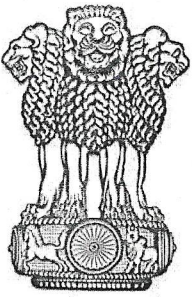


INDIA NON JUDICIAL



सत्यमेव जयते

Government of National Capital Territory of Delhi

₹100

e-Stamp

Certificate No. : IN-DL53317089710826W
Certificate Issued Date : 12-Sep-2024 02:13 PM
Account Reference : IMPACC (PF)/ dl766013/ DELHI/ DL-DLH
Unique Doc. Reference : SUBIN-DL76601358639325894216W
Purchased by : HDFC BANK LTD
Description of Document : Article 5 General Agreement
Property Description : Not Applicable
Consideration Price (Rs.) : 0
(Zero)
First Party : HDFC BANK LTD
Second Party : INDIAN COAST GUARD
Stamp Duty Paid By : HDFC BANK LTD
Stamp Duty Amount(Rs.) : 100
(One Hundred only)

सत्यमेव जयते



₹100

Please write or type below this line

IN-DL53317089710826W



Narendra Singh
Deputy Inspector General
Principal Director (Adm)
Coast Guard HQrs, New Delhi-110001

- The authenticity of this Stamp certificate should be verified at 'www.shcilestamp.com' or using e-Stamp Mobile App of Stock Holding. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.
- The onus of checking the legitimacy is on the users of the certificate.
 - In case of any discrepancy please inform the Competent Authority.

**MEMORANDUM OF UNDERSTANDING BETWEEN
INDIAN COAST GUARD AND HDFC BANK**

This Memorandum of Understanding (MOU) is made on this 13th Day of Sep'24 between INDIAN COAST GUARD through **DIG Mr. Narendra Singh** having its headquarters at National Stadium Complex, India Gate, New Delhi 110001 hereinafter called the INDIAN COAST GUARD which expression shall unless the context otherwise requires include its Successors / Legal Heirs / Administrator / Executors and permitted assigns.

AND

HDFC BANK LTD, a Banking Company incorporated under the Companies Act 1956 and carrying on the business of banking under the Banking Regulation Act 1949, having its registered office at HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai, India - 400 013, through **Mr. Harmanpreet Singh Khanna (Sr Vice President - Head- Strategic affairs and Central government Business)** hereinafter called the "Bank", which expression shall unless the context otherwise requires include its successors in business of the other part and assigns of the other part,

HDFC Bank and INDIAN COAST GUARD are collectively referred to as the "the parties"

Now therefore this MOU is witnessed as under:

Both parties have agreed as follows: -

1. **Period of MOU**

MOU shall commence as of the effective date and shall be operative initially for a period of one-year w.e.f. **13th Day of Sep'24** which may be extended further as mutually agreed by both the parties.

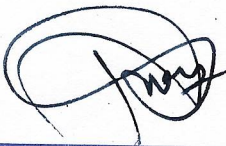
2. **Credit of Salary**

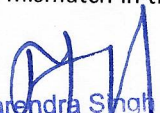
The **Bank** undertakes to credit salary into account of all INDIAN COAST GUARD Personnel who may be holding their accounts in various branches of the **Bank** by **last working day of the month** or on dates as communicated in writing by the INDIAN COAST GUARD

INDIAN COAST GUARD undertakes to give credit to HDFC Bank through RTGS/ NEFT or any other mode as decided by INDIAN COAST GUARD authorities, towards total salary of INDIAN COAST GUARD Personnel having their accounts in the bank and the bank will make arrangements to credit in respective accounts of INDIAN COAST GUARD Personnel as per details provided in personnel on magnetic media, on format mutually decided by both the parties. HDFC Banks will ensure that the salary is credited to respective accounts and is available for withdrawal at the start of the normal banking hours on the **scheduled date** of disbursement of salary. Some of the facilities mentioned below will continue only till the accounts are designated as salary accounts.

INDIAN COAST GUARD can also credit salary directly into INDIAN COAST GUARD personnel individual salary account with HDFC Bank through RTGS / NEFT

HDFC Bank shall be crediting the salary in the respective accounts only on the basis of account number provided by INDIAN COAST GUARD and HDFC Bank shall not be liable for any mismatch in the name of the account holder and account number




Narendra Singh
Deputy Inspector General
Principal Director (Adm)
Coast Guard Hqs, New Delhi-110001

www.hdfcbank.com

INDIAN COAST GUARD hereby confirms that monthly salary credit for all personnel will happen only to the account specified in HDFC Bank, and without prior notification to HDFC Bank will not be credited elsewhere

The **HDFC Bank will not charge** any commission or service charges either from the individual or INDIAN COAST GUARD for this service.

3. **Salary Benefits for the Salary Account holders**

At HDFC Bank, we understand our responsibility towards society and providing world class financial solutions to those who serve the country is our priority.

