

Ref: ROJ-102/2025

Date: 19.06.2026

To,
The Joint Secretary (Ways and Means)
Secretariat, Finance Department,
Jaipur, Rajasthan

Sub: Proposal for customised salary package for Government of Rajasthan Employees

Respected Sir,

Greetings from Union Bank of India!!

We take this opportunity to introduce ourselves at Union Bank of India as a Premier Public Sector Bank placed amongst the top 5 nationalized Banks. Union Bank of India is serving the nation with great pride since 1919.

The Government of India holds 74.76 percent stake in Union Bank's total share capital. Union Bank of India has a pan India presence with a wide network of 8650 which is complemented by 8700 ATMs with strength of 75,000+ employees throughout the remotest locations across the country.

Union Bank of India is also privileged to be the accredited banker to four Central Government Ministries, namely,

- Ministry of Statistics & Program Implementation.
- Ministry of Labor & Employment.
- Ministry of Environment, Forest & Climate Change.
- Ministry of Science & Technology.

Apart from our Accredited Ministries we are also providing financial services to other ministries:

- Ministry of Human Resource Development.
- Ministry of Corporate Affairs.
- Ministry of Home Affairs.
- Ministry of Commerce & Industry.
- Ministry of Information & Broadcasting.

We are extending our services to various Public Sector Undertakings such as: DFCCIL- Dedicated Freight Corridor Corporation of India Limited, NBCC-National Buildings

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Construction Corporation Limited, DMRC-Delhi Metro Rail Corporation, RVNL-Rail Vikas Nigam Limited, NMCG-National Mission for Clean Ganga, State CAMPA Authorities (Main State Account & All District Account), BSNL-Bharat Sanchar Nigam Ltd., RAILTEL-Railway Telephone Project, NHAI-National Highways Authority of India, HUDCO-Housing & Urban Development Corporation, IRFC- Indian Railway Finance Corporation, OMC-Orissa Mining Corporation, MRPL-Mangalore Refinery and Petrochemicals Limited, HIL-Hindustan Insecticides Ltd., BHEL-Bharat Heavy Electricals Ltd., ONGC-Oil and Natural Gas Corporation, Sports Authority of India, Delhi Jal Board.

We are also extending our services to eminent Educational Institutions such as: Kendriya Vidyalaya Sangathan (KVS), National Institute of Fashion Technology (NIFT), Netaji Subhash University Of Technology (NSUT) Delhi, Navodaya Vidyalaya Samiti (NVS), MDI - Gurugram.

In our pursuit to secure new relationship and provide quality banking products and services to all our esteemed clients, it has always been our priority to make in-depth analysis of their requirement and provide solutions suiting to their expectations.

Considering the esteemed services rendered by the Government of Rajasthan and its employees towards the development & welfare of the state, Union Bank of India is pleased to propose a specially designed "Customised salary Package" exclusively for the employees of Government of Rajasthan.

The package aims to deliver value-added banking services through :

- Zero Balance Salary & Pension Accounts
- Complimentary Insurance Benefits
- Concessional Interest rates on retail loans
- Special overdraft facility against salary
- Premium Digital Banking services
- Dedicated relationship support
- Priority banking for pensioners and Senior officials.
- Waiver/Concession in Processing charges on loans.
- Seamless Digital Payment and Collection Solutions.

FACILITIES TO THE ACCOUNT HOLDERS

Salary Account offerings for regular Salaried employees of The Government of Rajasthan up to the age of 60 years having salary account in active services and routing their pension in existing salary account except Term Life Insurance Coverage & Hospi Cash Facility. Term Life Insurance Coverage & Hospi Cash facility is available up to the Date of retirement or up to the age of 60 Years, whichever is earlier.

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Key Features of Customised Salary & Pension Package:

Features & Benefits	Classic	Executive	Premier	Elite
Eligibility	Employees drawing regular salary	Employees drawing regular salary	Employees drawing regular salary	Employees drawing regular salary
Gross Salary (Average of Last 3 months Gross Salary)	Less than Rs. 25000/-	Rs. 25,000 to Rs. 74,999/-	Rs. 75,000 & above	Net Salary of Rs. 1,80,000 and above/-
Quarterly Average Balance	NIL	NIL	NIL	NIL

a) Free Term Insurance & Personal Accidental Insurance Offerings as under *:

1) Term Insurance:

Features & Benefits	Classic	Executive	Premier	Elite
Term Life Insurance	10lacs	10 lacs	20 lacs	20 lacs

(Applicable to employees aged between 18-60 years till retirement or attaining age of 60 whichever is earlier). This facility is not available for pensioners.

