

**COMPARATIVE MATRIX OF BANK FACILITIES PROVIDED TO VETERANS**

SER	ITEMS	STATE BANK OF INDIA (VALID TILL 20 APR 25)	BANK OF BARODA (VALID TILL 20 DEC 23)	KOTAK MAHINDRA BANK (VALID TILL 14 JUL 24)	IDFC FIRST BANK (VALID TILL 12 JUL 24)	IDBI BANK (VALID TILL 25 JUL 24)	HDFC BANK (VALID TILL 28 JUL 24)	AXIS BANK (VALID TILL 20 SEP 24)	ICICI BANK (VALID TILL 12 FEB 25)
<b>INSURANCE</b>									
	APPLICABILITY OF INSURANCE COVER	No Age Limit	Upto 70 Years	No Age Limit	No Age Limit	Upto 70 Years	Upto 70 Years	No Age Limit	Upto 80 Years
1	PERSONAL ACCIDENT INSURANCE COVER (DEATH)	₹ 30 Lakh	₹ 40 Lakh	₹ 50 Lakh	₹ 40 Lakh	₹ 50 Lakh	₹ 46 Lakh	₹ 46 Lakh	₹ 50 Lakh
2	TOTAL DISABILITY	₹ 30 Lakh	₹ 40 Lakh	₹ 35 Lakh	₹ 40 Lakh	₹ 50 Lakh	₹ 46 Lakh	₹ 46 Lakh	₹ 50 Lakh
3	PARTIAL DISABILITY	upto ₹ 30 Lakh	upto ₹ 20 Lakh	upto ₹ 35 Lakh	upto ₹ 20 Lakh	upto ₹ 25 Lakh	upto ₹ 46 Lakh	upto ₹ 46 Lakh	upto ₹ 50 Lakh
4	Interest offered on Saving Bank Account	2.70%	3.00%	3.00%	3.00%	2.75%	3.00%	4.00%	6.00%
5	Daily ATM Withdrawal Limit	Upto ₹ 1 Lakh	₹ 50,000 (limits can be enhanced to ₹ 4 Lakh by the individual through net banking)	upto ₹ 1 Lakh	upto ₹ 3 Lakh	₹ 50,000/-	upto ₹ 2 Lakh	₹ 1 Lakh	upto ₹ 2 Lakh
6	Daily POS Limit	₹ 2 Lakh	upto ₹ 4 Lakh	upto ₹ 2 Lakh	upto ₹ 6 Lakh	₹ 2 Lakh	upto ₹ 2 Lakh	₹ 3 Lakh	upto ₹ 6 Lakh
7	PURCHASE PROTECTION AGAINST THEFT/RAUD	As per RBI guidelines	As per RBI guidelines	₹ 1 Lakh	₹ 1 Lakh	₹ 20,000/-	As per RBI guidelines	upto ₹ 6 Lakh in addition to RBI guidelines	upto ₹ 2.5 Lakh
8	AIR ACCIDENT INSURANCE COVER	Nil	₹ 1 crore	₹ 1 crore	₹ 1 crore	₹ 1 crore	₹ 1 crore	₹ 1 crore	₹ 1 crore
9	WAIVER OF PROCESSING FEE (Loans)	Waived for all Loans	Waived for all Loans	Waived Off for Personal Loan/home Loan/upto Loans	Waived for all Loans	Waived off on Home Loans. Flat rate of ₹2500/- plus taxes on Auto loans.	75% discount on Home Loans. Waived off for consumer durables loans.	Waived Off for all Loans	Waived Off for Personal Loans
10	LOCKER FACILITY	upto 25%	upto 50%	upto 40%	upto 50% only for first year	25% to 50%	25% to 50%	upto 25%	upto 50%
11	PAI (Dean Based) Girl Child Marriage /Children Education Cover	Upto ₹ 5 Lakh	Upto ₹ 4 Lakh	Upto ₹ 4 Lakh	Upto ₹ 4 Lakh	Upto ₹ 5 Lakh	Being included	Upto ₹ 8 Lakh	Upto ₹ 10 Lakh
12	CONCESSIONAL RATES OF LOANS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
13	OVER DRAFT	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
14	DEMAND DRAFT	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
15	USE OF OTHER BANK ATM	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
16	CREDIT CARD	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
17	DEMAT ACCOUNT/ ONLINE TRADING ACCT	Free	Free	Free	Free	Charges waived for first year only	Free	Free	Free
18	CHEQUES	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
19	FREE FINANCIAL ADVISORY SERVICE	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20	ADDITIONAL ZERO BALANCE ACCOUNT	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
21	RTGS/ NEFT	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
22	FUEL SURCHARGE WAIVER	No	Waived Off	2.5% (Applicable for maximum upto ₹ 30,000 worth of fuel purchases in a calendar month)	Waived Off	No	Only applicable when Cards swiped against HDFC POS Machine	No	No