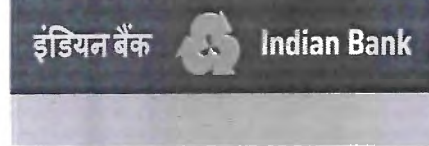


32, Second Floor, Janpath
Square, Shyam Nagar,
Sodala, Jaipur-302019,
Rajasthan.



32, द्वितीय तल, जनपथ स्कायर,
श्याम नगर, सोडाला, जयपुर-
302019, राजस्थान |

संसाधन एवम सरकारी सम्बंध विभाग/ Resources & Government Relationships Department.

R&GR/JPR/2026-27/Secy(Budget).

Date:19/06/2026.

To,
The Secretary,
Finance (Budget),
Government of Rajasthan, Jaipur.

Subject: Proposal for providing "Comprehensive Salary Package" for the Permanent Employees & Pensioners of Government of Rajasthan and its Undertaking (PSUs) regarding.

Respected Madam/Sir,

Greetings of the Day! We the Indian Bank is a Premier Public Sector Bank (Government of India Undertaking) and Pioneer in providing Customised Banking Services/ Fin-Tech Solutions to Government Departments / Organizations across the country since inception in 1907. We have an exemplary track record, with a legacy of **119 Years** of dedicated Banking Services to the Nation.

Our Pan India Presence including: More than 6000 Branches, more than 20,000 plus touch points Pan India and also have vast presence in Rajasthan state with **01 Field General Manager Office, 02 Zonal Offices, 01 Government Relationship Department (R&GR), and almost 190 Branches/ Centres** in every nook and corner of the state. We are **7th Largest Public Sector Bank** with Strong Capitalisation & Healthy Financials and have Demonstrated Consistent Performance.

We offer Customized Banking Products & Financial Technical Solutions as per & for the functional needs of Central & State Governments Departments/Organisations. We have a dedicated **Resources & Government Relationships Department (R&GR)** along with Robust & Strong **Information Technology Department (ITD)** for Integration with Departments existing System/Software, Designing & Development of Fin-Tech Solutions for the Department for Day-to-Day work.

➤ **Indian Bank is dedicated to serve Government of Rajasthan as Preferred Banking Partner by providing the Comprehensive Salary Package for the permanent Employees & Pensioners of Government of Rajasthan and its Undertaking (PSUs).**

A. COMPREHENSIVE SALARY PACKAGE: FOR WORKING EMPLOYEES OF GoR & ITS

UNDERTAKINGS- We propose to provide Total Free Insurance Coverage: Up to Rs. 399.30 (Classification Based): For the Permanent Working Employees of Government of Rajasthan and its Undertaking (PSUs), we hereby offer our **"Comprehensive Salary Package"** with 03 Classifications, based on Monthly Salary Credited namely **Group A, Group B & Group C** with the following Key Features, Facilities & Services:

32, Second Floor, Janpath Square, Shyam Nagar, Sodala, Jaipur-302019, Rajasthan.

इंडियन बैंक Indian Bank

32, द्वितीय तल, जनपथ स्क्वायर, श्याम नगर, सोडाला, जयपुर-302019, राजस्थान।

संसाधन एवम सरकारी सम्बंध विभाग/ Resources & Government Relationships Department.

❖ **CATEGORISATION OF SALARY ACCOUNTS:**

S.No.	CLASSIFICATION.	MONTHLY SALARY CREDITED.
01	Group -A	Above ₹1,20,000/-
02	Group-B	₹70,000/- to ₹1,20,000/-
03	Group-C	Below ₹70,000/-