We also understand the value of your service to the nation and therefore we think its important to secure your family's future in case of any unforeseen events through our Personal Accident Death Cover.

We are pleased to offer your personnel below Insurance covers as part of our salary account **subject to your personnel will draw their monthly salaries through HDFC Bank only**

- a) **Free Personal Accidental Death cover of up to Rs. 80 Lakhs¹**
- b) **Free Personal Accidental Death cover up to Rs. 10 Lakhs²**
- c) **Free Permanent Total Accidental Disability cover up to Rs. 80 Lakhs¹**
- d) **Free Permanent Partial Accidental Disability cover up to Rs. 80 Lakhs¹**
- e) **Free Education Benefit of up to 5 Lakhs² for dependent child incase of accidental death of Salary account holder**
- f) **Free Marriage Benefit of up to 5 Lakh² for dependent unmarried daughter in case of accidental death of Salary account holder**
- g) **Free Internation Air accident cover of Rs 1 Cr³**

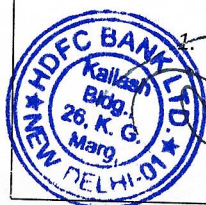
4. **Additional Salary Benefits for the Salary Account holders**

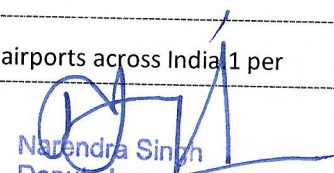
- Zero Balance Savings Account
- **Fast and efficient account opening process** with the availability of an 'Instant Kit' so that employees get their Chequebook, Debit Card, Netbanking & Phone Banking password **on the spot**
- Convenience of 'anywhere banking' at all our branches
- **Access to HDFC bank ATMs across the country – Unlimited Free**
- **Access to other bank ATMs across the country – Unlimited Free**
- **Unlimited Free Demand Drafts** at HDFC Bank branch locations
- **Free Millennia Debit Card** for the primary holder

Features on Millennia Debit Card	
ATM withdrawal Limit	Rs.50,000 per day
Shopping Outlets	Rs.3,50,000 per day at merchant outlets
Fire & Burglary Insurance	Rs 2,00,000*
Insurance on loss of checked baggage	Rs 2,00,000*
Cashback Benefits	Get Upto Rs. 4,800 Cashback every year <ul style="list-style-type: none"> • 5% Cashback on shopping via PayZapp and SmartBuy • 2.5% Cashback on online Spends • 1% Cashback on all offline Spends and Wallet reloads
Petrol surcharge waiver	Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swipe machines.
Airport Lounge access offer	Complimentary access to Clipper lounges at airports across India 1 per

Terms and Conditions:

Cashback Points can be earned for each transaction greater than Rs.400




Narendra Singh
 Deputy Inspector General
 Principal Director (Adm) - 2 -
 Coast Guard HQrs, New Delhi-110001

2. Maximum aggregate Cashback points per card per month is Rs. 400
3. Cashback points need to be redeemed through Netbanking in multiples of 400
4. No Cashback Points for transactions on Fuel, Jewelry and Business Services
5. Cashback Points will be credited in 90 days from the date of transaction
6. Cashback will be reversed in case the purchase transaction gets reversed / cancelled

- **Zero Liability on fraudulent usage on lost or stolen cards³** on Point-of-Sale transaction, a maximum of Rs.4 lakhs per card*
- **Free Fund Transfer to accounts in any bank** in India through NEFT and RTGS on Netbanking.
- **Free personalised Payable at par chequebook** of 100 cheque leaves per year
- Option of free Account Statements on Email and free Passbook facility

Free Zero Balance Salary Family Account with Customised features similar to the main salary account

- **Free Personal Accidental Death cover** of Rs.1 lakh⁴ on the account
- **Free Air Accidental Death cover** of Rs.5 lakh⁴ on the account
- Access to other bank ATMs across the country – same as main salary account
- **Free Moneyback Debit Card**

Features on Moneyback Debit Card

Free Personal Accident Death cover	Up to Rs.10 lakhs ² on the card
ATM withdrawal Limit	Rs. 25,000 per day
Shopping Outlets	Rs. 3,00,000 per day at merchant outlets
International Air Coverage	Rs. 1 Crore* ²
Online discount on Lifestyle, dining, entertainment & grocery	Cashback Points- Get Up to Rs. 3000 Cashback every year. 5% Cashback on shopping via PayZapp and SmartBuy. 1% Cashback on every Rs. 100 spent on Fuel, Apparels, Insurance, Education and Grocery.
Petrol surcharge waiver	Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swipe machines.


Speciale Salary Program

Speciale' Salary Accounts – Speciale Gold & Speciale Platinum specifically designed for the Mid & Senior management. These Accounts come with a host of Industry First Banking & Lifestyle privileges and will cover all your Banking / Financial needs and you need not look anywhere else.

