

Subject:- Salary proposal for the Employees of the State Government, Haryana.

Will the

- i) Chief Secretary to Government of Haryana.
- ii) PSCM/APSCM/DPSCM/Principal OSDCM/OSDCM's.
- iii) All Principal Secretary/Commissioner and Secretary All Principal Secretary/Commissioner and Secretary.
- iv) Special Senior Secretaries/Senior Secretaries/Secretaries/Private Secretaries.
- v) All the Superintendent/Librarian/Deputy Superintendent.
- vi) District Attorney/Deputy District Attorney/Assistant District Attorney/Account Officers/Research Officers of Haryana Civil Secretariat.

kindly refer to the Subject noted above?

2. It is intimated that Finance Department, Haryana has empanelled four banks i.e. HDFC Bank, HARCO Bank, Punjab National Bank and State Bank of India, for facilitating the employees of Haryana Government for availing benefits under salary package. It is therefore requested that if any Officer/Officials wants to take benefits under salary package from the above mentioned banks, then he/she may kindly inform the Account Branch/Account & Partition Branch after opening the account in the concerned banks upto 5th March 2019 so that their data may be updated.

Rampinder Malhotra
07/Feb/19
Under Secretary (General)

for Chief Secretary to Government Haryana,
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To

- i) Chief Secretary to Government of Haryana.
- ii) PSCM/APSCM/DPSCM/Principal OSDCM/OSDCM's.
- iii) All Principal Secretary/Commissioner and Secretary All Principal Secretary/Commissioner and Secretary.
- iv) Special Senior Secretaries/Senior Secretaries/Secretaries/Private Secretaries.
- v) All the Superintendent/Librarian/Deputy Superintendent.
- vi) District Attorney/Deputy District Attorney/Assistant District Attorney/Account Officers/Research Officers of Haryana Civil Secretariat.

U.O.No. 11/09/2018-11A

Dated Chandigarh the 07.02.2019

No.20/21/18/CSP/IFCC/ 642-937

From

The Additional Chief Secretary to Govt. Haryana,
Institutional Finance & Credit Control Department,
Haryana Civil Secretariat, Chandigarh.

To

1. All the Administrative Secretary to Govt. Haryana.
2. All the Head of Departments.
3. All the Deputy Commissioners in the State of Haryana.
4. All Managing Director/ Chief Administrator/ Chief Executive Officer of Board/Corporations/ Cooperative Institutions in the State of Haryana.
5. The Registrar of all Universities in the State of Haryana.
6. Commissioners of Ambala Division, Hisar Division, Rohtak Division, Gurugram Division, Karnal Division and Faridabad Division.
7. The Zonal Head,
HDFC Bank Ltd., Plot No.28,
Industrial Area, Phase-I,
Chandigarh.
8. The Deputy General Manager,
Punjab National Bank, Sector-17,
Chandigarh.
9. The Managing Director,
HARCO Bank, Sector-17,
Chandigarh.
10. The Chief General Manager,
State Bank of India,
Local Head Office,
Sector-17,
Chandigarh.

Dated, Chandigarh the 31st December, 2018

Subject: Salary Proposal for the employees of the State Government of Haryana.

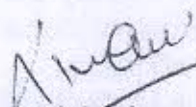
Sir/Madam,

Kindly refer to the subject cited above.

2. The Government of Haryana had invited proposals from all empanelled banks in order to facilitate its employees for availment of benefits available under the salary package with the banks for its employees.
3. The banks have agreed to provide a plethora of benefits to the employees provided they convert their regular salary account to a special salary account and also agree to sign an agreement with the respective bank in this regard.
4. The list of benefits being proposed to be provided by the four banks namely HDFC, SBI, PNB & HARCO Bank for employees of the State Government is annexed at Annexure 'A'.
5. The employees of the State Government of Haryana have the freedom to select any one of the four banks which have provided the benefits mentioned above. It is not mandatory for the employees to keep their salary account with any of these four banks. The employees can also choose any other bank for their salary account at per their convenience. In that case, the benefits mentioned in Annexure 'A' will not be available to the employees. The benefits offered are specific to the banks mentioned above. The above advisory is only recommendatory in nature and not mandatory on employees.

5. In case, any employee chooses to avail the benefits from any of the recommended banks mentioned in Annexure-A, then an agreement to this effect will be signed by the employee concerned with the respective bank to avail the said benefits.
6. Further no Memorandum of Understanding will be signed by the Government of Haryana with the banks.
7. The State Government will in no way, be responsible for not providing any of the said benefits with the banks and it will be at the sole and exclusive responsibility and risk of the employees concerned to avail the benefits being provided under this package on the basis of the agreement.
8. This advisory should be brought to the notice of all the officers/officials working under your control and will also be available on the web site of Finance Department i.e. www.fin.hry.gov.in

Yours faithfully,



Financial Advisor,
for Additional Chief Secretary to Govt., Haryana,
Institutional Finance & Credit Control
Department, Chandigarh.

