

Same



आंचलिक कार्यालय-जयपुर

Date: 18.06.2026

ZO:MKTG/2026-27/21

To,

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

Reg: Proposal for Customized Salary Account Package- "CENT PARAKRAM, for Police/Defence Personnel of the State and Central Government.

Respected Sir/Madam,

With reference to the captioned subject, Our bank has specialized the salary accounts Package – the "CENT PARAKRAM, CENT PARAKRAM POLICE, CENT PARAKRAM PENSIONER, CENT PARAKRAM AGNIVEER," specifically designed to meet the evolving financial needs of the defence Personnel and retired defence's pensioners of the State and Central Government.

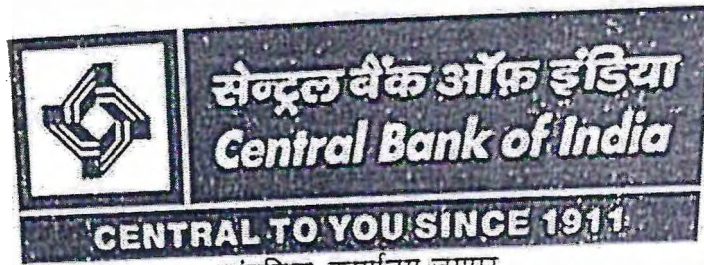
Key Highlights of the "CENT PARAKRAM, CENT PARAKRAM POLICE, CENT PARAKRAM PENSIONER, CENT PARAKRAM AGNIVEER" Salary Account

S.No.	Variants	Target Group
1.	CENT PARAKRAM	Serving personnel of Indian Air Force, Indian Army, Indian Navy, BSF, CISF, ITBP, SSB, CRPF, Assam Rifles, NSG, RAW, IB, CBI, Indian Coast Guard, Special Forces at Central and State Level, SPG, NDRF, Fire-fighters, Para-military.
2.	CENT PARAKRAM POLICE	State Police, UT Police forces, Railway Police Force, Metro Police (for cities which follow Police Commissionerate System- Delhi, Mumbai, etc.), Home-Guard.
3.	CENT PARAKRAM PENSIONER	All three wings of Indian Armed Forces, Central Police Force, State Police Force, UT Police Force, Railway Police Force.
4.	CENT PARAKRAM AGNIVEER	Soldiers below the rank of commissioned officers into the 3 services of the armed forces (Below the officer cadre under Agniveer program)

All these variants features are grouped under the following categories.

- No Minimum Balance Requirements
- Personal Accidental Insurance
- Term Insurance
- Differentiated Banking Facilities
- Customized Debit Cards with Premium Benefits
- Overdraft Facility

आंचलिक कार्यालय: आनंद भवन, संसार चन्द्र रोड, जयपुर (राजस्थान)-302001
Website: www.centralbankofindia.bank.in Toll Free No .18003030



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Features	CENT PARAKRAM Saving Account Scheme			
	CENT PARAKRAM	CENT PARAKRAM POLICE	CENT PARAKRAM PENSIONER	CENT PARAKRAM AGNIVEER
Eligibility	Serving personnel of Indian Air Force, Indian Army, Indian Navy, BSF, CISF, ITBP, SSB, CRPF, Assam Rifles, NSG, RAW, IB, CBI, Indian Coast Guard, Special Forces at Central and State Level, SPG, NDRF, Fire-fighters, Para-military.	State Police, UT Police forces, Railway Police Force, Metro Police (for cities which follow Police Commissionerate System- Delhi, Mumbai, etc.), Home-Guard.	All three wings of Indian Armed Forces, Central Police Force, State Police Force, UT Police Force, Railway Police Force.	Soldiers below the rank of commissioned officers into the 3 services of the armed forces (Below the officer cadre under Agniveer program)
Age Criteria*	18-65 years	18-65 years	>18 years	>18 years
Monthly Average Balance requirement	Nil			
Withdrawal of Insurance Benefits	- Existing salary / pension accounts to be converted to Cent Param, if salary/pension is not credited in the account for consecutive six months. - In case the salary /pension is not credited in the account for 6 consecutive months, the account will remain in the respective variant of Cent Parakram Scheme and benefits of freebies will continue, only if Quarterly Average Balance in respective account is maintained as below: Agniveer: ₹25,000/- Others: ₹1,00,000/- - Further, following to be excluded while considering the total credit in respective Cent Parakram SB Account: c. Cash deposit in account d. Transfer credits through individual accounts or accounts under same CIF. - However, in case, there is no salary credit for 6 months & QAB is not maintained, account scheme shall be converted to Cent Param Saving Account of the Bank and benefits of new Salary accounts will be ceased immediately upon conversion. - Charges, if any, for availed Debit Card facility by the account holder shall be applicable.			
Life Insurance Coverage	₹ 5.00 lakhs Life Insurance coverage for Officers of all defense and police forces.		Nil	Nil
Personal Accidental Death Insurance (PAI)	₹ 150 lakh	₹ 150 lakh	₹ 50 lakh	₹ 50 lakh