Banking Benefits:

- **My Account My Choice (MAMC):** Customers are eligible to opt for an account number of their choice* - Applicable for high value accounts with an initial funding of 5 lacs in the new account.
- **FD Cushion:** Customers need not worry of maintaining the AMB requirement in accounts in case of no salary credit. Just book an FD with us, put it under auto renewal and do away with the worries of tracking the account balances. This feature is available to Speciale Gold customers at an FD of Rs. 4L and Speciale Platinum customers at an FD of Rs. 8L
- **Earn higher interest on your Speciale Accounts with our Auto FD Facility:** A customer can opt for creating an auto FD beyond the threshold of Rs. 1L for Speciale Gold and Rs. 3L for Speciale Platinum Salary account customers and earn higher interest (as applicable for FDs)




Navendra Singh
Deputy Inspector General
Principal Director (Adm)
Coast Guard HQrs, New Delhi-110001

- Managed Program – Imperia & Preferred – Enjoy our host of Managed program benefits from Day 1 of account opening.

Pension Product

- No Minimum balance required!
- Discounted offering on Health, Travel and Cyber insurance plans from HDFC Ergo
 - Health Insurance* - With sum insured up to ₹10 Lakh and available up to 75 years of age.
 - Cyber insurance* - with coverage up to ₹3 lakh
 - Travel insurance* - with cover up to USD 1,00,000 (up to 70 years of age)
- Personal accident death covers of up to ₹50 lakhs till 80 years of age*
- Marriage benefit of up to ₹2 lakhs for primary account holder dependent daughter in case of unfortunate accidental demise*
- Educational benefit to the children of Army Personnel up to ₹5 lakhs in case of unfortunate accidental demise.
- Access of SPARSH facility through designated service branches.
- Submission of Life certificate digitally and physically at any HDFC Bank branch.
- Personal loan, with repayment tenure up to 36 months, basis minimum pension of ₹40,000/-
- Range of credit cards, limit up to 2 time of monthly pension (up to 1 Lakh) Basis minimum monthly pension of ₹25,000/-
- Exclusive perks of our platinum debit card with no annual charges

Features of Easy Shop Platinum Debit Card	
Personal Accident Death Cover	Sum Insured up to ₹ 12,00,000. *
ATM Withdrawal limit	Up to Rs 1 lacs per day*
Cashback/Rewards Point	Get up to Rs 750 cashback per month
	1 cashback point on every 200 spent on groceries & Supermarket, Restaurants & Apparels, Entertainment
	Get Cashback point on every Rs.100 spent on Telecom, Utilities
Debit Card-EMI	No cost EMI on leading Brands*
Petrol Surcharge Waiver	Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swipe machines.
Fire & Burglary insurance	Up to 2,00,000*
Insurance on loss of checked baggage	Up to 2,00,000*
International Air Coverage	Rs 3 Crores*
Airport Lounge access	Complimentary Lounge access at airports across India, 2 Per quarter

Terms and Conditions:

1. Maximum aggregate Cashback points per card per month is Rs. 750
2. Cashback points need to be redeemed through Netbanking minimum 250, no maximum capping on redemption subject to availability.
3. No Cashback Points for transactions on Fuel, Jewellery and Business Services
4. Customer can view the points in Netbanking in 2 working days from the date of transaction.
5. Cashback will be reversed in case the purchase transaction gets reversed / cancelled

- Maximum returns with our FD Sweep- in facility
- Exclusive offers on gold and car loans.
- Free demand drafts up to Rs. 25,000 per instrument
- Free online fund transfers through NEFT & RTGS



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Narendra Singh
Deputy Inspector General
Principal Director (Adm)
Coast Guard HQrs. New Delhi-110001

Important Terms and Conditions

1. Personal Accidental Death Cover on Salary Account - Covers accidental death resulting within 12 months from bodily injury due to accident only (including Mob fury / Riots / Encounter / Terrorist attack / Bomb Blast / Homicidal / Counter Insurgency) .The insurance cover is not applicable for whose death is caused by suicide or attempt to suicide, for Bodily Injury or Sickness occasioned by Civil War or Foreign War and for cases mentioned in Annexure I and all coverage of insurance are as per terms and conditions mentioned in the insurance policy, as per sole discretion of the insurance company. All the correspondence related to claim will then be directly taken up between the Insurance Co and the claimant with HDFC Bank Ltd acting as a facilitator

Eligibility: Cover provided only to the primary account holder. On the event date, the account holder

- Is a bonafide employee (aged less than 70 years) of INDIAN COAST GUARD
- Is holding a Salary Account under the Corporate Salary Account Program with HDFC Bank and has received salary in HDFC Bank account in previous 3 months to the date of death
- In case of International Air Accidental Death claim ticket should have been purchased using Debit Card linked to Salary Account (Condition that Air ticket should be purchased through HDFC Bank account linked DC is waived. Limit of 5 deaths due to Air Accident during policy period)

In the event of death of the account holder, the beneficiary to inform the insurance company (through the bank) within 90 days of death and all supporting documents related to the claim needs to be submitted to the insurance company within 180 days from the date of death.

