



Punjab National Bank

Customer Acquisition Center, Jaipur

PNB House, Nehru Place, Lalkothi, Jaipur.

Email: cac8386@pnb.bank.in

24.06.2026

The Joint Secretary (Ways & Means)
Room No. 5141, Main Building Secretariat
Finance Department, Govt of Rajasthan.

REG: Submission of customized PNB Salary Account and Pension account Proposal for Employees of Govt of Rajasthan.

Respected Sir/Madam,

Punjab National Bank (PNB), with a proud legacy of over 131 years and a PAN India network of more than 10168 branches and 12034 ATMs. At Rajasthan, we are having strong network of more than 736 branches, which is ideally positioned and privileged to serve as the preferred bank of Govt. of Rajasthan. We are having Zonal Office at Jaipur and 10 Circles for good administration & personalized delivery of Banking needs of people of Rajasthan.

Our Government Business Segment located at Jaipur, is exclusively looking of banking services & products to Govt. Dept, PSU & Defense establishments.

In continuation of our existing association with Govt. of Rajasthan, and with an earnest intent to offer best-in-class services to the esteemed employees of your Department, we are pleased to submit Salary and pension account, offering improved financial security and value-added benefits. This is to add that we are already having tie up arrangement with Government of Tamil Nadu, Bihar, Assam, Uttarakhand, Jharkhand and Chhattisgarh.

We are pleased to highlight key features of Salary account and pension account:-

- **Substantial Increase in Personal Accident Insurance (PAI) Coverage**
- **Enhanced Air Accidental Death Cover**
- **Introduction of Term Life Insurance Cover (Natural Death)**
- **Premium Debit Card and Credit Card Benefits(100% waiver in joining as well as AMC)**
- **Family Banking Features and Reward Points Loyalty Program**
- **Wellness Program**
- **Unlimited Free ATM withdrawals at own & other bank's ATM.**

In view of the above, we most respectfully submit our **Salary and Pension Account Proposal** for your kind consideration and favorable approval for implementation across the state of Rajasthan. Further **details of the both schemes are attached** for your kind reference.

The details of Nodal Officer from our Bank are as under:

Name: Sh. Moti Lal Meena

Designation:- Chief Manager, Govt. Business Segment, CAC Jaipur

Mobile No.: 9075017700

Email ID: cac8386@pnb.bank.in

We assure you of our committed support, dedicated relationship management, seamless service delivery, and the highest standards of banking experience for all government employees.

We remain deeply grateful for your continued trust and look forward to strengthening this cherished association with Govt. of Rajasthan, Jaipur.

Yours Sincerely,


Jitendra Kumar
CAC Head (AGM)

Encl : Annexure 1 – Salary account, Annexure 2 – Pension Account

Features of Customized Salary Saving Scheme for Rajasthan Government

Employees

Product Features	Group A	Group B	Group C
Gross Monthly Salary Range	Above ₹1,20,000/-	Above ₹70,000/- to ₹1,20,000/-	Upto ₹70,000/-
Scheme Code	SBCGA /SBCCA (for Customized Account)	SBCGB /SBCCB (for Customized Account)	SBCGC
Insurance Benefits			
Personal Accident Death Insurance	₹150 lakhs	₹120 lakhs	₹100 lakhs
Air Accidental Insurance	₹300 lakhs	₹240 lakhs	₹200 lakhs
Permanent Total Disability	₹150 lakhs	₹120 lakhs	₹100 lakhs
Permanent Partial Disability Insurance	Upto ₹75 lakhs	Upto ₹60 lakhs	Upto ₹50 lakhs
	%age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of sum insured		
Higher Education Cover for College and Higher Studies	Upto ₹8 Lakhs (Male Child) and upto ₹10 Lakhs (Girl Child) in aggregate, 25% of entitled PAI Cover, (for any One child only) for 3 years		
Girl Child Marriage Cover	20% of entitled PA Insurance cover up to ₹5 lakhs for one Girl Child, max up to ₹10 lakhs in aggregate for 2 girl children (18-25 years) i.e., ₹5 lakhs each		
Emergency Medical Expenses	₹25,000		
Ambulance Charges	₹50,000		
Air Ambulance Charges	Max. Upto ₹10 lakhs		
Funeral Expenses	₹10,000		
Plastic Surgery in Burn cases	Max. Upto ₹10 lakhs		
Transportation of Imported Medicine	Max. 5 lakhs		
Death in Coma (more than 48 hours) after accident	Max. 5 lakhs		
Family Transportation	Max ₹50,000/- (cost of travel incurred by immediate 2 family members)		
Repatriation of Mortal Remains	Max ₹50,000/-		
Term Life Insurance	₹12 lakhs	₹8 lakhs	₹5 lakhs



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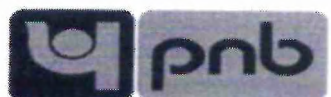
PNB House, Nehru Place, Lalkothi, Jaipur.