- ❖ **Zero Balance Salary Account:** Hassle-Free Zero Balance Salary Account Opening at your Doorstep through TAB Banking, with Nil Monthly Average Balance.
- ❖ **Auto Sweep Facility for Higher Return on your idle funds-** Auto Sweep facility over And above threshold limit of Rs.50000/- in multiple amount of Rs. 10000/-.
- ❖ **Complimentary Zero Balance Savings Account for Spouse & Minor Children of the Employee.**
- ❖ **Free Group Personal Accidental Insurance:** Up to Rs. 300 Lakh*.(Classification Based)
- ❖ **Free Group Term Life Insurance:** Up to Rs. 10 Lakh. (Classification Based)
- ❖ **Girl Child Marriage (18 to 25 Years) - Up to Rs. 15 Lakh.** (Classification Based)
- ❖ **Child Higher Education (18 to 25 Years) - Up to Rs. 15 Lakh.** (Classification Based)
- ❖ **Cost of Plastic Surgery/Burn - Up to Rs. 10 Lakh.** (Classification Based)
- ❖ **Transportation of imported medicine:** Up to Rs. 10 Lakh. (Classification Based)
- ❖ **Air Ambulance Cover:** Upto Rs. 10 lakh (Classification Based)
- ❖ **Ambulance charges:** Up to Rs. 1.00 Lakh (Classification Based)
- ❖ **Transportation of Dead Body/Repatriation of Mortal Remains - Upto Rs. 5 Lakh** (Classification Based)
- ❖ **Hospital Confinement Allowance:** Upto 0.30 Lakhs (Classification Based)
- ❖ **Home Convalescence Benefit:** Upto 1 Lakhs (Classification Based)
- ❖ **Group Term Life Insurance (Natural Death):** Up to Rs. 10 Lakh. (Classification Based)
- ❖ **GPA Insurance Coverage (Debit card):** Up to Rs. 10 Lakh. (Classification Based)
- ❖ **Group Health Insurance for Account Holder (Cost borne by Bank):**Up to Rs. 02 Lakh
- ❖ **Overdraft Facility:** OD Upto 05 Lakhs. (Classification Based)
- ❖ **Many More Benefits - Details enclosed as Annexure A.**

32, Second Floor, Janpath
Square, Shyam Nagar,
Sodala, Jaipur-302019,
Rajasthan.



32, द्वितीय तल, जनपथ स्क्वायर,
श्याम नगर, सोडाला, जयपुर-
302019, राजस्थान |

संसाधन एवम सरकारी सम्बंध विभाग/ Resources & Government Relationships Department.

B. COMPREHENSIVE PENSION PACKAGE (IND PENSION PRIME PLUS): FOR PENSIONERS OF GOVERNMENT OF RAJASTHAN AND ITS UNDERTAKING (PSUs)

- ❖ **Eligibility:** All pensioners drawing Pension from Government of Rajasthan & its Undertakings, irrespective of age.
- ❖ **Joint Account:** Only with Spouse under Former/ Survivor Clause.
- ❖ **Initial Deposit:** NIL
- ❖ **Average Monthly Minimum Balance:** NIL (However GPA coverage of Rs. 10.00 lakh Shall be provided to all the customers maintaining MAB of Rs. 10000 and above).
- ❖ **Nomination:** Mandatory
- ❖ **Cheque Book:** 20 Cheques Free in a Calendar Year.
- ❖ **SMS Alert Charges:** Free
- ❖ **NEFT/ RTGS/ IMPS (Digital Channel):** Free
- ❖ **Insta OD Facility: Inbuilt OD facility to Pensioners-** The in-built overdraft facility Allows pensioners to avail an overdraft limit based on their monthly pension credit. The maximum limit of Rs 1,00,000/- or one-month pension credit, whichever is less. No Insta-OD facility for Family Pensioners to be extended). This Facility will be available as per the extant guideline of the Bank.
- ❖ **Pension Loan:** Pension Loan up to 18 times of monthly pension credit for regular Pensioners & for family pensioners max up to 12 times (All terms and conditions of pension loan issued by Bank from time to time applicable)
- ❖ **Personal Accidental Insurance:**
 - **GPA Coverage of Rs. 10 lakh shall be provided to all pensioners maintaining MAB of Rs. 10000 and above.** (Additional GPA coverage of Rs. 2.00 lakhs through RuPay platinum Debit Card)
 - **GPA Coverage of Rs. 30 lakh shall be provided to all pensioners maintaining RTD of Rs. 20.00 lakh to Rs. 50.00 lakh).** (Additional GPA coverage of Rs. 10.00 lakhs through RuPay Select Debit Card)
 - **GPA Coverage of Rs. 50 lakh shall be provided to all pensioners maintaining RTD of more than Rs. 50.00 lakh.** (Additional GPA coverage of Rs. 10.00 lakhs through RuPay Select Debit Card)

