairs
15. Ministry of Consumer Affairs, Food and Public Distribution, Department of Food and Public Distribution
16. Ministries of Corporation
17. Ministry of Corporate Affairs
18. Ministry of Culture
19. Ministry of Defence, Department of Defence
20. Ministry of Defence, Department of Defence Production
21. Ministry of Defence, Department of Defence Research & Development
22. Ministry of Defence, Department of Ex-Servicemen Welfare
23. Ministry of Defence, Department of Military Affairs
24. Ministry of Development of North Eastern Region
25. Ministry of Earth Sciences
26. Ministry of Education, Department of Higher Education
27. Ministry of Education, Department of School Education and Literacy
28. Ministry of Electronics and Information Technology
29. Ministry of Environment, Forest and Climate Change
30. Ministry of External Affairs
31. Ministry of Finance, Department of Economic Affairs
32. Ministry of Finance, Department of Expenditure
33. Ministry of Finance, Department of Investment and Public Asset Management
34. Ministry of Finance, Department of Revenue
35. Ministry of Fisheries, Animal Husbandry & Dairying, Department of Animal Husbandry and Dairying
36. Ministry of Fisheries, Animal Husbandry & Dairying, Department of Fisheries
37. Ministry of Food Processing Industries
38. Ministry of Health and Family Welfare, Department of Health and Family Welfare
39. Ministry of Health and Family Welfare, Department of Health Research
40. Ministry of Heavy Industries
41. Ministry of Home Affairs
42. Ministry of Home Affairs, Department of Border Management
43. Ministry of Home Affairs, Department of Official Language

44. Ministry of Housing and Urban Affairs
45. Ministry of Information and Broadcasting
46. Ministry of Jal Shakti, Department of Drinking Water and Sanitation
47. Ministry of Jal Shakti, Department of Water Resources, River Development and Ganga Rejuvenation
48. Ministry of Labour and Employment
49. Ministry of Law and Justice, Department of Justice
50. Ministry of Law and Justice, Department of Legal Affairs
51. Ministry of Law and Justice, Legislative Department
52. Ministry of Micro, Small and Medium Enterprises
53. Ministry of Mines
54. Ministry of Minority Affairs
55. Ministry of New and Renewable Energy
56. Ministry of Panchayati Raj
57. Ministry of Parliamentary Affairs
58. Ministry of Personnel, Public Grievances and Pensions, Department of Administrative Reforms and Public Grievances (DARPG)
59. Ministry of Personnel, Public Grievances and Pensions, Department of Pension & Pensioners' Welfare
60. Ministry of Personnel, Public Grievances and Pensions, Department of Personnel and Training
61. Ministry of Petroleum and Natural Gas
62. Ministry of Ports, Shipping and Waterways
63. Ministry of Power
64. Ministry of Railways
65. Ministry of Road Transport and Highways
66. Ministry of Rural Development, Department of Land Resources (DLR)
67. Ministry of Rural Development, Department of Rural Development (DRD)
68. Ministry of Science and Technology, Department of Biotechnology
69. Ministry of Science and Technology, Department of Science and Technology (DST)
70. Ministry of Science and Technology, Department of Scientific and Industrial Research (DSIR)
71. Ministry of Skill Development and Entrepreneurship
72. Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities
73. Ministry of Social Justice and Empowerment, Department of Social Justice and Empowerment
74. Ministry of Statistics and Programme Implementation
75. Ministry of Steel
76. Ministry of Textiles
77. Ministry of Tourism
78. Ministry of Tribal Affairs
79. Ministry of Women and Child Development
80. Ministry of Youth Affairs and Sports, Department of Sports
81. Ministry of Youth Affairs and Sports, Department of Youth Affairs
82. Department of Atomic Energy
83. Department of Space
84. NITI Aayog

AXIS BANK

Axis Bank/Proposal/Government/2026 06-Apr-2026

Axis Salary Account Offering for Central Government Employees

Dear Ma'am/Sir,

We are excited to introduce you to **Axis Bank** Salary Program, built for your world. This relationship aims to be a financial anchor that effectively handles the scale, speed and demands of your organization and meet the unique financial requirements of your employees.

Dil Se Open!

These are words that inspire us, energize us, and most importantly, guide us to build relationships that stand the test of time. Relationships are rooted in our beliefs and our mantra of transparency, knowledge and simplicity ensure our clients are always valued and have a smooth banking experience. Keeping this emotion in mind, Axis Bank provides thoughtful banking solutions for people like you who spend their lives to inspire the next generation and strive day and night for betterment of our society.

Axis Bank has been recognized as the "Most Trusted Private Sector Bank" for two consecutive years according to the survey conducted by Brand Equity, ET. We understand the importance of trust that customers such as you, bestow on us. To ensure that we live up to your expectations, our Salary Account is built on the offerings that would take care of your end-to-end requirements. We are proud to service our customers 24x7 with a wide network of over 6000+ branches and 16,000+ ATMs giving us a pan India presence in the truest sense.

At Axis Bank, we understand that Govt. / PSU employees aspire to fulfill their work responsibilities and give their family and themselves a world of prosperity, benefits, and luxury. Hence, we partner with you in living these aspirations with the Axis Salary Account, an account that promises higher returns on savings and protection benefits for the family ensuring you live your life the way you aspire to.

Exclusive benefits & features of the Axis Salary Account for Central Government Employees

A. PROTECTION FOR YOU AND YOUR FAMILY

IAS/IPS/IFS (Indian Forest Services) Cadres

- Personal accident Insurance Cover of ₹ **150 Lacs** covering all on duty / off duty including any type of incident which is accidental in nature.
- Total Permanent Disability Cover of ₹ **150 Lacs** (In case of personal Accident)
- Partial Disability Benefit of Up to 75% of the base cover (In case of personal Accident)
- Group Term Life cover of ₹ **17 Lacs** (in case of Natural Death) upto age to 60 Years

Other Cadres

- Personal accident Insurance Cover of ₹ **135 Lacs** covering all on duty / off duty including any type of incident which is accidental in nature.
- Total Permanent Disability Cover of ₹ **135 Lacs** (In case of personal Accident)
- Partial Disability Benefit of Up to 75% of the base cover (In case of personal Accident)
- Group Term Life cover of ₹ **17 Lacs** (in case of Natural Death) upto age to 60 Years

- Education Benefit of Up to ₹ **8 Lacs** for children (In case of an admissible PA claim) for all cadres
  Education benefit of ₹ **4 Lacs** for Boy Child up to 22 years of age, Additional Benefit of ₹ **4 Lacs** in case of a Girl Child

No of Children	Cover Applicable
1 or more boys	4 Lacs*
1 or more girls	8 Lacs* subject to the Girl is studying at the time of death
1 Boy and 1 Girl	8 Lacs*

The revised insurance offer will be extended to Central Government employees as per appended process

The offer will not be applicable to India Railway & its subsidiaries , Entire Defence Segment & Paramilitary Forces or other departments where Bank have executed separate MOUs / salary offering with enhance benefits.

