

SCHEME : BOI Salary Plus accounts

Eligibility

All employees on regular pay roll of

- a. Para Military forces such as CRPF, BSF, Indo-Tibetan Border Police, Central Industrial Security Force, NSG, Shashatra Seema Bal, Rashtriya Rifles, Special Frontier Force, Assam Rifles etc.
- b. Employees of Central and State Government/Universities/colleges affiliated to Universities
- c. Employees of public sector undertakings
- d. Employees of Private sector
(To be approved by the National Banking GM on merits)

Minimum take home salary `10000/- p.m. for at least 70 % of the employees whose salary accounts to be opened.

Menu OAAC Scheme code 163

Special Charge code 201 to 204 for above 4 categories respectively

Main attraction for this product

1. No minimum balance requirements hence no penalty if balance in the account goes to Zero or even temporary over draft is created in the account.
2. **Free Accidental death insurance cover upto Rs 2 lakh**
3. **On Home loan and Auto loan waiver of 50% processing charges**
4. **Concession in rate of interest rate equal to 0.25% p.a** subject to min Base rate on Home Loans and Autofin (Vehicle loan)
5. **Reduction in Margin** up to 5% under Auto Fin(Vehicle loan) scheme
6. **Temporary over draft equal to 4 times** of net salary max up to Rs2 lac for 30 days at 4.5% over Base rate which is much below the normal TOD rates with conversion facility to Personal loan subject to total deductions should not exceed 65% of Gross Salary and satisfactory Credit reports.
7. **Free 24 DD/PSI of max. `50,000 each** in a calendar year

8. **Free ATM cum International Debit Card** to all employees and **Platinum debit Card** to those whose net salary is Rs.25000/- and above or AQB is Rs1 lac
9. **Free Gold Card** to all employees & **free Gold International Card** to employees whose net salary is Rs 25000/-and above

10. **In India- Free access to any ATM up to 5 transactions(all type of transactions) p.m. for International Debit Card and nil charges for Platinum Debit Card for use of debit card at other ATMs**
11. **No. of free cheque leaves 100 per calendar year**
12. **Demat Account** (i.e. No AMC for the first Financial year)

Other freebies:

1. Free Internet Banking Facility. You can apply IPO/FPO online, You can invest money in Fixed Deposit Online, pay your bills, view your Demat account etc
2. Free NEFT/RTGS through internet Banking i.e. you can transfer any amount of funds quickly in any bank without any charge.

3. Free Tele banking/mobile Banking(Interbank mobile payment system) /SMS Banking
4. Free Star Sandesh (SMS Alerts)No charges for SMS for informing you about your various debits in your a/c through ATM or Internet Banking which will provide you extra safety.These SMS will be received for some more transactions.
5. Free utility Bills Payment through epay facility at select centres. You need not remember due dates of payment of LIC premium, electric bill etc.

Other facilities available at one place

1. BOI National Swasthya Bima (a family floater medi-claim insurance policy) at very reasonable premium for the customers of Bank of India
2. Online share trading facility through any of our 4 tie up partners
3. Life Insurance products from our Joint venture SUD Life Insurance Co.
4. 999.9 pure Gold Coins (with Certicard) in the denomination of 4,5,8,10,20 and 50 grams also available
5. Gift cards for giving gift to your dear ones. They may purchase anything of their choice by this Gift Card(upto 31.3.12 Charges for issuing Gift Cards have been waived)
6. Bingo Cards (Debit Card with over draft facility) to youth between age group of 15 to 25 years may suit to you children.
7. Investment in MF is easy as BOI is also corporate agent for 9 MFs