Sum Assured Basis Salary Bucketing

Salary Buckets	Permanent Accident Death Cover	Permanent Partial Disability Cover	Permanent Total Disability Cover
Net Salary Credit in the account < 1 Lakh	Rs 50 Lakhs*	Up to Rs 50 Lakhs*	Up to Rs 50 Lakhs*
Net Salary Credit in the account > 1 Lakh – 3 Lakhs	Rs 70 Lakhs*	Up to Rs 70 Lakhs*	Up to Rs 70 Lakhs*
Net Salary Credit in the account > 3 Lakhs	Rs 80 Lakhs*	Up to Rs 80 Lakhs*	Up to Rs 80 Lakhs*

Net Salary Credit amount in the Account will be considered for Insurance Payment as per the above given bucket

2. Terms and Condition of Permanent Total Disablement and Permanent Partial Disablement

Permanent Total Disablement - The bodily injury, which is direct cause of permanently, totally and absolutely disabling the person insured from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever

Permanent Partial Disablement - The bodily injury which is the sole and direct cause of total and irrecoverable loss of use of or the actual loss by physical separation permanently incapacitating the Insured Person to the extent of 40% or more in aggregate

Basic Eligibility for Permanent Total / Partial Disablement

- Cover provided only to the primary account holder.
- On the event date, the account holder,
 - Is a bonafide employee (aged less than 70 years) of Indian Coast Guard
 - Is holding a Salary Account under the Corporate Salary Account Program with HDFC Bank and has received salary credit in HDFC Bank account in previous 3 months
 - Should have carried out at least one purchase transaction using the debit card, within 6 months prior to the date of loss
 - Covers permanent disability resulting within 12 months from bodily injury due to accident only

Permanent Total Disablement & Permanent Partial Disablement

If such injury shall within Twelve (12) calendar months of its occurrence be the sole and direct cause of the total and Irrecoverable loss of




Narendra Singh
Deputy Inspector General 5 -
Principal Director (Adm)
Coast Guard HQrs, New Delhi-110001

Sum Assured Basis Salary Bucketing

Salary Buckets	Permanent Accident Death Cover	Permanent Partial Disability Cover	Permanent Total Disability Cover
Net Salary Credit in the account < 1 Lakh	Rs 50 Lakhs*	Up to Rs 50 Lakhs*	Up to Rs 50 Lakhs*
Net Salary Credit in the account > 1 Lakh – 3 Lakhs	Rs 70 Lakhs*	Up to Rs 70 Lakhs*	Up to Rs 70 Lakhs*
Net Salary Credit in the account > 3 Lakhs	Rs 80 Lakhs*	Up to Rs 80 Lakhs*	Up to Rs 80 Lakhs*

Net Salary Credit amount in the Account will be considered for Insurance Payment as per the above given bucket

TABLE OF BENEFITS – TABLE (D)

The Disablement	Compensation Expressed as a Percentage of Total Sum Insured
1) Permanent Total Disablement	100%
2) Permanent and incurable insanity	100%
3) Permanent Total Loss of two Limbs	100%
4) Permanent Total Loss of Sight in both eyes	100%
5) Permanent Total Loss of Sight of one eye and one Limb	100%
6) Permanent Total Loss of Speech	100%
7) Complete removal of the lower jaw	100%
8) Permanent Total Loss of Mastication	100%
9) Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out Daily Activities essential to life without full time assistance	100%
10) Permanent Total Loss of Hearing in both ears	75%
11) Permanent Total Loss of one Limb	50%
12) Permanent Total Loss of Sight of one eye	50%
13) Permanent Total Loss of Hearing in one ear	15%
14) Permanent Total Loss of the lens in one eye	25%
15) Permanent Total Loss of use of four fingers and thumb of either hand	40%
16) Permanent Total Loss of use of four fingers of either hand	20%
17) Permanent Total Loss of use of one thumb of either hand:	
a) Both joints	20%
b) One joint	10%
18) Permanent Total Loss of one finger of either hand:	
a) Three joints	5%
b) Two joints	3.5%
c) One joint	2%
19) Permanent Total Loss of use of toes:	
a) All – one foot	15%
b) Big – both joints	5%
c) Big – one joint	2%
d) Other than Big – each toe	2%
20) Established non-union of fractured leg or kneecap	10%
21) Shortening of leg by at least 5 cms.	7.50%
22) Ankylosis of the elbow, hip or knee	20%

Medical certificate certifying disability from Government Hospital / Defence Hospital along with other documents as per requirement from insurance company for processing of disability cover claims

DEPENDENT CHILD EDUCATION BENEFIT



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Narendra Singh
Deputy Inspector General -
Principal Director (Adm)
Coast Guard HQrs, New Delhi-110001

- If during the Period of Insurance an Insured Person sustains Bodily Injury which directly and independently of all other causes results in death within twelve (12) months of the Date of Loss, then the Company agrees to pay the education fees for the Insured Person's surviving Dependent Child up to the amount stated in the Schedule.