(GPA insurance coverage is available up to the age of 75 Years)
- ❖ **Health Care Consultation Facility:** Free Health Care Consultation facility for Pensioners & spouse will be provided through a Digital Health Care Platform (Account Holder + 4 Family Members).
- ❖ **Jeevan Pramaan (Digital Life Certificate)/ VLC:** Pensioners can submit life certificate through the video life certificate facility via face authentication or through Jeevan Pramaan Portal.

32, Second Floor, Janpath
Square, Shyam Nagar,
Sodala, Jaipur-302019,
Rajasthan.

इंडियन बैंक Indian Bank

32, द्वितीय तल, जनपथ स्क्वायर,
श्याम नगर, सोडाला, जयपुर-
302019, राजस्थान |

संसाधन एवम सरकारी सम्बंध विभाग/ Resources & Government Relationships Department.

- ❖ **ATM Debit Card:** Free of cost Customized Rupay Platinum Debit Card for 1 year & Free of cost Customized Rupay Select Debit Card for customers maintaining MAB of Rs. 50000 and above (or) RTD of Rs. 30.00 lakh and above.
- ❖ **Lockers:** A fixed discount of Rs. 850/- or 50% concession on locker rent, whichever is lower to be extended.
- ❖ **Free Signature Verification/Photo attestation/All certifications for pensioners.**
- ❖ **Door Step banking available for Senior Citizens above 70 years of age at applicable charges & Many More.**

➤ In addition to all above, we are pleased to submit that we are the **First Public Sector Bank** to integrate with the Government of Rajasthan's IFMS platform for the **Earned Salary Advance Drawal Scheme of Government of Rajasthan**, demonstrating our commitment to supporting the State Government's digital and employee-centric initiatives.

With a strong legacy of Trust, Technology-Driven Solutions, and Customer-Centric Service, Indian Bank remains committed to delivering best-in-class banking services and innovative financial solutions to the Government of Rajasthan and its employees. We look forward to strengthening our partnership and contributing meaningfully to the State's governance and welfare objectives

Keeping in view of all the above, we request your good office to kindly consider our proposal and provide us an opportunity to become Primary Banking Partner with the Government of Rajasthan & its Undertakings.

Thanking you for your anticipated cooperation & consideration.

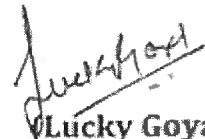
- **Enclosure: Annexure A.**

With warm regards.



(Lokesh Yadav)
Senior Manager.
+91-9899826260.





(Lucky Goyal)
Chief Manager & Head R&GR, Jaipur.
+91-8290487693.

Email: [RGR\(dot\)Jaipur@indianbank.bank.in](mailto:RGR(dot)Jaipur@indianbank.bank.in)

Annexure-A

Salary Account Package for Permanent employees of PSUs, Subordinate / Attached Offices and Autonomous Bodies under administrative control of Ministries / Departments of the Central Government and also to the employees of State Governments / Union Territory Administrations & Autonomous Bodies under administrative control of the State Governments / UTs