Sr. No	Feature/ Facilities /limit	HDFC offer received for Haryana Govt. Employees	HARCO Bank offer for Haryana Govt. Employees	State Bank of India offer for Haryana Govt. Employees	Punjab National Bank offer for Haryana Govt. Employees
1	Zero Balance Account	Available	Available	Available	Available
2	Rate of interest on Salary accounts.	Present rates are 3.50% p.a. < 50 lacs & 4.00%p.a. > 50 lacs later on if any changes will be subject to RBI guidelines.	Rate of interest 4.00% Irrespective of any amount.	3.50%p.a. < Rs.1 crore & 4.00%p.a. > Rs.1 crore.	3.50% p.a. < 50 lacs & 4.00%p.a. > 50 lacs later on if any changes will be subject to RBI guidelines.
3	Minimum balance for sweep-in facility.	Available subject to minimum balance of Rs. 10,000/-	Available subject to minimum balance of Rs. 10,000/-.	Minimum balance for sweep-in facility reduced to Rs. 10,000/-.	sweep in sweep out after cutoff balance of Rs.25,000/- in multiple of Rs.1,000/- may be considered for minimum 7 days and maximum period of 1 year.
4	Free ATM transaction in all banks.	Free Unlimited access to the offering Bank and other Bank ATMs in India.	Free Unlimited access to the offering Bank and other Bank ATMs in India.	Already available.	Free Unlimited access to the offering Bank and other Bank ATMs in India.
5	Amount for which Free Medical Insurance will be provided (without any condition of any card.)	Rs. 50000 p.a.	Rs. 50000 p.a.	Rs. 50000 p.a.	Rs. 50000 p.a.
6	Natural Death Cover	Rs. 2.00 Lacs	Rs. 2.00 Lacs	Rs. 2.00 lacs	Rs. 2.00 Lacs
7	Personal accident death cover (without any condition of any card)	Rs. 30.00 lacs for employees.	Rs. 30.00 lacs for employees.	Rs. 30.00 lacs for employees.	Rs. 30.00 lacs for employees.
8	Personal accident death cover for family members (without any condition of any card.)	Rs. 5.00 lacs on the family saving account.	Rs. 5.00 lacs on the family saving account.	Rs. 5.00 lacs on the family saving account.	Rs. 5.00 lacs on the family saving account.
9	Personal accident death cover for pensioners (without any condition of any card.)	Rs. 5.00 Lacs till the age of 70 years.	Rs. 5.00 Lacs till the age of 70 years.	Rs. 5.00 Lacs till the age of 70 years.	Rs. 5.00 Lacs till the age of 70 years.
10	Overdraft facility with rate of interest	Limit upto two times net monthly salary. Max. Limit of Rs. 1.50 lacs. Rate of Intt. is 18% on Utilization.	Limit up to two times net monthly salary maximum limit Rs. 2.00 lac, Rate of interest is 15% p.a. on utilization.	Limit upto 2 times net monthly salary. Max. Limit of Rs. 2.00 lacs. Rate of Intt. 8.25% above one year MCLR, i.e. 16.50% at present.	Limit upto two times net monthly salary. Max. Limit of Rs. 1.50 lacs. Rate of Intt. is 18% on Utilization.

11	Education loan facility without collateral along with any rate of interest.	Loans upto Rs. 4.00 lacs: 13.00% for full time courses-Full Moratorium IIM&ISB=11.50% STI=12.50% TI+13.00% T2=13.75 T3=14.50% Processing fee nil for all full time courses in India. Discount of 1% if interest is serviced during moratorium period Rate are subject to change. Above rate is offered only for study in India for full time courses.	Loans upto Rs. 5.00 lacs @ 12% p.a. and 11% for female. Processing fee Nil for all full time course in India.	Collateral free loan upto Rs.7.50 lac*: ➤ Present ROI 10.25% ➤ Processing fee nil. * Under IBA model Education loan Scheme.	Loans upto Rs. 4.00 lacs: 13.00% for full time courses-Full Moratorium IIM&ISB=11.50% STI=12.50% TI+13.00% T2=13.75 T3=14.50% Processing fee nil for all full time courses in India. Discount of 1% if interest is serviced during moratorium period Rate are subject to change. Above rate is offered only for study in India for full time courses.
12	Household insurance	Fire & Burglary for the items purchased under Debit Card (upto 6 months)-Sum assured Rs. 2.00 lacs.	Fire & Burglary for the items purchased under Debit Card (upto 6 months)-Sum assured Rs. 2.00 lacs.	Protection cover upto Rs. 2.00 lacs approved.	Not Agreed
13	Locker discount	Available to Salary credit > 75K PM (25% discount) Salary credit > 2 lacs PM (50%) & Salary credit > 5 lacs PM (100%) on one locker.	Available to Salary credit > 75K PM (25% discount) Salary credit > 2 lacs PM (50%) & Salary credit > 5 lacs PM (100%) on one locker.	15% concession if gross monthly salary > Rs.50,000/- 25% concession if gross monthly salary > Rs.1,00,000/-	Available to Salary credit > 75K PM (25% discount) Salary credit > 2 lacs PM (50%) & Salary credit > 5 lacs PM (100%) on one locker.
14	No/Nil charges for facilities like: SMS Alert Emails Passbook ATM Withdrawal Utility Insurance or any Other payment bill Mobile banking RTGS NEFT IMPS	Free Free Free Free Free Free Free Toll Free Free Free Free	Free Free Free Free Free Free Free Toll Free Free Free Free	Free Free Free updating at all branches Free Free Free if salary > 50000. (for others, free on Alternate channel Not Free	Free Free Free Free Free Free Free Toll Free Free Free Free
15	No/Nil charges for issuance of Debit Card/ Credit Card at any stage.	Free Life time free	Free Life time free	Free Credit card: 1 st year free. 2 nd year onwards free basis spends of nominal amount.	Free Life time free