Specific Conditions

- To receive benefits under this Section, the Dependent Child must be in full time education at an accredited educational institution.
- The Total Sum Insured is the total amount payable for all Dependent Children combined, not per person.

DEPENDENT DAUGHTER MARRIAGE BENEFIT

- If during the Period of Insurance an Insured Person sustains Bodily Injury which directly and independently of all other causes results in death within twelve (12) months of the Date of Loss, then the Company agrees to pay the Marriage Benefit for the Insured Person's surviving Dependent unmarried Daughter (Age more than 18 Years) up to the amount stated in the Schedule.

Specific Extensions

- 1) Disappearance: In the event of the disappearance of an Insured Person, following a forced landing, stranding, sinking or wrecking of a conveyance in which such Insured Person was known to have been travelling as an occupant, it shall be deemed after twelve (12) months, subject to all other terms and conditions of this Policy, that such Insured Person shall have died as the result of an Accident. If at any time, after the payment of a benefit under this Section, it is discovered that an Insured Person is still alive, all payments shall be reimbursed in full to the Company.
- 2) Exposure: Death as a direct result of exposure to the elements shall be deemed to be Bodily Injury.

Terms & Conditions- Hospital cash

Per day limit : Rs. 1000 per day. Per event hospitalization limit: 15 days. Hospitalization limit per Policy year: 15 days

Pre - Existing Illness Waiting Period: applicable (3 years). First 30 days waiting Period: Applicable.

Two Year Waiting Period: Applicable. Deductible (per claim): 1 day

Risk commencement will be after 30 days from opening of Salary Accounts and subject to account being active on regular Salary credit into it.

Group Hospital Cash

If the Insured Person is hospitalized in India during the Policy Period for Medically Necessary Treatment of an Illness or Injury due to an Accident that occurred during the Policy Period, We will pay the Daily Cash Benefit of Rs. 1000 for each continuous and completed period of 24 hours of Hospitalization.

Deductible

Benefits under hospital cash will trigger only after a Deductible of 1 day.

Limits per Hospitalization Claim

Benefits under hospital cash shall not be payable for more than 15 days per Hospitalization claim per Policy Year.

Limit per Policy Year

Benefits under hospital cash shall not be payable for more than 15 days per Policy Year.

First 30 Days Waiting Period

A waiting period of 30 days from the Inception Date of the Policy will be applicable for all Hospitalisation claims except in case of Accidents.

Two Year Waiting Period

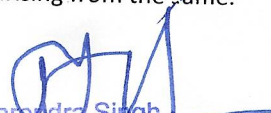
A waiting period of 24 months from the Inception Date shall apply to the treatment, whether medical or Surgical and of the Illness/conditions and their complications mentioned below.

Pre-Existing Diseases Waiting Period

MAI will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any Pre-Existing Disease or any complication arising from the same.

Rest Terms & conditions and exclusions as per the Group Policy wording




Narendra Singh
Deputy Inspector General 7 -
Principal Director (Adm)
Coast Guard HQrs, New Delhi-110001

3. Personal Accidental Death Cover on Millennia debit card:

Customers will be eligible for accelerated cover depending upon the Debit Card spends done in last one year from date of demise.

Personal Accident Death Cover by Air / Road/Rail - Base Sum assured Rs. 5,00,000. In addition, the customer is also eligible for an accelerated insurance cover of upto Rs. 5 lakhs, basis his/her Spends using the Debit Card at merchant outlets or online

Base Cover	Accelerated Cover	Total Insurance Amount in Rs.	Basis Spend Amount using Debit Card in last one year
5 Lakh	-	5 Lakhs	One transaction in 30 days or SI on DC registration (Spends Less than 50K)
5 Lakh	1 lakh	6 Lakhs	50 K - 1 L Lakh
5 Lakh	2 Lakh	7 Lakhs	1 Lakh- 1.5 Lakhs
5 Lakh	3 Lakh	8 Lakhs	1.5 Lakhs - 2 Lakhs
5 Lakh	4 Lakh	9 Lakhs	2 Lakhs - 2.5 Lakhs
5 Lakh	5 Lakh	10 Lakhs	2.5 Lakhs - 3.0 Lakhs
5 Lakh	6 Lakh	11 Lakhs	3 Lakhs - 3.5 Lakhs
5 Lakh	7 Lakh	12 Lakhs	3.5 Lakhs - 4 Lakhs
5 Lakh	8 Lakh	13 Lakhs	4 Lakhs - 4.5 Lakhs
5 Lakh	9 Lakh	14 Lakhs	4.5 Lakhs - 5 Lakhs
5 Lakh	10 Lakh	15 Lakhs	Above 5 Lakhs

In case of international air coverage claim, international air ticket should have been purchased using Debit Card linked to Salary Account

Debit Card holders are required to use their Debit Card at retail OR on-line stores at least once every 30 days to keep the free Personal Death Insurance cover on their Debit Card active.