2) Personal Accident Insurance:

Features & Benefits	Classic	Executive	Premier	Elite
Free Personal Accident Insurance (Death/PTD /PPD)	100 lacs	100 lacs	100 lacs	150 lacs

*Available Up to age of 70 years only if the pension is routed through their existing salary account, otherwise available up to the age of 60 years.

PPD: Permanent Partial Disability /PTD: Permanent Total Disability

3) Air Accident Insurance with Debit card: Sustain death resulting solely directly from accident caused by external, violent and visible means through air accident occurring while undertaking journey by a commercial airline.

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Features & Benefits	Classic	Executive	Premier	Elite
Free Air Accident Insurance	Up to Rs. 200 lacs			

a) Add on cover applicable on admissibility of Personal Accident (Death) Insurance Cover

Free add on benefit with PAI	Up to Rs. 16.40 lacs (as under)
Features	Quantum
Higher education (Graduation) Cover	10% of PAI cover of Rs. 6 lacs (whichever is lower)
Transportation of imported medicine	5% of PAI cover of Rs. 2 lacs (whichever is lower)
Cost of Plastic surgery (Burn)	5% of PAI cover of Rs. 2 lacs (whichever is lower)
Air Ambulance	10% of PAI cover of Rs. 6 lacs (whichever is lower)
Family transportation to reach place of accident (immediate 2 family members)	Actual Cost or Rs. 20,000 (whichever is lower)
Repatriate of mortal remains	Actual Cost or Rs. 20,000 (whichever is lower)

OFFERS IN LOAN FACILITIES:

i. Temporary Overdraft Facility:

Feature/ Scheme Variant	Classic	Executive	Premier	Elite
Temporary Overdraft Facility	90% of the one-month net salary credited to account with maximum of	90% of the one-month net salary credited to account with maximum of	90% of the two months net salary credited to account with maximum of	90% of the two months net salary credited to account with maximum of

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	Rs 20,000/- in the same account.	Rs 50,000/- in the same account.	Rs 2,00,000/- in the same account.	Rs 5,00,000/- in the same account.
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ii. Concession in Processing Charges & ROI:

Feature/ Scheme Variant	CLASSIC	EXECUTIVE	PREMIER	ELITE
Processing fee for Home loan of Rs 25 lacs and above	100% concession			
Processing fee for Home loan below Rs 25 lacs	50% concession			
Processing fee for retail loan (other than Home loan) scheme	50% concession			
ROI Concession on Home Loan on applicable rate	0.05% per annum			0.15% per annum
ROI Concession on Vehicle Loan on applicable rate	0.10% on applicable rate			0.15% on applicable rate
ROI Concession on Mortgage/Personal Loans	0.10% on applicable rate			0.10% on applicable rate
ROI concession on Education Loan for subsidy abroad/premier institution (>Rs 7.50 lacs)	0.10% on applicable rate			0.50% on applicable rate

Concession on rate of interest (ROI) under retail loans are subject to maintaining salary accounts for more than 6 months with our bank.



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****FREE DEBIT CARD:**

Features & Benefits	Classic	Executive	Premier	Elite
Type of Atm Card	Rupay Platinum	Rupay Select	Rupay Select	Rupay Metal Debit Card
Debit card charges	No issuance charges & No annual Maintenance Charges			
Cash Withdrawal Limit at ATM	Rs. 75,000 per day	Rs. 1 lac per day	Rs. 1 lac per day	Rs. 2 lacs per day
POS/E-comm. Limit	Rs. 1.5 lacs per day	Rs. 3 lacs per day	Rs. 3 lacs per day	Rs. 5 lacs per day
Free ATM access at own bank	5 per month	Unlimited free		
Free ATM access at other Bank	5 per month (Urban area) 3 per month Metro area	Unlimited free		

****Visa Signature debit card can also be issued but benefits offered by NPCI are with Rupay Debit card only.**

OTHER FACILITIES:

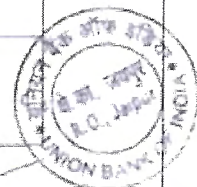
Features & Benefits	CLASSIC	EXECUTIVE	PREMIER	ELITE
Free personalized Cheque book	40 leaves	60 Leaves	100 Leaves	Unlimited
Joint Account Facility	Available (With spouse only)			
Zero Balance Account to family members	Available for 3 Family members (Spouse + 2 children) Elite: Available for 4 Family members (Spouse, Sibling, parents & Children)			
SMS Charges, IMPS, RTGS	As per applicable charges	Free **RTGS Charges as applicable (SMS & IMPS FREE)	Free	Free
Free Remittances	2 PM (Max. Rs. 25000) DD/NEFT	5 PM (Max Rs. 50,000 (DD/NEFT)	Unlimited	Unlimited

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from the account				
Locker facility charges	As per charges	25% concession for 1st year	50% concession for 1st year	100% concession for 1st year, 50% from 2nd year onwards.
Free Hospital Cash (IPD)	Up to Rs. 1,00,000/- per annum.	Up to Rs. 1,00,000/- per annum	Up to Rs. 1,00,000/- per annum	Up to Rs. 1,00,000/- per annum

We firmly believe that the proposed customized salary package will provide enhanced banking convenience, financial security, and superior service experience to the employees and pensioners of Government of Rajasthan.

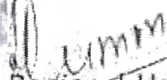
Union Bank of India remains committed towards delivering technology-driven, customer-centric, and reliable banking solutions while strengthening its long-term association with the Government of Rajasthan.

We shall always be highly privileged to partner with the Government of Rajasthan and assure our best services.

We request your good office to kindly consider our proposal our favorably and provide us an opportunity to serve the esteemed employees and pensioners of the Government of Rajasthan.

Looking forward to a positive association and long-term relationship.

Thanking you,
Yours Faithfully


Regional Head



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COMPARATIVE ANALYSIS OF CENTRAL GOVERNMENT AND STATE GOVERNMENT SALARY PACKAGE

Feature	Rajasthan Govt Proposal	Central Govt Salary Package (CGSP)	Remarks
Minimum Balance	Nil	Nil	Same
Salary Segmentation	Classic (<₹25K), Executive (₹25K-74,999), Premier (₹75K+), Elite (Net Salary ₹1.80L+)	Group C (<₹70K), Group B & A (₹70K-1.20L), Group A (>₹1.80L)	Rajasthan package is more granular
Term Life Insurance	₹10L / ₹10L / ₹20L / ₹20L	₹10L / ₹20L / ₹20L	Similar
Personal Accident Insurance	₹100L / ₹100L / ₹100L / ₹150L	₹75L / ₹100L / ₹150L	Rajasthan superior for lower salary segments
Air Accident Insurance	₹200L for all categories	₹100L / ₹200L / ₹200L	Rajasthan stronger for lower category offering same benefit for all categories.
Hospital Cash Benefit	₹1,00,000 p.a. all categories	₹1,000/day (Group C) & ₹3,500/day up to ₹1 lakh (others)	Rajasthan Government is more superior as compared to CGSP.
Temporary Overdraft	₹20K / ₹50K / ₹2L / ₹5L	₹50K / ₹2L / ₹5L	Similar
Processing Fee Waiver	100% Home Loan (>₹25L), 50% for others	100% on HL/Car/Education /Personal Loan processing charges	Similar
ROI Concession Home Loan	0.05% to 0.15%	Up to 0.15%	Similar

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Feature	Rajasthan Govt Proposal	Central Govt Salary Package (CGSP)	Remarks
ROI Concession Education Loan	Up to 0.50%	Up to 0.50%	Similar
Locker Charges	25%, 50%, 100% concession depending on variant	25%, 50%, 100% concession depending on variant	Similar
Debit Card Variant	RuPay Platinum / Select / Metal	Rupay Select/Metal debit card	Better variant for lower category even for less than 25,000 salary. Similar for > 25,000.
Airport Lounge Access	Available through card benefits	Available; Elite gets higher access	Similar
Lifestyle Benefits	OTT, Gym, Spa, Golf, Movie & Flight Discounts	OTT, Gym, Spa, Golf, Movie & Flight Discounts	Similar
Family Banking Benefit	Zero balance for spouse + children (Elite includes parents/siblings)	Zero balance for spouse + children (Elite includes parents/siblings)	Similar
Relationship Manager	Dedicated support (EBC team))	Dedicated support (EBC Team)	Similar



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