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Permanent Total Disability	₹ 150 lakh	₹ 150 lakh	₹ 50 lakh	₹ 50 lakh
Air Accidental Death Insurance (AAI)	₹ 150 lakh	₹ 150 lakh	₹ 50 lakh	50 lakh
Permanent Partial Disability (PPD)	Up to ₹75 lakh	Up to ₹75 lakh	Up to ₹25 lakh	Up to ₹25 lakh
Other benefit linked to PAI	- Child Higher Education Cover (for Graduation, aged between 18-25 years)- Max. up to ₹ 10 lakhs for 1 child only. - Daughter's Marriage Cover (18-25 years)- Max. up to ₹ 10 lakhs for 1 girl child only - Ambulance Charges- ₹50,000/- - Repatriation of Mortal remains- ₹50,000/- - Cost of Plastic surgery/Burn up to ₹ 5,00,000/- - Death after Coma after accident (more than 48 hours)-up to ₹5 lakhs			
Wellness program	- Annual Health Check Up - Unlimited Tele Consultation NOTE: Premium to be borne by customer, Consent to be obtained at the time of account opening.			
Entry age limit for insurance	- Maximum entry age up to 65 years for availment of benefits of insurance. - Insurance related benefits are available for primary account holder			
Concessions in Processing /Documentation charges in Retail loans	100%			
RTGS/NEFT/IMPS charges	Unlimited Free through Branch & Online			Unlimited Free through Online
Locker Charges	25% every year waiver on locker rent in case of small/medium locker (subject to availability)			25% waiver on locker rent for first year
ATM Charges	As per prevailing guidelines. At present, monthly 5 transactions free of Central Bank of India ATM and 3 other Bank ATMs.			
Debit Cards	RePay Platinum Debit Card			
Debit Card Issuance/AMC	FREE	FREE	FREE	FREE
Sweep facility	- Initial threshold amount of ₹ 1,00,000/- in the Saving Bank Account - Minimum Sweep-in/out of ₹ 25,000/- - Sweep-in/out in multiples of ₹ 25,000/- thereafter , for a period of 179 days - Available at the request of customer.			
DD Issuance	Unlimited Free through respective account			
Overdraft Facility	1 month gross salary OR Max. ₹2,00,000/-, whichever is less.		1 month pension OR Max. ₹1,00,000/-, whichever is less.	N/A
	ROI & documents required will be submitted by Retail Asset Dept.			N/A
Cheque Book issuance	FREE			
Cash Handling Charges	FREE			

आंचलिक कार्यालय: आनंद भवन, संसार चन्द्र रोड, जयपुर (राजस्थान)-302001
Website: www.centralbankofindia.bank.in Toll Free No. 18003030