In case of International Air Accidental Death claim, international air ticket should have been purchased using MoneyBack Debit Card / Platinum Debit Card linked to Salary Account

Effective January 1,2024, customers can continue to enjoy complimentary airport lounge access per quarter on their HDFC Bank debit card, only if they spend Rs.5000 or more in the previous calendar quarter.

For instance, if they spend Rs.5000 or more using their HDFC Bank Debit card from October 2023 -December 2023, they can enjoy complimentary airport lounge access from January 2024 to March 2024 and as on.

In case of change in account relationship/downgrade of account, the debit card annual charges shall be applicable from the date of change in relationship as applicable on pro rata basis for the period from the date of change in account relationship till the next billing date, as may be applicable.to know more click here <https://www.hdfcbank.com/> - T & C Apply.

4. Zero Liability on fraudulent Point of Sale usage on lost and stolen cards. Cardholder will receive the credit, with a hold marked for the disputed amount within 5 days of the submission of the required documents, ie,

- FIR
- Dispute letter
- Indemnity letter
- Passport copies in case of international transaction dispute

Zero liability insurance is applicable for point-of sale (POS) transactions which are not authenticated using ATM PIN and not for ATM/online Debit Card/Net safe transactions

The liability per card is restricted to a maximum of Rs. 4 Lakhs (Rs. Four lakhs only) per card, (except RuPay Premium debit card)

For Claims under Zero Liability to be accepted & processed, the cardholder should have carried out at least 1 purchase transaction using the Debit Card, within 90 days prior to the date of the disputed purchase transaction.

- The findings of the Bank's investigation will be final and binding on the customer.



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Narendra Singh
Deputy Inspector General -
Principal Director (Adm)
Coast Guard HQrs, New Delhi-110001

- Cardholder cannot close the account till the hold funds for the said amount is released.
- In case it is an unsigned card, Zero Liability will not be applicable; the cardholder will be liable for the transaction.
- The Zero Liability offering is valid for all Point-of-Sale transactions which are not authenticated using ATM PIN carried out and reported after August 29, 2005.
- The Point-of-Sale transaction under dispute can be for a maximum of 90 days prior to the date of reporting of the loss of Debit Card to the Bank.
- The case would be processed subject to the receipt of all required documents within 21 days of reporting of loss by the customer.

All necessary documents to be provided within 21 days of reporting of loss.
The Cardholder has not shown any delay or negligence in reporting the loss of the Card to the bank.

5. Personal Accidental Death Cover on Family Savings Account for family members –Covers accidental death resulting within 12 months from bodily injury due to accident only.

Eligibility: Cover provided only to the primary account holder.

On the event date, the primary account holder

- Is aged less than 70 years
- Is holding a Salary Family Account by virtue of his/her relationship with the salary account holder and such salary account is a zero-balance account and has received salary credit in the month or month prior
- Should have carried out at least one purchase transaction using the Debit Card linked to Salary Family Account, within 6 months prior to the date of loss
- In case of Air Accidental Death claim ticket should have been purchased using Debit Card linked to Salary Family Account

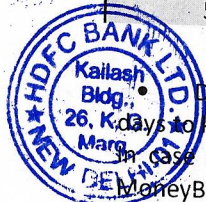
In the event of death of the account holder, the beneficiary to inform the insurance company (through the bank) within 90 days of death and all supporting documents related to the claim needs to be submitted to the insurance company within 180 days from the date of death.

6. Personal Accidental Death Cover on MoneyBack Debit Card

Customers will be eligible for accelerated cover depending upon the Debit Card spends done in last one year from date of demise.

Personal Accident Death Cover by Air / Road/Rail - Base Sum assured Rs. 5,00,000. In addition, the customer is also eligible for an accelerated insurance cover of upto Rs. 5 lakhs, basis his/her Spends using the Debit Card at merchant outlets or online.

