

DEFENCE SALARY AND PENSION COMPARATIVE OF BANKS

Benefit	ICICI Bank	SBI	PNB	Axis	HDFC	BoB
Cover	One DSP Account for all Defence serving personnel and pensioners of the Indian Army, Indian Navy, Indian Air Force, Rashtriya Rifles (RR) and GREF [Border Road Organisation (BRO)], Agniveers, Indian Coast Guard, Civil Defence employees under MoD, DRDO, Defence PSU employees under MoD, Central Armed Police Force (BSF, SSB, ITBP, CISF, CRPF, NSG, Assam Rifles, RPF), Recruits, Gentlemen Cadets	DSP - For Defence personnel of the Indian Army, Indian Navy, Indian Air Force, Assam Rifles, Rashtriya Rifles (RR) and GREF [Border Road Organisation (BRO)], Agniveers (BRO)], Agniveers ICGSP - Indian Coast Guard CAPSP - Central Armed Police Force (BSF, SSB, ITBP, CISF, CRPF, NSG, Assam Rifles, RPF, RPSF, Intelligence Bureau, Special Force under Cabinet Secretariat)	Rakshak Plus - Indian Army, Indian Navy, Indian Air Force, Navy, BSF, CRPF, CISF, ITBP, Research and Analysis Wing (RAW), Intelligence Bureau (IB), Central Bureau of Investigation (CBI) Indian Coast Guard Personnel & Para-Military personnel, Gentlemen cadets and Special Forces at Central & State level. Also extended to pensioners.	Defence Salary Account (Power Salute) - Defence and Paramilitary forces	Defence Salary Account - You must be employed with a Defence unit	Salary and Pension Solutions for Indian Military Personnel . Personnel currently serving in Military Establishments (Indian Army, Indian Navy, Indian Coast Guard and Indian Air Force), Central Armed Police Forces or any Defence Institution and are maintaining Salary account or are Defence Pensioners maintaining

Benefit	ICICI Bank	SBI	PNB	Axis	HDFC	BoB
Debit Card Variants	<p>Same coverage for all ranks</p> <p>World- for Officers</p> <p>Titanium – JCOs</p> <p>Gold - Other Ranks And Equivalent</p> <p>Free of Charge</p>	<p>Package Variants eligibility is as per Net Monthly Salary</p> <p>Agniveer</p> <p>Gold - Upto JCO</p> <p>Diamond- Lt to Maj</p> <p>Platinum - Lt Col and Above (and equivalent)</p> <p>Free of Charge</p>	<p>Platinum Ru Pay - Officers & equivalent</p> <p>Classic RU Pay - Other Ranks</p> <p>Free of Charge</p>			Yodha Debit Card

Personal Accident Insurance Cover (PAI) (Death)	<p>Rs. 50 lakh.</p> <p>Terrorist action - Additional Rs 10 Lakh</p>	<p>Rs 50 Lakh</p> <p>Terrorist action -</p> <ol style="list-style-type: none"> 1. Additional Rs 10 Lakh 2. Xpress Credit” loan account, subject to maximum of ₹ 10 lakh will be payable as an additional benefit. The Xpress Credit loan must have been availed from and SBI Branch. <p>While performing bonafide duties on foreign soil- Additional Rs 10 Lakh</p>	<p>Rs. 50 lakh.</p> <p>Terrorist action - Additional Rs 10 Lakh</p>	<p>Rs. 30 lakh.</p> <p>Terrorist action - Addl Rs 10 Lakh.</p> <p>Rs 15 Lakh for Joint Holder</p>	Rs 60 Lakh	Rs 75 lakh On duty and 60 lakh off duty
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Benefit	ICICI Bank	SBI	PNB	Axis	HDFC	BoB
Air Accident Insurance (AAI)	Rs 1 crore	Rs 1 crore	Rs 1 crore	Rs 1 crore	Rs 1 crore	Rs 1 crore
	All Air Carriers covered including Service Aircrafts of Indian Army, Air Force, Navy and Coast Guards	All Air carriers covered including Service Aircrafts.	Only commercial flights	Only commercial flights	Only commercial flights	Only commercial flights
	No condition to book ticket from ICICI Bank Account / Debit card	Air ticket have been purchased by debit to Salary Package Account. Where ticket is not required to be purchased by the account holder or is provided by the department for official duty).	Air ticket have been purchased by debit to Salary Package Account	Air ticket have been purchased by Salary Account debit card	Air ticket have been purchased by Salary Account debit card	Air ticket have been purchased by Salary Account debit card
Total Disability	Rs. 50 lakh	Rs 50 Lakh	Rs 50 Lakh	Rs 30 Lakh	Upto Rs 50 Lakh	Upto Rs 60 lakh
Partial Disability	Upto Rs. 50 lakh	Upto Rs 50 Lakh	Rs. 50 Lakh (max 50 % of the capital sum insured)	Upto Rs 30 Lakh	Upto Rs 50 Lakh	Upto Rs 60 lakh

