



Punjab State Power Corporation Ltd.

(P.S.E.B. Head Office Building, The Mall, Patiala)

(Office of CAO/Centralized Pay & Pension, P.S.P.C.L., Patiala)

To

All EICs/Chief Engineers/CAO & Equivalents, PSPCL

All Dy. CEs/SEs/Dy. CAOs/Company Secy. PSPCL

All Additional S.E.s/Sr. Xens/Accounts Officers, PSPCL

All Dy. Secy./Under Secy./Sectional Heads in Head Office, PSPCL.

Memo No. 5938/6637

Dated 6-9-2013

Sub: Regarding Corporate Salary Package of State Bank of Patiala.

In this regard it is intimated that the State Bank of Patiala has launched "Corporate Salary Package" for the salaried employees. The main features of this package are given in the enclosure. You are requested to intimate about all the features of this product to all the employees working under your kind control.


Dy CAO/CPCC

Enclst. No. 6638

Date: 6-9-2013 PSPCL, Patiala

Above letter is forwarded to SE/IT for uploading this letter on PSPCL website at following link please - www.pspcl.in > information center > office orders & circulars > Dy CAO/Centralized Pay & Pension.


Accounts Officer
Centralized Pay Cell
PSPCL, Patiala

Annexure

	Silver	Gold	Diamond	Platinum
Eligibility	Gross monthly salary up to Rs. 20000/-	Gross monthly salary between Rs. 20001/-and Rs. 50000/-	Gross monthly salary between Rs. 50001/-and Rs. 50000/-	Gross monthly salary above Rs. 100000/- and above
Minimum balance	Nil	Nil	Nil	Nil
ATM Cum Debit Card	Free-Domestic Card (classic)	Free-International Card (silver)	Free-International Card (Gold)	Free-International Card (Gold)
Card Issuance & annual maintenance charges	Nil	Nil	Nil	Nil
Transaction Charges for ATM usage-State Bank Group	Nil	Nil	Nil	Nil
Internet Banking	Free	Free	Free	Free
Cheque Book/Multicity Cheque Book	Cheque Leaf , Cheque issue, Transaction Charges--Free	Cheque Leaf , Cheque issue, Transaction Charges--Free	Cheque Leaf , Cheque issue, Transaction Charges--Free	Cheque Leaf , Cheque issue, Transaction Charges--Free
Easy Overdraft	Overdraft limited to 2 month's Net Salary or Rs. 40000/- which ever is lower	Overdraft limited to 2 month's Net Salary or Rs. 100000/- which ever is lower	Overdraft limited to 2.5 month's Net Salary or Rs. 200000/- which ever is lower	Overdraft limited to 3 month's Net Salary or Rs. 500000/- which ever is lower
	Adjusted to next salary with in a period 6 months	Adjusted to next salary with in a period 6 months	Adjusted to next salary with in a period 6 months	Adjusted to next salary with in a period 6 months
	Can be converted to personal Loan on request	Can be converted to personal Loan on request	Can be converted to personal Loan on request	Can be converted to personal Loan on request
	Rate of Interest: As applicable in personal loans, 14.50%, Base Rate+ 4.50%	Rate of Interest: As applicable in personal loans, 14.50%, Base Rate+ 4.50%	Rate of Interest: As applicable in personal loans, 14.50%, Base Rate+ 4.50%	Rate of Interest: As applicable in personal loans, 14.50%, Base Rate+ 4.50%

Utility Bill payment through Internet	Free of cost	Free of cost	Free of cost	Free of cost
Transaction at ATM	Any number of transactions subject to a maximum limit of Rs.40000/- per day	Any number of transactions subject to a maximum limit of \$ 1000 (Rs.40,000/-) per day for international card	Any number of transactions subject to a maximum limit of \$ 1000 (Rs.50,000/-) per day for international card	Any number of transactions subject to a maximum limit of \$ 1000 (Rs.50,000/-) per day for international card
Money Multiplier (Auto Sweep Facility)	Threshold amount minimum Rs.5000/- TDR/STDR to be created for a minimum amount of 10000/- and in multiples Rs. 1000/- thereafter	Threshold amount minimum Rs.5000/- TDR/STDR to be created for a minimum amount of 10000/- and in multiples Rs. 1000/- thereafter	Threshold amount minimum Rs.5000/- TDR/STDR to be created for a minimum amount of 10000/- and in multiples Rs. 1000/- thereafter	Threshold amount minimum Rs.5000/- TDR/STDR to be created for a minimum amount of 10000/- and in multiples Rs. 1000/- thereafter
Pass Book	Free	Free	Free	Free
Concession in processing Charges	No processing Charges for all P-Segment advances	No processing Charges for all P-Segment advances	No processing Charges for all P-Segment advances	No processing Charges for all P-Segment advances
Concession in rate of interest for Personal Loan	0.50% concession for Personal Loans on card rates	0.50% concession for Personal Loans on card rates	0.75% concession for Personal Loans on card	0.75% concession for Personal Loans on card
Car Loan/House Loan	0.25% concession in Car/Housing Loan subject to rate will not go below the Base Rate. Base rate at present is 10.00%	0.25% concession in Car/Housing Loan subject to rate will not go below the Base Rate	0.25% concession in Car/Housing Loan subject to rate will not go below the Base Rate	0.25% concession in Car/Housing Loan subject to rate will not go below the Base Rate