Non Salary Account Holder:

Employees receiving salary in accounts other than designated salary account need to convert his/her account to salary with mapping of correct employment details as per appended steps subject to receiving salary directly from Govt

1. **Do It Yourself** : Govt employees can migrate their existing account to salary account through Mobile Banking app using their present employment proof
2. **Branch Channel** : Govt employees need to visit nearby branch with details of their KYC and present employment proof to convert existing account to salary account
3. **Communication to Bank** : Post migration of non salary account to salary account, customer need to send email to designated Email ID for enrolment of additional benefit under revised offering
4. Mail must consist of Name as per account , Salary Account Number & Present employment details
5. In case of Transfer of employee to another Government department , Customer need to update the new department details in Axis Bank account . The same shall be informed to the Bank well in advance .

Salary Account Holder :

Employees holding salary account and receiving salary directly from Govt need to follow appended steps

1. Employees need to ensure correct tagging of present employment details in his/her salary account
2. Send email to designated Email ID for enrolment of additional benefit under revised offering

3. Mail must consist of Name as per account , Salary Account Number & Present employment details
4. In case of Transfer of employee to another Government department , Customer need to update the new department details in Axis Bank account . The same shall be informed to the Bank well in advance .

The claim should be submitted at the nearest branch of Axis Bank (with the complete documents as required by the Insurance company) and reach to insurance company within 180 days of the date of accident / incidence. The accidental Insurance cover is provided by the insurance company and Axis Bank is only a facilitator for the same. The premium for this insurance cover is borne by Axis Bank. The insurance company may accept or reject the claim as per their discretion. The coverage for insurance Cover will start after 60 days of the first salary credit in the account post MOU execution/offer acceptance after successful enrolment.

The cover will be applicable from 60 days of first salary credit for in-between entrants including new joiners and employees switching salary accounts to Axis Bank after successful enrolment . Please refer to the attached annexure for detailed terms and conditions.

Salary accounts opened with the specific label code of Central Government shall be deemed eligible for all benefits, including insurance coverage. If an employee's salary is credited to any other account held with Axis Bank, other than the account opened under the specified label code, such accounts shall not be eligible for insurance coverage or associated benefits. Pension to be credited to existing salary account to avail additional benefit post retirement . Stand alone pension accounts will not be eligible for additional benefit including insurance.

<u>Health Insurance - TATA AIG Group Medicare with Cyber Shield (Top-up Policy)</u>

- Health Insurance Cover for entire family at Rs 2,999/- exclusively designed for Axis Bank Customers
- Policy provides cover up to Sum Insured of Rs 30 Lacs with Rs 3 Lacs Deductible & Cyber shield of Rs. 1 Lac, which complements any group health cover provided by the employer to employees and their families.
- Deductible means an amount above which the cover under the health insurance policy. Policy will not pay for hospitalization expenses up to deductible amount.
- Family definition includes Self, Spouse and two Children
- No restriction on room rent & ICU expenses in case of hospitalization.

<u>Health Insurance – Super Protect Plus from Niva Bupa (Top-up Policy)</u>

- Health Insurance Cover for entire family at Rs. 2,499/- exclusively designed for Axis Bank Customers.
- Policy provides cover up to Sum Insured of Rs. 30 Lakhs/-, with Rs. 3 Lakhs Deductible, which complements any group health cover provided by the employer to employees and their families.
- Health Insurance + AD (Accident) cover for primary policy holders – Rs. 30 Lakhs* + 30 Lakh.
- Deductible means an amount above which the cover under the health insurance policy will start. Policy will not pay for hospitalization expense up to deductible amount.
- Family definition includes Self, Souse and two Children (child maximum age 22 years).
- Pre-existing & Specified disease - Covered after 24 months.
- No restriction on room rent expense in case of hospitalization.
- Covers pre and post -hospitalization expense up to 30 days & 60 days respectively.

Purchase of Insurance Products by Axis Bank's customer is purely voluntary and not linked to availment of any other facility from the Bank

EXCLUSIVE DISCOUNTS ON TRAVEL SPENDS

- Complimentary Airport Lounge Access on Axis Debit Card.

SOLUTIONS FOR THE FAMILY

- opt for a Senior Citizen Card and avail discounts at over 200 diagnostic centers and 1400 pharmacies for senior citizen parents of account holders.
- Opt for add-on debit card facility to make sure you are there when your family needs you.
- 3 Zero Balance savings account for family members.

TRANSACTION BENEFITS

- Free unlimited transactions at Axis & other bank ATMs
- Free online NEFT & RTGS transactions
- Unlimited no. of DDs / POs & Cheque books
- Zero opening deposit and no average monthly balance requirement
- 10% Discount on lockers for 1st year
- Enhanced daily withdrawal limit of Rs.40,000 and Daily Shopping Limit of Rs.1 Lac.
- Complementary Pride credit card

COMPLETE SUITE OF LOANS

Home Loans

- 12 EMIs waived off at no extra cost by paying your EMIs regularly*
- Super Saver Home Loans – Save your Interest Outgo
  Balance Transfer facility Available.
- *Rates are subjected to change

Personal Loans

- Flexible repayment options
- Special rates on Balance Transfer & New Loans

Vehicle Loan

- Upto 100% on road funding available
- 50% fore-closure charges waived off after 24 months.
- Longer tenure of 8 years
- Available for both New and Used Cars (*Rates are subjected to change)

EXCLUSIVE DISCOUNTS ON TRAVEL SPENDS

- Complimentary Airport Lounge Access on Axis Debit Card.