Benefit	ICICI Bank	SBI	PNB	Axis	HDFC	BoB
Pensioner Benefits	Yes same as serving personnel till 80 years of age	1. No Personal Accident Insurance (PAI) 2. No Partial or permanent disability cover 3. No accidental Air Cover 4. No add on Cover 5. No OD facility 6. Upto 70 years of age	PAI upto Rs 30 lakh. Upto 70 years of age. Overdraft to the extent of one month net pension.	Benefits continue after retirement. T&C apply	< 70 years of age	PAI Death Cover : Upto Rs 40 Lakhs Permanent Total/ Partial Disability cover : up to Rs 40 Lakhs Additional PAI and Permanent Total Disability cover : Rs 10 Lakhs on available Yoddha Debit Card – Rupay variant Additional Personal Accidental Death Cover (Air & Non-Air): Rs 20 Lakhs on available Co-branded Credit Card

Benefit	ICICI Bank	SBI	PNB	Axis	HDFC	BoB
<u>Zero Balance Account</u>	<u>Zero balance salary account.</u> <u>Also available to upto 4 members of family</u>	<u>Gold and above variant Salary Package customers are eligible for opening / Converting their account under SBI</u> <u>Rishtey - Max 4 with Zero Balance</u>	<u>Zero balance Salary account</u> <u>Parents, Spouse, Children</u>	<u>Zero balance salary account for upto 3 members of family with Family Banking</u>	<u>Zero balance Salary Family account for family members</u>	<u>Zero balance salary account</u>

Benefit	ICICI Bank	SBI	PNB	Axis	HDFC	BoB
PAI Death Assistance/ Child Education benefits in case of accidental Death	Upfront - Rs 5 Lakh for the child(ren) upto 22 years of age. Upfront additional - Rs 5 Lakh for Girl Child(ren) upto 22 years of age. Upto 2 children	Higher education - Graduation (18-25 Yrs age) –25% of PAI - Max 8 Lakh, For Girl Child Max 10 Lakh (only for 1 Girl Child) Girl Child cover for Marriage – (18-25 yrs on date of accident) - 20% of PAI, Max of Rs 10 Lakh for 2 Girl Child	Higher education - 5 Lakh in aggregate per year for 4 years for any 2 dependent children. Girl Child Marriage Cover (18-25 yrs, one child)- Rs. 5,00,000/-	Education Upfront - Rs 4 Lakh for the child(ren) upto 22 years of age. Upfront additional - Rs 4 Lakh for Girl Child(ren) upto 22 years of age. Upto 2 children	Education upto Rs 4 lakh. Marriage - upto Rs 2 lakh for dependent daughter	1. Child Higher Education cover: ₹ 6 Lakhs (irrespective of no. of children) 2. Daughters' Marriage Cover (for 18-25 Years of age): ₹ 6 Lakhs (irrespective of no. of daughters)