Base Cover	Accelerated Cover	Total Insurance Amount in Rs.	Basis Spend Amount using Debit Card in last one year
5 Lakh	-	5 Lakhs	One transaction in 30 days or SI on DC registration (Spends Less than 50K)
5 Lakh	1 lakh	6 Lakhs	50 K - 1 L Lakh
5 Lakh	2 Lakh	7 Lakhs	1 Lakh- 1.5 Lakhs
5 Lakh	3 Lakh	8 Lakhs	1.5 Lakhs - 2 Lakhs
5 Lakh	4 Lakh	9 Lakhs	2 Lakhs - 2.5 Lakhs
5 Lakh	5 Lakh	10 Lakhs	2.5 Lakhs - 3.0 Lakhs
5 Lakh	6 Lakh	11 Lakhs	3 Lakhs - 3.5 Lakhs
5 Lakh	7 Lakh	12 Lakhs	3.5 Lakhs - 4 Lakhs
5 Lakh	8 Lakh	13 Lakhs	4 Lakhs - 4.5 Lakhs
5 Lakh	9 Lakh	14 Lakhs	4.5 Lakhs - 5 Lakhs
5 Lakh	10 Lakh	15 Lakhs	Above 5 Lakhs



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Narendra Singh
Deputy Inspector General
Principal Director (Adm)
Coast Guard HQrs, New Delhi-110001

7. Premium Banking Programmes – Entry into the programmes is at the sole discretion of the Bank. HDFC Bank reserves the right to change the benefits/services offered as part of the programme

8. Loans– Conditions Apply. Final credit approval at the sole discretion of HDFC Bank Ltd.

For Fees & Charges – Please visit our website www.hdfcbank.com

Annexure I

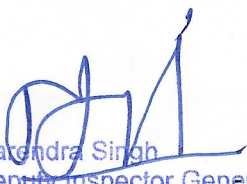
Below are the exclusions for Personal Accidental Death Cover and Disability Cover

Particular	Exclusions in personal accidental insurance cover & Disability Cover
General Exclusion clause on war	Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion or loot or pillage in connection herewith
Deliberate Exposure to Dangerous Activities	Bodily Injury or Sickness due to willful or deliberate exposure to dangerous activities (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat, or arising out of non adherence to medical advice
Under influence of Alcohol.	Bodily Injury or Sickness sustained or suffered whilst the Insured Person is or as a result of the Insured Person being under the influence of alcohol or drugs or narcotics unless professionally administered by a Physician or unless professionally prescribed by and taken in accordance with the directions of a Physician.
Criminal Act	Bodily Injury sustained whilst or as a result of participating in any criminal act.
Gradually Operating Cause	Bodily Injury due to a gradually operating cause.
Sports	Bodily Injury sustained whilst or as a result of participating in any sport as a professional player.
Intentionally Provoking	Bodily Injury or Sickness caused or provoked intentionally by the Insured Person.
Participation in competition	Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorized land, water or air vehicle.
Hazardous Sports	Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hangliding, parasailing, off-piste skiing or bungee jumping.
Travel other than the fare paying route	Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes.
Pregnancy Within 26 weeks	Bodily Injury or Sickness resulting from pregnancy within twenty-six (26) weeks of the expected date of birth.
AIDS/HIV	Bodily Injury or Sickness caused by or arising from the conditions commonly known as Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and/or any related illness or condition including derivatives or variations thereof howsoever acquired or caused. The onus shall always be upon the Insured Person to show that Bodily Injury or Sickness was not caused by or did not arise through AIDS or HIV.
	Bodily Injury or Sickness caused by or arising from or due to venereal or venereal related disease.



Additional Terms & Conditions for Salary Account holder:




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Coast Guard HQrs, New Delhi-110001

9. The insurance cover is not applicable whose death is caused by Suicide attempt and for cases mentioned in above T&C and all coverage of insurance are as per Terms and conditions mentioned in the Insurance Policy, as per Sole discretion of the insurance company
10. The insurance claim is subject to satisfactorily submission of complete set of claim documents asked by bank.
11. Member having two accounts will not be eligible for additional death cover benefit.
12. Accidental Death need to be intimated within 90 days to respective branches. Accordingly, all documents required in claim will be submitted within 180 days from the date of death. All insurance claims will be settled, and payment will be made within 90 days of receiving the complete set of documents of claim.
13. Since all claims reported and submitted to insurance co are subject to scrutiny and investigation, acceptance of claim documents does not conclude acceptance of claim liability by HDFC Bank.
14. Bank will communicate to INDIAN COAST GUARD about rejected cases on the grounds of incomplete documentations within 15 days of claim submitted. INDIAN COAST GUARD will re-submit the same within next 15 days with complete documentation, Overall, 180 days clause for submitting claims will be applicable for rejected cases also.
15. HDFC Bank Reserves the right to change in Insurer. HDFC Bank will ensure conditions and documentation remain the same even after change in Insurer.
16. In case of Transfer of INDIAN COAST GUARD Employees to another Defense / Government department, then the same shall be informed to the Bank well in advance. Such employees shall be eligible for the Salary benefits in accordance with the MOU, if any, signed by the Defense / Government department with the Bank, subject to the Salary credit in the employee's Bank account with us on regular basis.

Provision of ATMs

Bank will make all efforts to provide ATMs near to workspaces and residential areas of INDIAN COAST GUARD. This will be on a best effort basis & will depend upon the business merits of each case.