We look forward to starting a fulfilling banking relationship with your esteemed organization. For any clarification / further information, please feel free to contact the undersigned. The detailed proposal with Annexures is attached herewith for your perusal and kind consideration.

We value your safety and safety of your employees during current times; hence we are available through various digital channels. We shall be happy to e-Connect with you and your employees for any banking services required.

Thanking you once again and assuring of our best services at all times.

Yours Sincerely

Vijay Mulbagal

Group Executive and Head – Wholesale Banking Coverage and Corporate Salary

Axis Bank

Attachment

Annexure I: Indicative grid view of major benefits as per account type

Annexure II: Terms & Conditions of Personal Accident Insurance

Annexure III: Terms & Conditions of Total Permanent disability cover

Annexure-IV: Terms & Conditions of Personal Partial Disablement Accident Insurance Cover

Annexure V: Terms & Conditions of Air Accident Insurance Cover

Annexure I: Indicative grid view of major benefits as per account type: Burgundy, Priority & Axis.

	Axis Bank Salary Offering			
Features	Burgundy	Priority	Prestige	AXIS
Net Monthly Salary	Above Rs 3,00,000/-	Rs 1,00,000/- to Rs. 3,00,000	Rs.50,000 to Rs.1,00,000/-	Up to Rs. 50,000/-
Balance Required	Zero Balance	Zero Balance	Zero Balance	Zero Balance
Fuel Surcharge	Waived Off (Surcharge limit: Upto Rs.200 per month)	Waived Off (Surcharge limit: Upto Rs.200 per month)	NA	NA
ATM Withdrawal	Rs 2 Lac per day	Rs 1 Lac per day	Rs 1 Lac per day	Rs. 40,000 per day
Purchase Limit	Rs 6 Lac per day	Rs 5 Lac per day	Rs 5 Lac per day	Rs 1 Lac per day
ATM withdrawal	Monthly max transaction limit of 30 transactions (Financial + Non Financial) at Axis & non-Axis Bank ATMs	Monthly max transaction limit of 30 transactions (Financial + Non Financial) at Axis & non-Axis Bank ATMs	Monthly max transaction limit of 30 transactions (Financial + Non Financial) at Axis & non-Axis Bank ATMs	Monthly max transaction limit of 30 transactions (Financial + Non Financial) at Axis & non-Axis Bank ATMs
Air Accident Cover*	Rs 100 Lac	Rs 100 Lac	Rs 100 Lac	Rs 100 Lac
Online NEFT/ RTGS	Free – Unlimited Transactions	Free – Unlimited Transactions	Free – Unlimited Transactions	Free – Unlimited Transactions
IMPS	Free	Free	Free	Free
Lounge access	Available on the Primary Debit Card	Available on the Primary Debit Card	Available on the Primary Debit Card	Available on the Primary Debit Card
Lockers	Up to 60%* off on locker fees with additional 10% off under family banking program for first year	Up to 50%* off on locker fees with additional 10% off under family banking program for first year	+Upto 25% discount* on Annual lockers charges for first year	Available
Movie Benefits on BookMyShow	Buy 1 Get 1 free, Upto 4 free tickets a month	25% instant discount for movie (Yearly Cap Rs. 4200)	'Buy One Get One Free' Movie ticket up to Rs.200 at Inox theatres	NA
DD/PO/Cheque Book	Unlimited free	Unlimited free	Unlimited free	Unlimited free
DEMAT account	Lifetime free	Available 100% AMC waived off for First year	Available with 100% AMC waived off for First year	Available 100% AMC waived off for First year
Exclusive Senior Citizen Card for Parents for SBGOV Customers	Health Offers for Senior Citizen Parents through a Free Senior ID Card • Up to 15% discount on medicines purchased through Apollo Pharmacy for Senior Citizen ID card holders. • Up to 50% discount across 200 diagnostic centers.			

Other Benefits	
	1. NPS & PPF Account opening facility available.
	2. eDGE Rewards Loyalty Program: Axis Bank Loyalty program allows you to earn points on Savings Account, Debit Card and Credit Card. Points can be earned on debit and credit transactions.
	3. My Design Debit Card- Print an image of your choice on your debit card. Seamless Application- Application through Internet Banking
	4. EnCash24 – Flexi Deposit: Liquidity with higher interest earnings
	Balances over Rs 50,000 in multiples of Rs 500 will earn interest at 1 year FD rate.
	5. Account portability – Option to simply change your branch through Axis Mobile Banking App.
	6. Axis Bank Dining Delights Avail 15% off at over 5000 restaurants on Axis Bank cards.
	7. Now with the Salary Account, enroll into Pradhan Mantri Suraksha Bima Yojana & Pradhan Mantri Jeevan Jyoti Bima Yojana
	Enjoy Accident insurance worth Rs. 2 lacs at just Rs. 20 per annum in Pradhan Mantri Suraksha Bima Yojana
	Enjoy Life insurance worth Rs. 2 lacs at just Rs. 436 per annum in Pradhan Mantri Jeevan Jyoti Bima Yojana
Credit Cards / Travel Card	1. Credit cards available across Visa, Master Card platforms.
	2. Travel currencies card available in 16 currencies.
Retail Loan - HL/LAP/PL/LAS	Available at competitive rates & processing fee*.
Gold Loan/Car Loan/Education Loan	

*Terms & Conditions apply.

For more details, please visit our website www.axisbank.com All the benefits are applicable in case salary is regularly credited to the account.

Offers and joining / Annual fees on credit & debit card /Locker discounts are subject to change .Please refer our website for additional details

Air accident cover is valid on air travel undertaken with purchase of air ticket on the debit card issued to the salary account subject to regular salary credits in the account. (Refer Annex V)

Rates & conditions for loans are subjected to change

Annexure II

Personal Accident Insurance-Terms & Conditions

(As per SLA with Insurance Company)

The Insurance wordings for PA coverage is as mentioned below-

"If Insured Persons shall Sustain any bodily injury resulting solely directly from accident caused by external, violent and visible means, the sum hereinafter set forth in respect of any of the Insured persons specified in the Schedule and If such injury shall within Twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured person, the Capital Sum Insured agreed hereto, applicable to such insured person."

