



भारतीय प्रतिरक्षा मजदूर संघ

BHARATIYA PRATIRAKSHA MAZDOOR SANGH

(AN ALL INDIA FEDERATION OF DEFENCE WORKERS)

(AN INDUSTRIAL UNIT OF B.M.S.)

(RECOGNISED BY MINISTRY OF DEFENCE, GOVT. OF INDIA)

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Dated: 09.05.2015

To,
The Secretary,
Govt of India, Min of Defence,
South Block, DHQ PO,
New Delhi – 110011

Subject: Extension of facilities of Salary Accounts under Defence Salary Package to the Industrial / Non-Industrial Civilian Employees.

Respected Sir,

With due regards, your attention is invited to Section 6. of the Payment of Wages Act, 1936 which stipulates that all wages shall be paid in current coins or currency notes or in both provided that the employer may after obtaining the written authorisation of the employed person, pay him the wage, either by cheque or by crediting the wages in his bank account.

It is worth to mention here that the Head of Departments / Head of Offices of the defence installations under Army, Air Force, Navy, DDP, DRDO etc. have successfully convinced all the industrial & non-industrial civilian employees to draw their wages in bank account and has got the salary account opened in nationalized bank including State Bank of India,

Further, State Bank of India grants some privileges/facilities to the holders of salary accounts under Defence Salary Package, which are mentioned in annexure of this letter. But it is painful to note that the same benefit is not being extended to civilian employees of the same defence installation.

Therefore, you are requested to take necessary action so that the industrial / non-industrial civilian employees of defence installations may also get the benefits of Salary Accounts under Defence Salary Package.

Thanking you.

Sincerely yours

(MUKESH SINGH)

Secretary/BPMS &

Member, JCM-II Level Council (MOD)

Annexed: As mentioned

SALARY ACCOUNTS UNDER DEFENCE SALARY PACKAGE (DSP)

ARMY/NAVY/AIR FORCE RASHTRIYA RIFLES (RR), ASSAM RIFLES AND GENERAL RESERVE ENGINEERING FORCE (BORDER ROADS ORGANISATION) GREF-BRO

Salary Accounts under Defence Salary Package offers many concessions in service charges for serving as well as retired Defence personnel of Army/ Navy/ Air Force/Indian Coast Guard/ Assam Rifles, as well as Rashtriya Rifles (RR) and GREF [Border Road Organization (BRO)] having their Salary/Pension accounts with SBI.

Available in four variants, namely Silver, Gold, Diamond and Platinum categorized on the rank of the personnel of Army, Navy ,Air Force, Assam Rifles, RR and GREF (Border Road Organization). PBORs are categorized in Silver Variant, Officers are categorized under Gold, Diamond and Platinum Variants.

Features of DSP

- ✓ Convenience of Anywhere Banking at
 - The largest network of more than 16,000 Core Banking Branches
Extensive alternative channels.
 - 53,000 plus ATMs of State Bank Group
 - Free Internet Banking, Mobile Banking
- ✓ Complete gamut of Banking Services including:-
 - Unique Lifetime Account Number;
 - Zero Balance Account facility with no penal charges for non-maintenance of minimum balance;
 - Auto sweep (in & out) facility (on request)-Surplus amount in Savings bank account beyond threshold balance is transferred automatically into Term Deposits (multi option deposits) in multiple of Rs.1000/- and vice versa
 - Free Personal Accident Insurance (Death) Cover to Primary Salary Package Account*

- Free personalized Multi City Cheques
- Free Drafts*/RTGS*/NEFT*
- Free Core Power: Anywhere banking facility with the widest network of more than 16,000 branches. Free updating of pass-books at any branch
- Easy overdraft up to 2 months' salary repayable within 6 months*
- SMS Alerts
- Free Debit Cards
- Domestic cards for Silver Accounts, Gold Debit cards for Gold and Diamond Accounts and Platinum Debit Card for Platinum Accounts.
- Maximum daily withdrawal of Rs. 40,000 on Domestic Cards, Rs. 50,000 on Gold Cards and Rs. 1,00,000 on Platinum Cards.
- Various Personal loans like Home loan/ Auto loan/ Xpress Credit loan, etc. at attractive terms
- Demat facility, 3-in 1 Trading Account available
- Systematic Investment Plan in Mutual funds
- Range of other value added benefits

* Conditions apply