Sl No.	Features	Group-C (Salary Credited to Savings Bank Account < Rs.70,000/-)	Group-B (Salary Credited to Savings Bank Account Rs.70,000/- to Rs.1,20,000/-)	Group-A (Salary Credited to Savings Bank Account > Rs.1,20,000/-)
1.	Personal Accidental Insurance (PAI) (Death in Operations)	Rs. 75.00 Lakhs without Add-On	Rs. 120.00 Lakh with Add-On*	Rs. 150.00 Lakh with Add-On*
2.	*Add-On benefits under PAI	Not Applicable	i. Higher Education Cover (18 to 25 years) – 10% additional limit of base PAI cover subject to maximum of Rs. 15 Lakh. ii. Girl Child Marriage Cover (18 to 25 years) – 10% additional limit of base PAI cover subject to maximum of Rs. 15 Lakh. iii. Cost of Plastic Surgery/Burn - 10% of additional limit of Base PAI Cover subject to maximum of Rs. 10 lakh or actual expenditure whichever is lower. iv. Transportation of imported medicine: Upto Rs 10 Lakh or actual cost, whichever is lower. v. Air Ambulance Cover: Upto Rs. 10 lakh or actual cost whichever is lower. vi. Ambulance charges: Up to Rs. 1.00 Lakh vii. Transportation of Dead Body/Repatriation of mortal remains – upto Rs. 5 Lakh or actual cost whichever is lower. viii. Hospital Confinement Allowance (additional limit of Base PAI Cover) : Per day allowance of Rs. 2000/- with a maximum coverage for 15 days. ix. Home Convalescence Benefit: Additional limit of Base PAI Cover Maximum up to Rs. 1.00 Lakh	
3.	Air Accident (Death) Cover	200% of PAI (i.e., ₹ 150.00 Lakhs)	200% of PAI (i.e., ₹ 240.00 Lakhs)	200% of PAI (i.e., ₹ 300.00 Lakhs)
4.	Permanent Total Disability	100% of PAI	100% of PAI	100% of PAI
5.	Permanent Partial Disability	50% of PAI	50% of PAI	50% of PAI
6.	ATM / Debit Card	Rupay Select Debit Card – Issuance / Annual Maintenance Charges-NIL;	Rupay Select Debit Card – Issuance / Annual Maintenance Charges-NIL;	Rupay Select Debit Card – Issuance / Annual Maintenance Charges-NIL;

Annexure-A

Salary Account Package for Permanent employees of PSUs, Subordinate / Attached Offices and Autonomous Bodies under administrative control of Ministries / Departments of the Central Government and also to the employees of State Governments / Union Territory Administrations & Autonomous Bodies under administrative control of the State Governments / UTs