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SMS Alerts	FREE
Stop Payment Instruction	FREE
SI Charges	FREE
Interest/TDS/Balance Certificate	FREE
Loyalty Rewardz	- On opening of account-500 points - On first financial transaction through debit card – 500 points - On first transaction of ₹2000 and above during birthday month through Debit Card- 500 points - On cumulative spend of ₹50,000/- in a year through Debit Card- 500 Points
Terms & Conditions	- Freebies on lockers are subject to availability and priority will be given to waitlist customers. - Freebies related to the scheme will be admissible upon activation of the account under respective scheme or transfer of account from any scheme to respective proposed scheme. - Upon opening of account (activation) under proposed scheme, banking related features, Debit card will be made available to the customer immediately. - PAI and related add on coverage will be made available to the customer from next calendar quarter from date of account opening (activation) / transfer-in into the proposed scheme. - PAI (Personal Accident Insurance) will be available to the first account holder as long as the account remains under the eligible scheme code. - In case of higher discount on documentation and processing charges on housing , car, and personal loan is provided during the campaign, the same will be available to the customer of this scheme. - All other terms and conditions as applicable in Saving Accounts will be applicable to the captioned scheme. - All other service charges except the relaxations given above will be levied as per Bank's schedule of service charges as applicable from time to time. - Cent Parakram Saving account will be converted to Pension account upon superannuation or at the age of retirement, whichever is early. - Further for existing customers, branch at customer's request can convert existing account or any other scheme to proposed new scheme subject to eligibility, Upon conversion into proposed scheme, the customer will be eligible for all freebies related to the scheme as available to new customers.



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Debit Card Features.

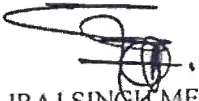
RuPay Platinum Debit Card- Features**

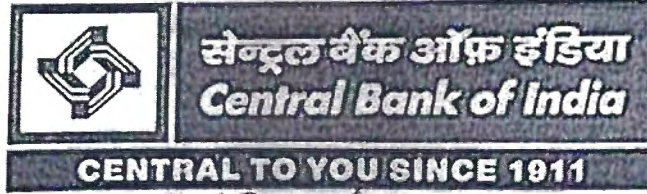
Feature	Program
Personal Accident Insurance*	Personal Accident Insurance cover (Accidental Death or permanent total disability) of up to ₹ 2.00 lakhs Cardholder needs to perform minimum one successful RuPay card induced financial transaction at any POS/Ecom, both Intra and Inter-bank i.e. on -us or off us within 30days prior to date of accident including accident date of RuPay Cardholder.
RuPay Lounge Program	Lounge access available only to Debit Card users meeting the minimum spend of ₹ 5,000 in previous quarter through POS or E-Commerce transactions using the RuPay Platinum Debit card provides access to cardholders one per quarter. International lounge program provides access to cardholders twice per calendar year in any of the 500+ participating International Airport lounges. The list of lounges is available on the below URL- https://www.rupay.co.in/lounges
Concierge Services	Personal Assistance Anytime, Anywhere, 24/7 assistance available in HINDI, English, Marathi, Gujarati, Punjabi and 4 south Indian languages on the toll free number 1800-26-78729 for RuPay Platinum International Debit card holders.

**** All offers are subject to NPCI guidelines.**

Further, we offer a seamless on boarding experience through our extensive network of branches across India. We ensure that our team will provide best services to the employees in matter of to fulfil their financial needs. We would welcome the opportunity to present this proposal in detail before your esteemed office at your earliest convenience.

With Regards


(GAJRAJ SINGH MEENA)
Assist General Manager
Zonal Office- Jaipur



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ZO:MKTG/2026-27/11

Date:18.06.2026

To,

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

Reg: Proposal for Customized Salary Accounts Package- "CENT PRESTIGE" for State / Central Government Employees & PSUs.

Respected Sir/Madam,

With reference to the captioned subject, On behalf of Central Bank of India, I am honoured to present a specialized salary account proposal – the "CENT PRESTIGE " package- specifically designed to meet the evolving financial and protection needs of Rajasthan State Government employees.

Central Bank of India, a premier Public Sector Bank with a legacy since 1911, has been a steadfast partner in nation –building, recognizing the dedicated service of the state's workforce, we have curated a comprehensive banking solution that offers unparalleled insurance benefits and premium lifestyle privileges.

Key Highlights of the "CENT PRESTIGE " Salary Account

*Our package is categorized into three groups based on net monthly salary
The variants and corresponding target salary groups are as follows:

S.No.	Variants	Target Salary Group (Drawing Monthly Net Salary)
1.	Group C	Less than ₹ 70,000/-
2.	Group B	₹ 70,000/- to 1,20,000/-
3.	Group A	₹ 1,20,001/-

The revamped scheme has been broadly outlined with its features grouped under the following categories.