Disclaimer-

Please note that final authority to define any incident as an accident remains with Insurer.

1. The Personal Accident Cover as specified in the MOU/ Proposal will be available ONLY to Axis Bank Salary Account holders wherein regular salary is credited to the account (at least one salary in last 6 months preceding the date of the incident).
2. Normal Limit and Air Accident limits are non-cumulative.
3. For Air Accidents PA cover, proof of ticket booking through AXIS Debit Card is required. This is Off-Duty cover.
4. For claiming the Cover, customers' claim intimation and documents submission within 180 days of the incidence is required.
5. Only the Primary Account Holders of Salary Package accounts are covered.
6. In case of multiple accounts related to a single customer, ONLY ONE account will be taken into consideration.
7. Cover includes Partial & conditional on duty/off duty
8. 8.The Company shall not be liable to make any payment under this policy in respect of any claim, if such claim be in any manner fraudulent or supported by any fraudulent statement or device, whether by the Insured or by any person on behalf of the Insured.
9. 9.The Cover becomes operational only after the conditions laid out in the policy schedule are fulfilled.
10. 10.Where ever an Air Accident occurs, the maximum liability shall be as per PA sum insured, if On-Duty (Partial & Conditional as described above) and Rs. 1Cr if Off- Duty, (ticket booked through valid Debit Card only) provided all the conditions required are fulfilled.
11. In case customer is eligible for both Debit Card and Salary PA cover, only higher cover amount will be payable , not both.
12. Benefit of Personal Accident cover will be available to the claimant only if the accounts are opened/ converted under the salary package. The Identity Card shall have to be submitted along with Claim documents.
13. In case of Transfer of employee to another Government department , then the same shall be informed to the Bank well in advance . Customer need to update the new department details in Axis Bank account. Such employees shall be eligible for the Salary benefits in accordance with the MOU, if any, signed by that Govt Department with the Bank, subject to the Salary credit in the employee's Bank account with us on regular basis.
14. Upon retirement, voluntary retirement, Compulsory retirement, dismissal / removal from the service or the closure of the bank account, the employees will no longer be eligible for the benefits outlined in the memorandum.

The Company shall **not be** liable under this Policy for:

1. Any payment in case of more than one claim in respect of such insured person under the Policy during any one period of insurance by which the maximum liability of the Company specified in the schedule applicable to such Insured person would exceed the sum payable under sub-clause (a) of this Policy to such insured person. However, amount relating to medical expenses and carriage of dead body would be payable in addition if applicable.
    - Payment of compensation in respect of Death, injury of Disablement of the Insured person (a) from intentional self-injury, suicide or attempted suicide (b) whilst under the influence of intoxicating liquor or drugs (c) whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world (d) directly or indirectly caused by venereal diseases, aids or insanity (e) arising or resulting from the insured person committing any breach of law with criminal intent, (Standard type of Aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned OR chartered OR operated by a regular airline OR whether such an aircraft has a single engine or multi engine f)From war (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority. Any consequential losses of any kind, and/or any actual or alleged legal liability of the Insured.
    - Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
    - Hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving ,hand gliding, skydiving, deep-sea diving , Air Show etc.. are excluded under the policy
    - Death due to trespassing on railway track is not covered
    - Suicide, attempted suicide or self-inflicted injury or illness .
    - Whilst under the influence of intoxicating liquor or drugs;
    - Any deliberate or intentional, unlawful or criminal act, error, or omission of the Insured.
    - Payment of Compensation in respect of death of, or bodily injury or any disease or illness to the Insured person.

      (a) directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.

      (b) directly or indirectly caused by or contributed to by or arising from nuclear weapons Material.
    - Curative treatments or interventions that the Insured performs or has had performed on his body.
    - Venereal or sexually transmitted disease.
    - HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
    - Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.
    - The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
    - Absolute Exclusion for losses directly or indirectly arising out of, contributed to by, or resulting from Coronavirus (Covid-19 and / or Cov 2019) or any mutations or variation thereof" – Not Covered under policy

2. Pregnancy Exclusion Clause : The Insurance under this Policy shall not extend to cover death or disablement resulting directly or indirectly caused by contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.
3. The Company shall not be liable to make any payment under this policy in respect of any claim, if such claim be in any manner fraudulent or supported by any fraudulent statement or device, whether by the Insured or by any person on behalf of the Insured.

Please note that the cover is strictly for accidental death and all the conditions related to personal accident policy need to be complied.

EDUCATION GRANT:

- In the event of death of the Insured person due to an accident as defined, the Policy shall pay as education grant for the dependent children as below:
- If the Insured Person has one or more dependent children between the age of 0-22 years, maximum of ₹ 8,00,000/- is payable on submission of the required documents. 4 Lakhs in case of male child & additional 4 Lakhs in case of girl child.
- The amount will be payable in the name of the child towards his/ her education.
- This amount shall be paid provided the Personal Accident claim has been admitted.
- Not applicable for Pensioners

Documents to be submitted:

Claim Form

Fees Receipt

Certificate/ Marksheet of successful completion of previous year.

Birth Certificate/ Certificate establishing relation with the Insured person.

OTHER CONDITIONS

1. Upon the happening of any event which may give rise to a claim under this Policy, written notice with all particular must be given to the Company immediately. In case of death, written notice also for the death must, unless reasonable cause is shown, be so given before internment cremation, and in any case, within 90 Days after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within 90 Days after such loss of sight or amputation.
2. Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based. Any Medical or other agent of the Company shall be allowed to examine the insured person on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the Company and in the event of death, to make a postmortem examine of the body of the insured person. Such evidence as the Company may from time to time require shall be furnished and a postmortem examination report, if necessary, be furnished within the space of fourteen days after demand in writing and in the event of a claim in respect of loss of sight the Insured person shall undergo at the Insured's expense such operation or treatment as the Company may reasonably deem desirable provided that all sums are payable

Note: The above list of terms and conditions/ documents is only indicative, the documents requirement may vary on a case-to-case basis. The final discretion to accept or reject a claim is that of the Insurance Company, in line with the SLA signed between axis bank & new India assurance, while Axis Bank will be a facilitator for processing of the claims. For detailed terms and conditions please refer to www.newindia.co.in

Annexure III

TERMS & CONDITIONS OF TOTAL PERMANENT DISABILITY COVER

- **Total Permanent Disability coverage up to 100% of S.I. under following conditions:**

-	Type of PTD	Percentage of SI
Permanent Total Disability	Loss of Sight (Both Eyes)	100%
	Loss of Two Limbs	100%
	Loss of one Limb & One eye	100%

- Sight of one eye, or of the actual loss by physical separation of one entire hand or of one entire foot, fifty percent (50%) of the Capital Sum Insured applicable to such Insured person.