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Product Features	Group A	Group B	Group C
Term Life Insurance- Add on Cover (Details as per Appendix A)	Available for upto ₹100 lakhs Cost to be borne by A/c holder –		
Wellness & Preventive Care			
Hospicash Benefit (Details in the Appendix B)	₹60,000/- p.a.		₹30,000/- p.a
Wellness Programme (Details in the Appendix B)	a) Free Annual Health Check Up on cashless basis with option of home visit and lab collection b) Unlimited Tele Consultation c) Personal Accidental Insurance of ₹4 lakhs with permanent total disability cover of ₹125% of Sum Insured		
Health/ Medical Insurance Cover (Details in the Appendix C)	Quote by Bajaj General Insurance Company Limited		
Top-Up Health/ Medical Insurance Cover (Details in the Appendix D)	Quote by Care Health Insurance Co. Ltd.		
Banking Benefits			
Minimum Balance Requirement	Nil		
Sweep In -Out facility	Available on customer's specific request; By Default – No Threshold limit - ₹35,000/- In multiple of 1,000/-; but minimum FFD should be amount ₹10,000/-		
Instant Overdraft Facility (Details as per HO: RABD Cir. No. 84/25 dated 12.09.2025)	Primary salary account holders of the scheme may avail overdraft equal to 2 times of net salary credited in the account (for the calculation average of last 3-month net salary credited in account excluding arrears/ other credits, shall be taken) subject to maximum amount of ₹2 lakh		
IMPS/ RTGS/ UPI/ SMS Charges (Offline & Online)	100% Waived		
Concession in Annual Locker Rent	100% discount for 1 st year; thereafter 75% discount each year in 1 small locker	100% Discount for 1 st year; thereafter 50% discount each year in 1 small locker	50% for first year in 1 small locker
Demand Draft Issuance	Free and Unlimited		
Issuance of Chequebook	Free and Unlimited		
Customized Account Number	Available		Not Available
Concession in Demat AMC	100% Waived		

Product Features	Group A	Group B	Group C
Preferential Access to Retail Loans			
Concession in Processing & Documentation charges on Housing/ Car/ Education / Personal/ other Retail loan	Vehicle Loan/ Housing Loan/ Education Loan: 100%; Personal Loan: 50%		Vehicle Loan/ Housing Loan/ Education Loan: 100%; Personal Loan: 25%
Concession in Rate of Interest on Housing/ Car/ Education / Personal/ other Retail loan (In any case not below prescribed Repo Rate and subject to change from to time)	a) Housing Loan - Concession in ROI upto 0.05% b) Vehicle Loan - Concession in ROI upto 0.10% c) Personal Loan - RLLR+BSP+2.25%; presently 10.35%; irrespective of CIC Score (Presently, minimum CIBIL score required is TU 680 or TU equivalent) d) Education Loan – Based on loan amount and collateral security i. Within India - For Male Student: 9.30% to 10.05% & For Female Student: 8.80% to 9.55% ii. Outside India - For Male Student: 8.05% to 10.05% & For Female Student: 8.05% to 9.55% iii. For student getting admission in MBBS/ MD/ MS/ PG courses - Loan amount above ₹7.5 Lakhs for pursuing MBBS/ MD/ MS/ PG (in medical after completing MBBS) – 8.05%		
Family Banking Benefits			
Benefits in Family Account	a) Zero Balance Savings Account for upto 4 Family Member (including Salaried); Family Members include primary account holder's spouse and Maximum 2 child (up to the age of 25 years) b) Free issuance of RuPay Platinum Debit Card with PAI benefit c) PAI - ₹5 lakh each for all Family A/c holders (except minors) within aggregate PAI d) Free Chequebook upto 20 leaves e) NEFT/RTGS - Free Online f) Demand Draft Issuance - Free g) SMS Alert Charges - Free		
Cards			
Debit Card Variant	RuPay Select - Imperial Variant	RuPay Select - Optima Variant	RuPay Select -Excel Variant
Issuance/Annual Maintenance Charges	Issuance charges - 100% waived for first primary card Annual Maintenance Charges - 100% Waived		
No. of Free ATM TXN (in a month)	Free Unlimited ATM Withdrawals at Own & Other bank's ATM		