- No Minimum Balance Requirements
- Personal Accidental Insurance
- Term Insurance
- Differentiated Banking Facilities
- Customized Debit Cards with Premium Benefits
- Concession in Retail Loans
- Overdraft Facility

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The salient features of the product "CENT PRESTIGE (GROUP A/B/C)" are as under:

S. No	Features	Cent Salary-Group-C	Cent Salary-Group-B	Cent Salary-Group-A
1	Age group	18-60 years	18-60 years	18-60 years
2	Net Salary Credit per Month	Less than ₹ 70,000/-	₹ 70,000/- to ₹ 1,20,000/-	₹ 1,20,001/- and above
3	Initial Deposit Amount for opening of the A/c	Zero	Zero	Zero
4	Minimum Balance	Zero	Zero	Zero
5	Free Personal Accidental Death Insurance (PAI) Cover	₹ 100.00 lakhs	₹ 120.00 lakhs	₹ 150.00 lakhs
6	Free Air Accidental Insurance	₹ 100.00 lakhs	₹ 120.00 lakhs	₹ 150.00 lakhs
7	Free Permanent Total Disability Insurance Cover (PTD)	₹ 100.00 lakhs	₹ 120.00 lakhs	₹ 150.00 lakhs
8	Free Permanent Partial Disability Insurance Cover (PPD)	₹ 50.00 lakhs	₹ 60.00 lakhs	₹ 75.00 lakhs
9	Add on Covers –			
	Daughter's Marriage Support (18-25 years)	₹ 10.00 lakhs	₹ 10.00 lakhs	₹ 10.00 lakhs
	Higher Education Cover	₹ 10.00 lakhs	₹ 10.00 lakhs	₹ 10.00 lakhs
	Cost of Plastic Surgery/Burn	₹ 5.00 lakh	₹ 5.00 lakh	₹ 5.00 lakh
	Death in Coma after accident	₹ 5.00 lakh	₹ 5.00 lakh	₹ 5.00 lakh
	Repatriation of Mortal remains	₹ 0.50 lakh	₹ 0.50 lakh	₹ 0.50 lakh
	Ambulance Charges	₹ 0.50 lakh	₹ 0.50 lakh	₹ 0.50 lakh
10	Term Plan Insurance – to be borne by Bank	₹ 10.00 lakhs	₹ 15.00 lakhs	₹ 20.00 lakhs
11	Term Plan Insurance – Premium to be borne by customer	As per Customer's eligibility		
12	Group Medical Insurance – Premium to be borne by customer	As per Customer's eligibility		
13	Free Cheque Books (per annum)	Unlimited Free		
14	Issuance of DD	5 per quarter up to ₹ 2.00 lakh		
15	ATM/Debit Card Type	RuPay Platinum	RuPay Select	
16	ATM/Debit Card Issuance Charges	Free	Free	Free
17	ATM/Debit Card Renewal Charges	Free	Free	Free
18	ATM/Debit Card Re-issuance Charges	Chargeable on actual basis		
19	Free ATM txn in a month	Own-Unlimited Other- 5/month		
20	Airport Lounge Access	NIL	Dom- 1/Qtr. Int.- 3/yr.	
21	Other benefits on ATM	Merchants offer	HealthCheckup/Gym/OTT/SPA/Baggage loss/Golf/Pharmacy/Merchants offer*	
22	Auto Sweep facility	On customer's request	On customer's request	On customer's request
23	Minimum balance for sweep-in & sweep-out facility	₹ 1.00 lakhs	₹ 1.50 lakhs	₹ 2.00 lakhs
24	Sweep-in & sweep-out in multiple of	₹ 10,000/-	₹ 10,000/-	₹ 10,000/-

आंचलिक कार्यालय: आनंद भवन, संसार चन्द्र रोड, जयपुर (राजस्थान)-302001

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[Signature]