- Total and irrecoverable loss of use of a hand or a foot without physical separation, fifty percent (50%) of the Capital Sum Insured applicable to such Insured person.

- If the Insured was suffering from any permanent disability prior to the date upon which Accidental Bodily Injury was sustained, then the Insurer's liability to make payment hereunder shall be reduced by the extent of the same, as advised by the Insurer's medical advisors.

The Permanent Total Disability Cover is applicable in case of a personal accident and terms and conditions as applicable for PA Cover (as per Annexure-II)

Annexure IV

TERMS & CONDITIONS OF PERSONAL PARTIAL DISABLEMENT ACCIDENT INSURANCE COVER

S.no	Type of Injury	% Of Capital Sum Insured
1	Loss of toes - all	20
	Great - both phalanges	5
	Great - one phalanx	2
	Other than great, if more than one toe lost each	1
2	Loss of hearing - both ears	75
3	Loss or hearing - one ear	30
4	Loss of four fingers and thumb of one hand	40
5	Loss of four fingers	35
6	Loss of thumb - both phalanges	25
7	Loss of thumb- one phalanx	10
8	Loss of index finger	
	two phalanges or one phalanx	10
	three phalanges	10
9	Loss of Middle Finger	
	- three phalanges	6
	two phalanges or one phalanx	6
10	Loss of ring finger	
	- three phalanges	5
	two phalanges or one phalanx	5
11	Loss of little finger	
	- three phalanges	4
	two phalanges or one phalanx	4
12	Loss of metacarpals	
	first or second	3
	third, fourth or fifth (additional)	3

Percentage as assessed by the Company's PANEL Doctor. The permanent partial disability cover is applicable in case of personnel accident and terms and conditions as applicable for PA cover

Annexure V

Terms & Conditions of Air accident Insurance Cover on debit card

Please refer below major terms and conditions on Air Accident Cover pertains to Debit card policy:

1. For Air accident cover & other travel coverage's, the coverage will be effective only if the ticket is purchased by Axis Bank Debit Card.
2. In case of multiple cards: PA /Air Accident, indemnity limit is restricted to Sum Insured of one card.
3. PA Air Accident cover is 24 X 7 Worldwide., cardholder should travel as an passenger in commercial airlines (Pilot & Co Pilot not covered for air accident claims)
4. Air Accident is defined as "Sustain any bodily injury resulting solely directly from accident caused by external, violent and visible means, the sum hereinafter set forth in respect of any of the Insured persons specified in the Schedule.
5. The Insurer will pay the Sum Assured in the event of Accidental Bodily Injury causing the Insured's death within.
6. 12 months of the Accidental Bodily Injury being sustained due to Air Accident, where after the Policy shall expire.
7. Air Accident Cover is available to only for Commercial / Private / Chartered flights subject to air ticket / Flight is booked via Axis Bank Debit Card

Claim Intimation / Documents Submission Timelines and documents requirement:

1. Death Claim should be intimated and claim documents should be submitted within 60 Days from the date of loss. Post 60 days, till 90 days 20% co-pay applicable and later 90 days claim is not admissible.
2. Deficiency document Submission TAT: 60 Days from date of last query raised
3. Copy of Air Ticket & Account statement highlighting the transaction for Air ticket purchase (Only for Air Accident) verified (with sign and stamp) by Axis Bank Ltd.
4. Copy of Certificate from Airlines authority in case of Air accident.
5. Other requirement as per surveyor.

Annexure A

ICICI Bank Salary Account Package for Central Government Employees

Salary Product Features	ICICI Bank			
	Private Banking Level 14 & above (Joint Secretary & above)	Wealth Management Level 10 to 13 (Under Secretary & above)	Select Banking Level 6 to 9 (Section officer & above)	Power Pay Level 5 & below (Group C)
Personal Accident Death Insurance	Net Salary > ₹10Lacs: Insurance of ₹ 50 Lacs	Net Salary ₹ 3Lacs - ₹ 6Lacs: Insurance of ₹ 30Lacs Net Salary ₹ 6Lacs - ₹ 10Lacs: Insurance of ₹ 40Lacs	Net Salary ₹ 1Lacs - ₹ 3Lacs: Insurance of ₹ 20Lacs	Net Salary Below ₹ 1Lacs: Insurance of ₹ 15Lacs
Air Accident Insurance	Net Salary > ₹ 10Lacs: Insurance of ₹ 3 Crs.	Net Salary ₹ 3Lacs - ₹ 6Lacs: Insurance of ₹ 1 Crs. Net Salary ₹ 6Lacs - ₹ 10Lacs: Insurance of ₹ 2 Crs.	Net Salary ₹ 1Lacs - ₹ 3Lacs: Insurance of ₹ 1Cr.	Net Salary Below ₹ 1Lacs: Insurance of ₹ 1 Cr.
Insurance Clause	• Personal & Air accident cover will be provided to ICICI Bank Salary account holder with at least one Salary credit (from current employer) in last three months prior to the date of loss of life. • Complimentary Air & Personal Accident Insurance linked to your Salary Account with no clause on Debit Card activation/spends			
Permanent Total Disability	NA			
Permanent Partial Disability	NA			
ADD on Covers- Girls Child education/ marriage, Air/ Ambulance chg, etc.	NA			