Sl No.	Features	Group-C (Salary Credited to Savings Bank Account < Rs.70,000/-)	Group-B (Salary Credited to Savings Bank Account Rs.70,000/- to Rs.1,20,000/-)	Group-A (Salary Credited to Savings Bank Account > Rs.1,20,000/-)
7.	No. of Free ATM transactions (in a month)	ATM Transactions in Our Bank's ATM – Unlimited free; ATM transactions in Other Banks ATMs - Free 5 Per Month in Non Metro Centre, Free 3 Per Month in Metro Centre	ATM Transactions in Our Bank's ATM – Unlimited free; ATM transactions in Other Banks ATMs - Free 5 Per Month in Non Metro Centre, Free 3 Per Month in Metro Centre	ATM Transactions in Our Bank's ATM – Unlimited free; ATM transactions in Other Banks ATMs - Free 5 Per Month in Non Metro Centre, Free 3 Per Month in Metro Centre
8.	Debit Card Based Insurance (Death)	Accidental Death or Permanent Total Disability of upto Rs.10.00 Lakhs, Airport Lounge access (Domestic) and other benefits - Subject to NPCI guidelines	Accidental Death or Permanent Total Disability of upto Rs.10.00 Lakhs, Airport Lounge access (Domestic) and other benefits - Subject to NPCI guidelines	Accidental Death or Permanent Total Disability of upto Rs.10.00 Lakhs, Airport Lounge access (Domestic) and other benefits - Subject to NPCI guidelines
9.	Credit Card Variant	RUPAY PLATINUM (Eligibility conditions apply) Issuance Charges – NIL AMC Charges – Rs.250.00 (subject to revision)	RUPAY SELECT (Eligibility conditions apply) Issuance Charges – NIL AMC Charges – Rs.250.00 (subject to revision)	RUPAY SELECT (Eligibility conditions apply) Issuance Charges – NIL AMC Charges – Rs.250.00 (subject to revision)
10.	Credit Card features & Benefits	As per NPCI guidelines.	As per NPCI guidelines.	As per NPCI guidelines.
11.	Group Term Life Insurance (Natural Death)	₹ 5.00 Lakh	₹ 10.00 Lakh	₹ 10.00 Lakh
12.	Group Health Insurance for Account Holder (Cost borne by Bank)	₹ 2.00 Lakh	₹ 2.00 Lakh	₹ 2.00 Lakh
13.	Top-Up Group Health Insurance (cost to be borne by A/c holder)	Optional Top-Up Cover Rs. 30.00 Lakhs with Rs. 3.00 Lakh deductible- Cost to be borne by A/c holder 1A – ₹ 999 2A – ₹ 1599 2A1C – ₹ 2079 2A2C – ₹ 2499	Optional Top-Up Cover Rs. 30.00 Lakhs with Rs. 3.00 Lakh deductible- Cost to be borne by A/c holder 1A – ₹ 999 2A – ₹ 1599 2A1C – ₹ 2079 2A2C – ₹ 2499	Optional Top-Up Cover Rs. 30.00 Lakhs with Rs. 3.00 Lakh deductible- Cost to be borne by A/c holder 1A – ₹ 999 2A – ₹ 1599 2A1C – ₹ 2079 2A2C – ₹ 2499

Annexure-A

Salary Account Package for Permanent employees of PSUs, Subordinate / Attached Offices and Autonomous Bodies under administrative control of Ministries / Departments of the Central Government and also to the employees of State Governments / Union Territory Administrations & Autonomous Bodies under administrative control of the State Governments / UTs

Sl No.	Features	Group-C (Salary Credited to Savings Bank Account < Rs.70,000/-)	Group-B (Salary Credited to Savings Bank Account Rs.70,000/- to Rs.1,20,000/-)	Group-A (Salary Credited to Savings Bank Account > Rs.1,20,000/-)
		(conditions apply)	(conditions apply)	(conditions apply)
14.	Over Draft Facility	OD, up to 1-month latest drawn net salary (Salary amount Credited to Savings Bank Account).	Upto ₹ 3.00 Lakh	Upto ₹ 5.00 Lakh
15.	Concession in locker rent	100% concession on locker charges on 1st year, 10% from 2nd year onward- applicable exclusively to Small and Medium-sized lockers	100% concession on locker charges on 1st year, 15% from 2nd year onward - applicable exclusively to Small and Medium-sized lockers	100% concession on locker charges on 1st year, 25% from 2nd year onward - applicable exclusively to Small and Medium-sized lockers
16.	Auto Sweep Facility (MOD)	Threshold limit Rs. 50000/- in multiples of Rs. 10,000/-, at the request of the customer	Threshold limit Rs. 50000/- in multiples of Rs. 10,000/-, at the request of the customer	Threshold limit Rs. 50000/- in multiples of Rs. 10,000/-, at the request of the customer
17.	Home Loan	Home Loan: 0.10 % ROI Concession (Subject to floor rate; Conditions apply)	Home Loan: 0.10 % ROI Concession (Subject to floor rate; Conditions apply)	Home Loan: 0.10 % ROI Concession (Subject to floor rate; Conditions apply)
18.	Education loan	Education Loan: 0.10 % ROI Concession. (Subject to floor rate; Conditions apply)	Education Loan: 0.10 % ROI Concession. (Subject to floor rate; Conditions apply)	Education Loan: 0.10 % ROI Concession. (Subject to floor rate; Conditions apply)
19.	Vehicle Loan	Vehicle Loan: Card Rate	Vehicle Loan: Card Rate	Vehicle Loan: Card Rate
20.	Personal loan	Personal Loan: 0.10 % ROI Concession (Subject to floor rate; Conditions apply)	Personal Loan: 0.10 % ROI Concession (Subject to floor rate; Conditions apply)	Personal Loan: 0.10 % ROI Concession (Subject to floor rate; Conditions apply)
21.	Concession in Processing & Documentation charges on Housing, Vehicle & Personal Loan	100%	100%	100%
22.	IMPS / RTGS / UPI / SMS / DD / Cheque Book	Free	Free	Free
23.	Wellness Program	Free Health Care Consultation facility for A/c holder & 4 family members will be provided through	Free Health Care Consultation facility for A/c holder & 4 family members will be provided through	Free Health Care Consultation facility for A/c holder & 4 family members will be provided through