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25	RTGS/NEFT/UPI/IMPS/SMS charges	Free		
26	Locker Rent (Applicable on only one locker)	25% discount on small locker	25% discount on small locker	25% discount on small locker
27	Overdraft Facility	1 month gross salary	1 month gross salary	1 month gross salary
		Max. ₹ 70,000/-	Max ₹ 1,20,000/-	Max ₹ 2,00,000/-
28	Concession on Processing Charges on Retail Loans	100%	100%	100%
29	Concession in ROI on various Retail Loans			
29.1	All variants of Housing Loan excluding Grih Laxmi#	----	0.05%	0.10%
29.2	Takeover Home Loan Excluding Grih Laxmi*#	0.05%	0.10%	0.15%
29.3	Vehicle Loan for five years	0.05%	0.10%	0.15%
29.4	Education Loan (excluding AAA & AA institute) #	0.25%	0.50%	0.50%
29.5	Personal Loan subject to undertaking obtained from Employer	1.00%	1.25%	1.50%

Debit Card Features

Rupay Select Debit Card- Features*

Feature	Program
Personal Accident Insurance*	Personal Accident Insurance cover (Accidental Death or permanent total disability) of up to ₹ 10.00 lakhs. Cardholder needs to perform minimum one successful RuPay card induced financial transaction at any POS/Ecom, both Intra and Inter-bank i.e. on –us or off us within 30 days prior to date of accident including accident date of RuPay Cardholder.
Gym	1 complimentary 3 months Cult.Fit-Cure.Fit Live subscription or Cult Fit-1 month Elite Pass subscription
Golf	1 complimentary Golf Lesson or Round every quarter
Health Check Up	1 complimentary premium health check-up package every quarter
OTT	1 complimentary 12 months Amazon Prime Video or ZEE5 HD membership or 12 months Sony Liv membership every year
Spa Services	1 complimentary ISPA service every quarter.
Travel	1 complimentary INR 100 coupon for Ola or Uber cab service every quarter.
RuPay Lounge Program	Domestic Airport lounge program for RuPay Select Debit card provides access to cardholder three (3) times per calendar year and one per quarter per card in any of the 50+ participating Domestic Airport lounges. International lounge program provides access to cardholders three (3) times per calendar year in any of the 500+ participating International Airport lounges. The list of lounges is available on the below URL- https://www.rupay.co.in/lounges
Exclusive Merchant Offers	Exclusive offers from partner merchants

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Features	Merchant
Entertainment OTT's	Sony Liv/ Amazon Prime Video/ Zee5 HD
Cab Aggregators	Ola/Uber
Wellness- SPA/SALON	The four Fountains Spa/ Kairali Ayurvedic Spa/Aroma Thai/O2 Spa/ Lakme Salon/ HR Wellness Spa E-Gift Card
Wellness- Fitness	Cult.Fit-Cure.Fit Live subscription or Cult Fit-1 month Elite Pass subscription
Healthcare- Diagnostics	Thyrocare/SRL Diagnostics
Golf Rounds/Lessons	Golfstripz

Rupay Platinum Debit Card -Features**

Feature	Program
Personal Accident Insurance*	Personal Accident Insurance cover (Accidental Death or permanent total disability) of up to ₹ 2.00 lakhs Cardholder needs to perform minimum one successful RuPay card induced financial transaction at any POS/Ecom, both Intra and Inter-bank i.e. on -us or off us within 30days prior to date of accident including accident date of RuPay Cardholder.
RuPay Lounge Program	Lounge access available only to Debit Card users meeting the minimum spend of ₹ 5,000 in previous quarter through POS or E-Commerce transactions using the RuPay Platinum Debit card provides access to cardholders one per quarter. International lounge program provides access to cardholders twice per calendar year in any of the 500+ participating International Airport lounges. The list of lounges is available on the below URL- https://www.rupay.co.in/lounges
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Further, we offer a seamless on boarding experience through our extensive network of branches across India. We ensure that our team will provide best services to the employees in matter of to fulfil their financial needs. We would welcome the opportunity to present this proposal in detail before your esteemed office at your earliest convenience.

Note: Police/ Defence personnel shall not be eligible under this scheme, however a different product has been developed by the bank for the defence's personnel of the state and central government

With Regards

(GAJRAJ SINGH MEENA)
Assist General Manager
Zonal Office- Jaipur