ICICI Bank

Term Life Insurance - Bank Cost	NA
Term Life Insurance - A/c holder Cost	Iprotect Supreme: (Premium to be paid by A/c holder) ₹ 300 lakh, premium based on age ,health, M/F, policy term and payment term (cover upto 99 yr age). More options available. ICICI Prudential Life Insurance Company.
Wellness Program/ Benefits Annual Health Checkup	NA
Group Medical Insurance (cost by Bank/ A/c holder)	ICICI Lombard Elevate: (Premium to be paid by A/c holder) ₹ 10Lacs Sum Insured, 1A (26-30 Age), Premium ₹ 10,070/-, More options available. Premium is indicative only and can vary depending on plan variant, Add-ons, customers' coverage, credit rating score and underwriting norms of ICICI Lombard
Top-Up Group Medical Insurance (cost by A/c holder)	ICICI Lombard Activate Booster: (Premium to be paid by A/c holder) ₹ 10Lacs Sum Insured, ₹ 3Lac Deductible, 1A (26-30 Age), Premium ₹ 3,058/-, More options available. Premium is indicative only and can vary depending on plan variant, Add-ons, customers' coverage, credit rating score and underwriting norms of ICICI Lombard.
	T&Cs applied as per policy wordings and underwriting guidelines by ICICI Lombard.
Minimum Balance	NIL
Instant Overdraft	• Salary Overdraft available with upto 4 times your net monthly income • Completely pre-approved and digital process.
Sweep In -Out facility	Money Multiplier Fixed Deposit - Customer needs to request for activation of Money Multiplier feature with Auto Sweep Out facility
IMPS/ RTGS/ UPI/ SMS Chg	• Free online fund transfer through NEFT / RTGS / IMPS / UPI • No SMS charges

ICICI Bank

Free Demand Draft	NIL charges			₹ 2/1000; Subject to a minimum of ₹ 40 and maximum of ₹ 15,000
Free Cheque Book	NIL charges			
Concession in Locker Charges	60% (on 1st year rental basis availability)	40% (on 1st year rental basis availability)	20% (on 1st year rental basis availability)	-
Home Loan	Rate starting @ 7.60% Processing Fee: ₹ 10,000 + AT* or 0.25% + Taxes* whichever is lower. T&C apply			
Personal loan	Rate starting @ 9.99% *T&C apply Processing Fee: ₹ 9,499/- *T&C apply			
Car loan	Rate starting @ 8.40% Processing Fee starting @ ₹ 3,499 + Taxes. T&C apply			
Education Loan	1. Secured ROI : starting from 9.00%. T&C apply 2. Unsecured ROI : starting from 10.50%. T&C apply 3. Processing Fee : 1% of loan amount excluding GST. T&C apply			
Concession in Demat AMC	Waiver of AMC for the 1st year			
Family Banking Benefit	1. Extend Primary Account holder benefits to upto 5 Family Members including Parents, Spouse & Kids 2. No Minimum balance required 3. Complimentary Personal & Air Accidental Insurance cover 4. Waiver of charges on online transactions through NEFT, RTGS, IMPS 5. Option to view and transact on behalf of Family Members			
Wavier in Debit Card AMC	Complimentary Debit Card with no annual fee			
Free ATM TXN (in a month)	Own: Unlimited Other: Unlimited.			
Debit Card Variant	Private Banking Debit Card	Wealth Debit Card	Select Banking Debit Card	Titanium Debit Card
Airport Lounge Access on Debit Card basis spends*	6/Qtr.	2/Qtr.	1/Qtr.	NA
Other Benefit on ATM	Earn up to 12X reward points on flights, buses, hotels and shopping vouchers through Debit & Credit cards on iShop			

ICICI Bank

	2 Reward Points on Rs 200 spent		1Reward Points on Rs 200 spent	
Credit Card Variant	Emeralde	Sapphiro	Rubyx	Coral
Credit Card Facility Charges	₹ 12,000+GST	₹ 6,500+GST	₹ 3,000+GST	₹ 500+GST
	No Joining No Annual fee basis Grade and Designation			
Airport Lounge Access on Cr. Card- per Quarter basis spends*	Unlimited	4/Qtr.	2/Qtr.	1/Qtr.
Other Benefit on Card	1. Buy one ticket, get up to ₹750 off on second ticket on BookMyShow (4 times a month)* 2. Unlimited complimentary International and Domestic Airport lounge access for Primary card holder 3. 4 complimentary rounds of golf basis eligible spends* 4. Reduced mark-up fee of 2% on international transactions	1. Buy one ticket, get up to ₹500 off on second ticket on BookMyShow basis spends 2. 4 complimentary access to Domestic airport lounge per quarter basis spends 3. 2 complimentary access to International Airport lounge per calendar year basis spends 4. 4 complimentary rounds of golf basis eligible spends* 5. Air accident insurance cover of up to ₹3 Crore	1. 25% off up to ₹150 on purchase of minimum 2 tickets on BookMyShow and Inox, twice a month 2. 2 complimentary access on Domestic Airport Lounge and Domestic Railway Lounge per quarter basis spends 3. 2 complimentary rounds of golf basis eligible spends* 4. Air accident insurance cover of up to ₹1 Crore	1. 25% discount of up to ₹100 on purchase of minimum 2 movie tickets on BookMyShow and Inox 2. 1 complimentary access on Domestic Airport Lounge and Domestic Railway Lounge per quarter basis spends 3. 1% fuel surcharge waiver on fuel transactions*
Spend Limit for Annual fee waiver from 2nd Year	Rs 10,00,000 in previous year	Rs 6,00,000 in previous year	Rs 3,00,000 in previous year	Rs 1,50,000 in previous year

Other	Amazon Pay Credit Card • Earn 5% cashback on purchases on Amazon for Prime members and 3% for non-Prime members • Earn 2% cashback at 100+ Amazon Pay Partner merchants by using this card on Amazon Pay • 1% cashback for all other payments • No limits on earnings and no expiry date on your earnings
	Salary + Pension + Senior Citizen benefits in one account - Easy transition to post retirement needs Additional interest rate on senior citizen Fixed Deposit
	3-in-1 Advantage with Salary & Demat Account • Seamless Journey to open 3-in-1 Account along with Salary Account • Make investment directly through your Salary Account • Get daily stock recommendation • Invest in Mutual Funds & Initial Public Offerings (IPOs) easily through iMobile • Secure Demat holding with ICICI Bank, ensuring a safe user experience • Smart tools for one view of your accounts and investments • Waiver of Account opening charges and 1st year Annual Maintenance Charges
	Capital Gain Account Scheme (CGAS) - • Deposit long term capital gains/sales proceeds • Park funds up to 3 years to plan re-investment • Earn interest on Savings Account or Fixed Deposit • Claim tax exemption Public Provident Fund (PPF) – • Instant Account opening and easy fund transfer through iMobile App and Internet Banking. • Set-up standing instruction along with online PPF Account opening. National Pension System (NPS) – • Transparent - Regulated by Pension Fund Regulatory Development Authority (PFRDA) • Digital Account opening and tracking of funds
	Single point of contact for all your Banking Queries - 1800 10 80 Dedicated Microsite - A gateway to simplified banking & exclusive employee benefits through a secured link hosted by ICICI Bank to be placed on your employee's portal for their quick access.