Annexure-A

Salary Account Package for Permanent employees of PSUs, Subordinate / Attached Offices and Autonomous Bodies under administrative control of Ministries / Departments of the Central Government and also to the employees of State Governments / Union Territory Administrations & Autonomous Bodies under administrative control of the State Governments / UTs

Sl No.	Features	Group-C (Salary Credited to Savings Bank Account < Rs.70,000/-)	Group-B (Salary Credited to Savings Bank Account Rs.70,000/- to Rs.1,20,000/-)	Group-A (Salary Credited to Savings Bank Account > Rs.1,20,000/-)
		a Digital Health Care Platform.	through a Digital Health Care Platform.	a Digital Health Care Platform.
24.	Benefits for family	Zero Balance Savings Account for the Spouse & Minor Children of the A/c Holder.	Zero Balance Savings Account for the Spouse & Minor Children of the A/c Holder.	Zero Balance Savings Account for the Spouse & Minor Children of the A/c Holder.
25.	Any other if any	NIL	NIL	NIL

Terms & Conditions for availing insurance benefits:

1. The insurance coverage shall be provided from 15th of the next month, after 2 months of continuous salary credit in the newly opened/converted accounts.
2. The entry age for Insurance benefits for the employees is between 18 years to 59 years 11 months and insurance coverage shall be upto 60 years.
3. Bank's role for various value-added services shall be that of administrator only, including but not limited to insurance benefits GPA/GTLI/GHI. The decision of admission into the insurance scheme and the liabilities of the claim settlement would rest with Insurer. Bank will be only paying the insurance premium. Claim settlement related issues associated with complimentary insurances to be directly taken up with the insurance company.
4. The declaration form to avail various value-added services from the Bank, as per Bank's format for providing appropriate insurance benefits, along with the requisite documents for KYC, copies of Latest Salary Slip, Identity card issued by the Central Govt. Dept. shall be submitted by the employees to the Bank.
5. In respect of existing / new account holders, Employee (Account Holder) shall notify his/her Employer to credit Monthly Salary into the Salary account with Indian Bank. Upon credit of salary into the Bank's account he/she shall inform the Bank that his/her salary is being credited to the Indian Bank Account and ensure that his/her account is duly covered with insurance and other benefits
6. Employer to inform the Bank, the list of eligible employees (Group wise-A/B/C) to be covered under insurance benefits on monthly basis along with their salary details. Further, the employer has to inform the Bank about employee's superannuation/ resignation/ termination of service/ suspension so as to enable to remove the employee from the list of beneficiaries under insurance schemes.
7. The insurance coverage and other benefits will be deactivated if salary is not credited in the account for more than 3 months continuously. Subsequent coverage will be available if salary gets credited again on regular basis.
8. Salary account may be opened jointly with the spouse of the employee concerned. The first name in the Salary account must be that of the employee. No other name should be added in the account. GPA, GTLI & GHI Coverage shall be provided to employee only i.e. First Account Holder.
9. For Air Accidental Insurance cover, the Airlines tickets are to be booked through the Salary Account of our Bank.