INDIAN COAST GUARD on its part will make efforts to provide space for setting up ATMs that will be governed by the Bank and local INDIAN COAST GUARD Administrative Authority.

Recall of Salary Disbursed

- a) In exceptional circumstances, the **INDIAN COAST GUARD** may recall the salary erroneously disbursed to deserters or delinquent personnel. Written request to be sent to the Bank within three days of Salary Credit, failing which a Debit authorization letter from individual employee would be provided to the Bank.
- b) In case of discrepant/erroneous salary credits, **INDIAN COAST GUARD** will furnish a signed undertaking-cum-indemnity in the Bank's prescribed format on requisite stamp paper in favour of the Bank.
- c) The Bank reserves the rights to act on the basis of instructions and/or other communication in this regard received from concern employee of INDIAN COAST GUARD (Post marking of hold funds) within 10 days of letter dispatch to the employee's mailing address

The Bank will act on the request and refund the amount by a Bank draft to the **INDIAN COAST GUARD** for crediting the Government account.

The Bank will not be liable or held accountable for any consequential or related actions arising from the act of debiting the specified amount and refund of amount to the INDIAN COAST GUARD (for marking the hold and lien in the account on the instructions of INDIAN COAST GUARD




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Deputy Inspector General
Principal Director (Adm)
Coast Guard HQrs, New Delhi-110001

Recovery of Loan & credit card Outstanding:

INDIAN COAST GUARD will provide best possible support towards Recovery of Loans and Credit Card outstanding from **INDIAN COAST GUARD** employees in case of default in repayment because of any reason like Transfer, Deputation, Suspension, termination, absconding or any other reason whatsoever. **INDIAN COAST GUARD** will provide this support for all the loans disbursed & credit cards issued during the MOU period & even after the expiry date of MOU.

Confidentially

Each party shall treat as confidential all information obtained as a result of entering into or performing this MOU but shall be bound to disclose if needed by operation of law or by judicial authorities.

Resolution Mechanism

A standing one-point team comprising a Special Relationship Manager from the **Bank** and PI - Welfare from the **INDIAN COAST GUARD** will be constituted to resolve all operational issues. Any difference of opinion between the parties, the same one-point team can address and resolve the issues at hand.

A Review meeting will be held in the first month of the MOU year in order to address any issues/concerns from the last year.

Termination

In any case of discontinuing the MOU, the Bank will not withdraw the facilities of salary disbursement till alternate arrangements are made by **INDIAN COAST GUARD**

This MOU may be terminated with immediate effect by either party giving notice of termination to the other Party in the following situations:

If either Party has committed a breach of any term of this agreement and has failed to remedy such breach (if capable of remedy) within thirty (30) days after notice from the other party to do so

Or

If the either party repeatedly commits the same breach of any of the term of this agreement, then the contract may be terminated without any further notice.

Or

If the either Party shall cease to carry on its business or substantially the whole of this business

Or

If there is a material adverse change in any applicable law affecting Bank generally.

Notwithstanding anything contained herein above, either party may terminate this MOU by giving 90 days' prior written notice to the other party.

Amendment

Any provisions of this Agreement may be amended, waived, discharged or terminated (in each case) only by an instrument in writing signed by or on behalf of both the Parties. No breach of or default under any of the provisions of this Agreement by either Party may be waived or discharged without the other Party's written agreement thereto.

Notices



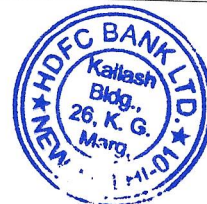
Each notice, demand or other communication to be given or made hereunder shall, except as otherwise provided herein, be given or made in writing and may be sent by one Party to the other Party by Registered Post, telex, facsimile or hand to the address or numbers mentioned above or such other address and number as one Party may specify in writing to the other in writing.

Publicity

HDFC Bank may publish / market about its services extended to **INDIAN COAST GUARD** personnel under this agreement and/ or promotes its business objectives from time to time.

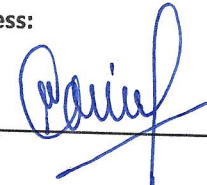


Narendra Singh
Deputy Inspector General - 12 -
Principal Director (Adm)
Coast Guard HQrs, New Delhi-110001

Signed on behalf of INDIAN COAST GUARD	Signed on behalf of HDFC Bank Ltd
 DIG Narendra Singh, TM Principal Director (ADM)	 Mr. Harmanpreet Singh Khanna (Sr Vice President – Head – Strategic Affairs and Central Government Business) 

Date: 13.09.2024
Place: New Delhi


Witness:




Name: Comdt (IG) Manish Kumar
Designation: Deputy Director (Admin)



Name: Dy Comdt P K Upmanyu
Designation: Asst Director (Admin)



Name: Manoj Mehta
Designation: Zonal Head Employee Barly



Name: Kalpana Taini
Designation: _____