	Remittance Services • Quick & easy transfer available 24x7 at competitive rates – faster processing time and conversion • Smart money transfer features – Exchange rate alerts, standing instructions, block your rate to transfer money at desired rates • Safety & Security -2-factor authentication and end-to-end online transfer with tracking Forex Prepaid Cards - 15 currencies in one card for convenient overseas travel • Load up to 15 currencies • Online reload/refund with iMobile app • Complimentary travel insurance • Complimentary & preferential exchange rate
	•Orange Book - Personal finance magazine for our customers called The Orange book, which has different themes every month and explains personal finance in a very simple manner for all customers •Corporate Connect - Sessions by experts on various financial topics like CIBIL awareness, Fraud awareness, Health Insurance, Tax planning, NPS 1. Smart money mantras for early jobbers 2. Leveraging financial quotient for experienced professional 3. Retirement planning sessions 4. Financial freedom for women
Details of the Product	https://www.icici.bank.in/personal-banking/cards/credit-card/amazon-pay-credit-card
Link to Bank's website	https://www.icici.bank.in/# *Link for central govt. employees salary account proposition would be provided shortly

IDBI BANK
(सीआईएन/CIN) L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
नौवां तल, प्लेट-बी, ब्लाक- 2
एनबीसीसी ऑफिस कॉम्पलेक्स
किदुवई नगर (पूर्व), नई दिल्ली-110023
फोन : 011-69297100
वेबसाइट : www.idbibank.in

IDBI Bank Limited
9th Floor, Plate-B, Block-2,
NBCC Office Complex,
Kidwai Nagar (East),
New Delhi-110023
Tel. : 011-69297100
Website : www.idbibank.in

To

Secretary,

Date:-12/6/2026

Department of Financial Services
Ministry of Finance,
Government of India,
New Delhi

<u>Corporate Payroll/ Salary Account Offerings from IDBI Bank Ltd.</u>

Sir/Madam,

Greetings from IDBI Bank Ltd!

With reference to letter D.O. 9/9/10/2025-IRdated 16th January 2026,Department of Financial Services has approved salary account package for all central government employees developed by twelve (12) public sector banks. These detailed features of the salary account packages are made available on the DFS website and e-banner may have been displayed on the various ministry/department internal webpage /e Office/dashboard/ HRN portal with a hyperlink to DFS webpage for wider awareness among government employees.

We respectfully submit following points for your kind consideration to include IDBI Bank for salary account package.

<u>Profile of the IDBI Bank Ltd:-</u>

IDBI Bank Ltd is a major player in the Banking Industry, with a robust presence across the country through **2,180 branches, 3,030 ATMs, and 58 e-lounges across 1607 centers**. We take pride in offering customized banking and financial solutions tailored to meet the specific needs of esteemed organizations/customers.

पंजीकृत कार्यालय : आईडीबीआई टॉवर , डब्ल्यूटीसी कॉम्पलेक्स , कफ परेड, मुंबई - 400 005. Website : www.idbibank.in
Regd. Office : IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005. Tel. : 022-22189111, 66553355 Fax : 011-22180411 Website : www.idbibank.in

IDBI Bank Ltd. in its earlier role was development financial institution of India. Later on, IDBI Bank Ltd. converted itself as a Universal Commercial Bank, was earlier classified as "other public sector Bank". Later in March 2019,as per Government of India directives LIC of India (LIC) infused capital in IDBI bank. Post capitalization by the LIC, RBI vide its press release dated 14th March 2019 had categorized IDBI Bank as a "Private Sector Bank" for regulatory purpose only, consequent upon LIC acquiring 51% of the total paid-up equity share capital of the bank.

Further, Department of Financial Services (DFS), Ministry of Finance, GOI vide its communication dated 17th Dec. 2019 (F.No.8/2/2019-BO-II) has clarified and directed all Central/State Govt./ Departments to consider IDBI Bank for allocation of Govt. Business.

Shareholding Pattern:-

The present shareholding pattern of the Bank has been tabulated below (as on 31st March 2026):

i. **LIC of India: 49.24%;**

ii. **Govt. of India: 45.48%**

iii. Public & Others: 5.28%.

Life Insurance Corporation of India (LIC) and the Government of India hold a combined majority stake of 94.71% in IDBI Bank

Salary Account features:-

With your esteemed organization's commitment to ensuring employee welfare & satisfaction, we have come out with specialized Salary Account package to streamline salary disbursals and deliver unmatched banking benefits to your workforce. You can avail special privileges and value-added services loaded with a host of exclusive offers to enjoy a renewed experience of convenient and hassle-free banking for your Employees. Your employees & their families will be entitled to greater financial security by way of wider coverage through **Group Personal Accidental Cover, Disability Coverage, Term Life Cover & Hospicash Facilities** being offered as part of the Salary Account package.

We are privileged to serve several State and Central Government departments, as well as reputed private organizations. Notably, we have executed MoUs with the Indian Army and Indian Navy for pan-India salary account servicing, and we are proud to manage salary accounts for large corporates like LIC of India.

