

	Bank of Maharashtra जयपुर अंचल कार्यालय/Jaipur Zonal Office 6 टॉ तल, फार्चुन हाईट्स, सुभाष मार्ग, सी स्कीम, जयपुर 6th Floor, Fortune Heights, Subhash Marg, C-Scheme, Jaipur टेलीफोन/TELE : 0141-2379904 ई-मेल/e-mail : dzmjaipur@mahabank.co.in प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5	
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AX57/Composite Salary /2026-27

Dated 01.07.2026

Joint Secretary
 Ways & Means Finance Department
 Jaipur Rajasthan.

Respected Sir/Madam

Sub. – Composite Salary Scheme for the Employees of Regular permanent employees of Government of Rajasthan

Ref: Your letter NoF.1()/FWM/MISC/2022 on dated 11/06/2026

Greetings from Bank of Maharashtra

We refer to your recent communication concerning the alignment of the proposed Composite Salary Package for serving employees and pensioners of the Government of Rajasthan with the facilities extended to Central Government employees under the recent DFS-coordinated arrangement with Public Sector Undertaking banks.

In response, we have conducted a comprehensive cost-benefit and feasibility analysis of the features offered within the Central Government Salary Package. Drawing upon this assessment, we have formulated the most advantageous scheme possible, tailored to the employees of the Government of Rajasthan, while aligning it to the maximum feasible extent with the central framework.

Bank of Maharashtra remains steadfastly committed to delivering state-of-the-art banking products and services to Rajasthan State Government employees. Accordingly, the proposed Salary Package has been carefully aligned, insofar as is practicable, ensuring both long-term financial sustainability and operational viability.

For your kind perusal, we enclose a concise four-page Executive Summary. This document highlights the principal points of comparison, the areas of alignment achieved, and the reasoned justification for any adaptations.

We assure you of our continued support and cooperation and look forward to finalizing the Salary MoU at the earliest.

Thanking you for your kind consideration

Yours faithfully

(Prasanta Kumar Raju)
 Zonal Manager- Jaipur Zone



A. Salary Category for Rajasthan State Government Employee	Silver	Gold	Platinum	Diamond
(Gross pay)	>= Rs. 30,000/- Up to Rs. 60,000/-	> Rs. 60,000 to Rs. 1.00 lakhs	> Rs. 1.00 Lakhs to Rs. 1.50 Lakhs	> Rs. 1.50 Lakhs
Eligible employees	To all Regular permanent employees of Government of Rajasthan with gross monthly salary above Rs. 30,000/- (excluding Defence, Security & Police).			
Salary category for Central Government Employee	CG 2025 RUBY Grp-C (SalPay 1-5)	CG 2025 SAPPHIRE Grp-B (SalPay 6-9)	CG 2025 EMERALDS Grp-A (SalPay 10-18)	

B. Insurance Benefits.

Feature	Central Govt Employees	Rajasthan State Government Employees	Feasibility/Justification
Personal Accidental Insurance (PAI)	Rs. 100-150 lakh	Rs.40- 125 Lakh	Synchronized as per salary structure
Air Accidental Insurance	Rs.100 lakh	Rs.100 Lakh	Fully Synchronized
Permanent Total Disability (PTD)	Rs. 100-150 lakh	Rs.40-125 Lakh	Synchronized as per salary structure
Permanent Partial Disability (PPD)	Rs. 50-75 lakh	Rs.20-62 Lakh	Synchronized as per the salary structure.
Add-on Covers (Girl Child Education, Marriage, baggage, Hospicash)	Available for all groups	Available for all groups	Fully Synchronized
Bank-funded Term Life Insurance	Rs.10-16 Lakh	Rs.10 lakh for Platinum & diamond Salb (Offered only in higher slabs)	Synchronized as per salary structure
Superannuation. Age	Applicable only for employees whose retirement age is 60 years or earlier extra following feature/ benefit for next 2 years if the account holder continues existing salary account as its pension account with us.	Superannuation. Regular till Superannuation (upto 58/60/62/65 years) as per prevailing policy / guidelines of respective employer.	Fully Synchronized



C. Wellness & Health Benefits

Feature	Central Govt Employees	Rajasthan State Government Employees	Feasibility/Justification
Wellness Program	Tele-consultation, checkup, pharmacy benefits	Presently not on offer	Presently not on offer
Group Medical Insurance	Base Plan (cost by customer)+Top-up	Base Plan (cost by customer)+Top-up	Fully Synchronized.

D. Banking Privileges

Feature	Central Govt Employee	Rajasthan State Government Employee	Feasibility/Justification
Minimum Balance	Nil	Nil	Fully Synchronized.
Instant Overdraft	5 Time Monthly Salary (Max Rs. 5 lakh)	5 Time Monthly Salary (Max Rs. 5 lakh)	Fully Synchronized.
UPI/NEFT/RTGS/IMPS	IMPS/RTGS/UPI/SMS Charges	Free fund transfer facility through Digital Banking Channels	Fully Synchronized.
Fee Cheque Book	100 leaves	40 Leaves Free	Partially Synchronized
Concessions in Annual Locker Rent	Up to 100%	25% in Diamond variant	Partially Synchronized
Retail Loans Fee Waiver Feature	100%	100%	Fully Synchronized.
ROI concession	HL: upto 0.90%, Car: upto 0.40% PL: upto 1.00%, Edu: upto 0.50% [sub to floor rates & Cibil score]	HL : upto 0.60%(sub to floor rates & Cibil score)	Partially Synchronized

E. Debit Cards & Credit card Benefits.

Feature	Central Govt Employee	Rajasthan State Government Employees	Feasibility/Justification
Debit Card AMC	Nil	Nominal Annual charges	Nominal Annual charges
ATM Free Transactions	Own: Free other: 3 or 5/month (Non Metro/ Metro)	Own: Free other: 4 Withdrawal free per month	Partially Synchronized

UnClassified



Access Airport Lounge	2 per quarter (RuPay Select)	1 per quarter	Partially Synchronized
Complimentary Insurance Cover as per ATM card variant	Rs. 2 lakhs RuPay Platinum Rs. 10 lakhs RuPay Select	Rs. 2 lakhs RuPay Platinum Rs. 10 lakhs RuPay Select	Fully Synchronized
Other RuPay Benefits	High-value PAI, health checkup, OTT, gym etc.	Same benefits for Gold/Platinum/Diamond Variant	Partially Synchronized
Credit Card	BoM-SBI Co-brand (multiple variants)	BoM-SBI Co-brand (multiple variants)	Fully Synchronized