Product Features	Group A	Group B	Group C
Benefits on Debit Card (Details in the Appendix F)	a) Free PAI upto ₹10 lakhs (Either on RuPay Debit card or RuPay Credit card) b) Lounge Access c) Loyalty & Reward points on Debit Card Spends		
Credit Card Variant	RuPay Select Credit Card		RuPay Platinum Credit Card
	Eligible employees whose gross monthly income is equal to or exceeds ₹2.5 Lakhs may be offered credit card specially designed for HNIs, affluent segment, top tier professionals, the PNB Metal Credit Card – LUXURA	-	
Issuance/Annual Maintenance Charges	No Joining Fee and no Annual Maintenance Charges		
Features & Other Benefit on Credit Card (Details of RuPay Platinum/ Select/ Metal Credit Card in the Appendix G)	a) Lounge Access b) Gym Membership c) Golf & Spa session d) Reward Points on Credit Card Spends		
Loyalty / Reward Points (RP) Structure			
Reward Points	Reward Points (RP) shall be awarded to eligible Salary Account holders, subject to terms and conditions as prescribed by the Bank: 1. Account Opening: On successful opening of a Salary Savings Account – 100 Reward Points. 2. First Financial Transaction through Debit Card: On completion of the first financial transaction (POS/e-commerce) – 400 Reward Points 3. Birthday Month Spend: On a single transaction of ₹2,000 or above using the Debit Card during the account holder's birthday month – 400 Reward Points		



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Product Features	Group A	Group B	Group C
	4. Monthly Debit Card Spend: On achieving cumulative monthly spends of ₹30,000 through the Debit Card – 400 Reward Points 5. Additional Transactions through PNB One: Reward Points shall also be applicable for transactions conducted through PNB One, including but not limited to opening of Fixed Deposit (FD)/Recurring Deposit (RD), UPI transactions, etc. Note: The accrual and redemption of Reward Points shall be governed by the Bank's prevailing Loyalty/Reward Program, and may be subject to change from time to time		

Annexure 2

Pension Proposal for Rajasthan Govt. Employees

Parameters	All individuals who have retired on superannuation/retired due to VRS from state government
Variants	Vishwas
Net Monthly Pension	Above ₹10,000/- and above
Joint Account	Only with Spouse
Monthly Average Balance	Nil
Personal Accident Insurance	15 Lakhs
Air Accident Insurance (Death)	₹30 Lakhs
Personal Accident Insurance (Permanent Disability)	₹15 Lakhs
Personal Accident Insurance (Partial Disability)	Upto ₹7.5 Lakhs
Higher Education Cover for College and Higher Studies	25% of entitled PA Insurance cover up to ₹5 lakhs for 2 dependent children upto their age of 25 years
Girl Child Marriage Cover(18-25 years)	10% of the PA Cover max up to ₹3 lakhs each for 2 girl child in case of accidental death of the insured.
Ambulance Charges	₹10,000/-
Funeral Expenses	₹10,000/-
Lost Baggage protection	Domestic Air Travel of ₹25,000/-
Maximum entry age	For PAI and linked benefits - Up to 69 years For Wellness program- Up to 70 years
Door Step Banking	Free collection of life certificate
Hospi Cash	₹30000 p.a i.e., ₹1000/- per day (7 days per instance) max. 30 days (Hospitalisation more than 24 hours) during the policy term
Wellness Programme	a) Annual Preventive Health Check Up b) Unlimited Tele Consultation c) Personal Accidental Insurance of ₹4 lakh with permanent total disability cover of ₹125% of Sum Insured The health check-ups can be availed on cashless basis with option of home visit and lab collection as per customer's choice.
Waiver in Upfront Fee & Documentation Charges in Pension Loan, Car Loan	Full Waiver
Concession in Locker	50% concession in 1st Year for Small Locker 25% off on small locker rent every year



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Family Banking Facility	1. Zero Balance account can be opened by spouse. In case his/her account is already available with our Bank, the same will be linked with main account & accordingly average balance requirement in the account shall be waived thereof. 2. Life time free RuPay Platinum Debit Card for Spouse with PAI coverage of ₹2 lakhs
Free Banking Services	Cheque Book Issued, RTGS/ NEFT/ IMPS/DD, SMS Alerts
Instant Overdraft Facility	Primary salary account holders of the scheme may avail overdraft equal to 2 times of net salary credited in the account (for the calculation average of last 3 month net salary credited in account excluding arrears/ other credits, shall be taken) subject to maximum amount of ₹2 lakh
Debit Card	Free Issuance of specially designed Rupay Debit Card with attractive features
Issuance/Annual Maintenance Charges	Waived
Benefits on Debit Card	a) Free PAI upto ₹10 lakhs (Either on RuPay Debit card or RuPay Credit card) b) Lounge Access c) Loyalty & Reward points on Debit Card Spends