It would be our pleasure and privilege to be associated with an esteemed organization like yours and we look forward to a mutually enriching relationship. As an account holder, your employees and their family members will be entitled to loads of benefits. Our main variants & some of the privileges are placed below:-

Salary Account Variants:-

IDBI Bank Salary Account Variants are available based on the net monthly salary credit in the account. The account variants under offer are as below:

Account Type/Name of the Variant	Net Monthly Salary Requirement
Legacy—Group A	Rs.1,00,000/- & above
Stride—Group B	Rs.75,000/- to Rs.99,999/-
Evolve—Group C	Rs.50,000/- to Rs.74,999/-

Payroll Account Benefits:

- Zero balance savings account can be opened for all the employees.
- Complimentary Term Life / Air Accident / Personal Accident / Disability Insurance Covers as per the variant.
- Complimentary Hospi-cash facility as per the variant.
- Complimentary Child Education Cover.
- A fantastic IDBI Gift / Cash Card to remove the hassle of making cash payments at times of bonus payments / reward to employees.
- Tax Filing for all the employees online.
- Pay tax at the branch or through our Internet Banking facility.
- Online salary uploads through Internet Banking, NEFT/RTGS.

Other Privileges :-

- Zero Balance account for the family member of the employee.
- Reimbursement account facility.
- Free Debit Card for all the variants.
- Free DD/PO (Unlimited free, except 3 per Month for Nova Variant).
- Free Credit Card (T & C Apply)
- Sweep out facility for earning higher interest.
- Higher cash withdrawal limits.

Additional Facilities:

- Avail Home Loan, Car Loan, Gold Loan & Education Loan at attractive rates
- Choice of Investment solutions viz. NPS, PPF, Sukanya Samridhi, Capital Gains, Fixed Deposits, Tax Saving FD, ASBA, Mutual Funds and Insurance facilities available.
- Free digital solutions, viz. IDBI Go Mobile+ App, WhatsApp Banking, Internet Banking, IMPS and SMS alerts.
- Anywhere banking facility.

Hence we respectfully submit our request for your favorable consideration to include IDBI Bank name for salary account package for all central government employees and also further include our Bank name on DFS website and official e banners.

Thanking you,

Enclosed –Annexure 1) Our Salary Product features in brief

2) Department of Financial Services (DFS), Ministry of Finance, GOI vide its communication dated 17th Dec. 2019 (F.No.8/2/2019-BO-II)

With Regards

Shashank Dixit

(Shashank Dixit)
IDBI Bank- Zonal Head--Delhi

आईडीबीआई बैंक लिमिटेड IDBI BANK LTD. दिल्ली आंचलिक कार्यालय IDCO Office Complex, Kidwai Nagar (East), New Delhi-23 एन.बी.सी.सी. कार्यालय परिसर, किदवई नगर (पूर्व), नई दिल्ली-23

Annexure

Amount in Lakh

Salary Product Features	IDBI Bank Ltd		
	Group-C	Group-B	Group-A
Personnal Accident Death Insurance	125	150	200
Air Accident Insurance	225	250	300
Permanent Total Disability	125	150	200
Permanent Partial Disability	62.5	75	100
ADD on Covers- Girls Child education/ marriage, Air/ Ambulnace chg, etc.	Child Edu.- 10% of PAI Cover (for up to 2 children)		
Term Life Insurance - Bank Cost	10	15	20
Term Life Insurance - A/c holder Cost	Premium based on age, policy term and payment term		
Group Medical Insurance (cost by Bank/ A/c holder)	Base Plan for self (Cost to A/c Holder)		

Top-Up Group Medical Insurance (cost by A/c holder)	Top up from TATA AIG, 25 Lkh with 5 Lkh Deductible @Rs. 2999 (2A+2C) / 15 Lkh with 2 Lkh Deductible @ Rs.749/- (Niva Bupa) for Self		
Minimum Balance	Nil		
Instant Overdraft	5 times Net Salary (Max.10 lk)		
Sweep In -Out facility	> Rs.75000/- Bal multiple of 10K	> Rs.1 Lkh multiple of 10K	> Rs.1 Lkh multiple of 10K
IMPS/ RTGS/ UPI/ SMS Chg	30 Free via Branch Channel	Free Unlimited	Free Unlimited
Free Demand Draft	Free		
Free Cheque Book	Free (25 Leaves)/Annum		
Concession in Locker Charges	25% Discounts on Small Locker (A & B Category) at A,B & C Branch category,1st Year	50% Discounts on Small Locker (A & B Category) at A, B & C Branch category,1st Year	50% Discounts on Small & Medium (Category A to E) Locker at A,B & C Branch category,1st Year
Concession in HL/ Car/ Education/ Personal loan Processing & Doc. charges	Up to 100% Discount in PF for HL/AL/PL & up to 50% on Loan Against Property.		

Concession in ROI on HL/ Car loan/EL/PL	5 BPS Discount in RoI on Home Loan, 25 BPS Discount on EL		
Concession in Demat AMC	NA		
Family Banking Benefit	Up to 3 Zero Balance Family A/c with 5 Lakh PAI Cover		
Wavier in Debit Card AMC	Free		
Free ATM TXN (in a month)	30 Free/Month	Free	Free
Debit Card Variant	Rupay Platinum	Visa Platinum	Visa Signature
Airport Lounge Access on ATM	2/Qtr	2/Qtr	4/Qtr
Other Benefit on ATM	PAI-5 Lkh, PTD -2 Lkh, Loss of Checked Baggage/Fire & Burglary - 50K & Purchase Protection of 20K	PAI-5 Lkh, Loss of Checked Baggage/Fire & Burglary - 50K & Purchase Protection of 20K	PAI-10 Lkh, AAI- 25 Lkh, Loss of Checked Baggage/Fire & Burglary/Purchase Protection Cover- 2 Lks
Credit Card Variant	Eligibility as per Income & CIBIL		

Credit Card Facility Charges	Nil		
Airport Lounge Access on Cr. Card-per Quarter	As per the respective card variant		
Other Benefit on Card	As per the respective card variant		
Other	Hospicash facility of Rs.30000/-.	Hospicash facility of Rs.30000/-.	Hospicash facility of Rs.45000/-

*Terms and conditions are subject to change as per the bank's discretion. Insurance facilities are subject to the terms & conditions of the insurance company / respective policy. Amount payable on death due to Air accident is inclusive of PAI cover.

#On Select size and category of Locker for the 1st year of issuance, subject to availability.

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