

Govt. of Rajasthan
Finance (Ways & Means) Department

F.1Q/FWM/MISC/2022

Jaipur, dated 28 JULY 2026

CIRCULAR

1. The Finance Department, Government of Rajasthan, has introduced the **Composite Salary Account Package (CSAP)** for the employees, pensioners (up to the age of 70 years) of the State Government, State Autonomous Bodies and Public Sector Undertakings through the empanelment of Public Sector Banks. The initiative aims to provide enhanced financial security, improved banking services and greater convenience by offering a comprehensive suite of banking, insurance and card-related benefits under a single salary account.
2. The Composite Salary Account Package has been designed to provide a uniform and employee-centric banking solution through empanelment of all 12 PSBs. The package broadly comprises three core components, namely **Banking, Insurance and Card Benefits**, with the following key features:
 - Zero Balance Salary Account with enhanced banking facilities.
 - Free NEFT/RTGS/IMPS/UPI transactions and cheque book facilities.
 - Concessional rate of interest on Home, Vehicle, Education and Personal Loans.
 - Waiver/concession in locker rent and loan processing charges.
 - Overdraft facility as per the approved package.
 - Enhanced Personal Accident Insurance Cover.
 - Enhanced Air Accident Insurance Cover.
 - Enhanced Permanent Total and Partial Disability Cover.
 - Term Life Insurance Cover with additional top-up facility.
 - Comprehensive Health Insurance Cover for self and family with optional top-up benefits.
 - Enhanced Debit Card and Credit Card facilities with value-added benefits.
3. The Composite Salary Account Package has been formulated with the objective of ensuring robust financial protection and improved banking services for Government employees and pensioners. The detailed features of the package offered all 12 empaneled PSBs may be accessed through the Finance Department's official website.
4. For effective implementation of this initiative, the empanelled banks may organize on-site facilitation camps in the premises of Government Departments, Directorates, Offices and other institutions in consultation with the respective Heads of Departments. These camps shall facilitate opening of Salary Accounts, migration of existing salary accounts wherever desired, dissemination of package benefits and resolution of employees' queries.
5. Employees and eligible pensioners shall have the choice to select any one of the empanelled 12 PSBs for availing the Composite Salary Account Package, based on their individual preference and choice. In other words, this scheme is completely optional.



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6. It is advised that the information may be disseminated amongst all officers and employees of subordinate offices, autonomous bodies, boards, and public sector undertakings, wherever applicable. Necessary cooperation may also be extended to the empanelled banks for organizing facilitation camps within office premises.
7. Links or Detailed proposals will be provided soon on Finance Department website and all 12 PSBs Bank website.


(Brijesh Kishore Sharma)
Director, Finance (Budget)

Copy forwarded to the following for information and necessary action:

1. Secretary to Hon'ble Governor.
2. Additional Chief Secretary to Hon'ble Chief Minister, Rajasthan.
3. All Special Assistants/Private Secretaries to Hon'ble Ministers/Ministers of State.
4. Senior Deputy Secretary to Chief Secretary, Rajasthan.
5. Private Secretaries to all Additional Chief Secretaries /Principal Secretaries/Special Secretaries.
6. Secretary, Rajasthan Legislative Assembly, Jaipur.
7. Secretary, Lokayukta Secretariat, Jaipur.
8. Secretary, Rajasthan Public Service Commission, Ajmer.
9. Registrar General, Rajasthan High Court, Jodhpur/Jaipur.
10. All Heads of Departments/All Divisional Commissioners/All District Collectors.
11. All CEOs/MDs/Heads of the State Autonomus bodies/PSUs.
12. All State head/Zonal Head of All Public Sector Banks, Rajasthan.
13. Director, DIPR, Rajasthan, Jaipur for wide publicity.
14. All Treasury Officers, Rajasthan.
15. Technical Director, Finance Department, with the request to upload the circular on the Finance Department website.


Joint Secretary to the Govt.