Benefit	ICICI Bank	SBI	PNB	Axis	HDFC	BoB
Add on cover	<p>Air Ambulance - Upto Rs 5 lakh</p> <p>Normal Ambulance - upto Rs 10,000</p> <p>Cost of Plastic Surgery/ Burns/ Imported Medicine - Rs 2 Lakh (Imported Medicine limit is Rs 1 Lakh)</p> <p>Transport of mortal remains- Upto Rs 25,000</p> <p>Death after Coma after Accident (more than 24 hours) - Rs 2 Lakh</p> <p>Family Transport (of immediate two family) - Upto Rs 30,000</p>	<p>Air Ambulance – Upto Rs 10 Lakh. Within India.</p> <p>Normal Ambulance – Upto Rs 50,000</p> <p>Plastic Surgery- Upto Rs 10 lakh</p> <p>Imported medicine - Max Rs 5 Lakh</p> <p>Tranportation of mortal remains - Rs 50,000</p> <p>Death after Coma if Coma is more than 48 Hrs – Max Rs 5 Lakh</p> <p>Family Transport (by immediate two family) - Upto Rs 50,000</p>	<p>Funeral Expense – Rs 10,000.</p> <p>Normal Ambulance – Upto Rs 5,000</p> <p>Plastic Surgery/ Burns- Upto Rs 10 lakh</p> <p>Imported medicine - Max Rs 10 Lakh</p> <p>Tranport of mortal remains - Rs 30,000</p> <p>Death after Coma if more than 48 Hrs – Max Rs 2 Lakh</p> <p>Family Transport (by immediate two family) - Upto Rs 30,000</p> <p>Emergency Medical Expense - Rs 10,000</p>	No	No	<p>Tranportation of mortal remains - Upto Rs 50,000</p> <p>Cost of Plastic Surgery / Burn- up to ₹ 2 Lakhs</p>

Benefit	ICICI Bank	SBI	PNB	Axis	HDFC	BoB
Waiver in processing fee	Yes for personal loans	Waived (Xpress Credit, Car Loan and Home Loan)	Concession in rate of interest and service charges under Housing, Car, Education and Personal Loan Schemes.	Preferential pricing and offers on Home / Auto / Personal Loans 50% waiver of foreclosure charges on Auto Loans Waiver on processing fees for all loans	Processing fee - Rs 2500 + tax for select persons	YODDHA LOANS (Auto, Home, Two Wheeler, Education and Pension Loans) - 100% Processing charges waiver * Low rate of Interest. Scheme benefits extended to Veterans*
Overdraft	Rs 30,000 to Rs 10 lakh	2 months net salary (Rs 75,000 to Rs 2 lakh)	Rs 75,000 to Rs 3 lakh	No	3 times of Salary. Max Rs 1.25 lakh	Upto 3 lakhs
Concession on Locker	50-60% waiver	Upto 25% annual locker rent (Lt Col and above)	Concession of 25% for 3 years	Varies by Size and branch category (Metro/urban/semi-urban/rural)	From 25% onwards on annual rent	50% waiver on locker rentals
Sweep In	No	Yes	Yes	No	No	Yes

Benefit	ICICI Bank	SBI	PNB	Axis	HDFC	BoB
Use of ATM including other banks	Unlimited free	Unlimited free	Free Transactions at PNB ATMs	Unlimited free	Unlimited free	Unlimited free
RTGS/NEFT	Unlimited free	Unlimited free	Unlimited free	Unlimited free	Unlimited free	
Demand Draft	Free	Unlimited free	Free Transactions at PNB ATMs	Unlimited free	Unlimited free	Unlimited free
Cheque	Unlimited free	25 leaves per month	Unlimited free	Unlimited free	100 leaves per year	Unlimited Free
Credit card	As per salary structure Fee as per Variant	Joining Fees 499+Taxes Annual Fees 499+Taxes Fees will be reversed after spending limit of Rs 50,000 and above	Zero Joining Fees Zero Annual Fees if card is used at least once in each quarter	Free	Available	Free

Benefit	ICICI Bank	SBI	PNB	Axis	HDFC	BoB
Airport Lounge Access	On Sapphiro/ Rubxy Credit Card	Only Platinum Debit Card	2 Domestic Airport lounge per calendar quarter (Rupay Platinum Card)	Yes	4 Domestic Airport Lounge Access Annually. Loss of Checked in Baggage Insurance 2 Lakh	Yodha Debit Card - Two Free Domestic Lounge access in a quarter and Two Free Access per year for International Lounges.