

पंजाब एण्ड सिंध बैंक

(भारतसरकारकाउपक्रम)

क्षेत्रीय कार्यालय - जयपुर

30-31 मोहन टावर, प्रिंस रोड, विद्युत नगर,

अजमेररोड, जयपुर, राजस्थान 302021 -

ई-मेल: ro.Jaipur@psb.bank.in

दूरभाष : 0141-2358350, 2358628

१६ श्री हरिश्चन्द्र जी की इज्जत



पी.एस.बी.

PUNJAB & SIND BANK

(A Government of India Undertaking)

Regional office - Jaipur

30-31, Mohan Tower, Prince Road, Vidyut
Nagar, Ajmer Road, Jaipur, Rajasthan-
302021

Email: ro.Jaipur@psb.bank.in

Ph: 0141-2358350, 2358628

Ref: Your Letter No.F.1(FWM/MISC/2022 Dated: 11.06.2026

वित्त (मार्गोपाय) विभाग
प्राप्ति संख्या... 1947
दिनांक... 19/6/26

Date: 17.06.2026

To,

The Joint Secretary (Ways & means)
Finance Department
Government of Rajasthan
Jaipur

Respected Sir/Madam,

Subject: Revised Proposal for "Composite Salary Account Package" for employees of Government of Rajasthan & its PSUs.

With reference to your letter Dated 11.06.2026, we are pleased to submit the revised proposal of our bank for designed an attractive and customized Salary Package exclusively for the **employees of Government of Rajasthan and various PSUs**, offering a wide range of financial benefits and value-added services covering high need banking requirements.

The product has been specially curated in accordance with Categorization prescribed by the Government of Rajasthan for the banking and financial requirements of **salaried employees & pensioners** with features such as concessional loan rates, enhanced insurance coverage, premium banking services, digital banking facility, and many more exclusive benefits.

We request the Government of Rajasthan to kindly consider our proposal favourably. Punjab & Sind Bank remains committed to providing best-in-class banking services and value-added benefits to Government employees and pensioners. We look forward to establishing a long-term and mutually beneficial relationship with your esteemed organization.

We are pleased to attach the detailed features and benefits of the Salary Product for your kind perusal.

Regards,

कृते पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK

क्षेत्रीय प्रबंधक, क्षेत्रीय कार्यालय, जयपुर
Regional Manager, Regional Office, Jaipur

Regional Office, Jaipur

Contact: 86196-49103, 93543-32442

Email: ro.jaipur@psb.bank.in



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(ਭਾਰਤਸਰਕਾਰਕਾਉਪਕਰਮ)
ਕੇਂਦਰੀ ਆਯਾਤ - ਜਯਪੁਰ
30-31 ਮੋਹਨ ਟਾਵਰ, ਪ੍ਰਿੰਸ ਰੋਡ, ਵਿਦਯੁਤ ਨਗਰ,
ਅਜਮੇਰਰੋਡ, ਜਯਪੁਰ, ਰਾਜਸਥਾਨ 302021 -
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Approved Features of Salary Account Product for State Government.

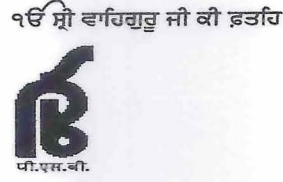
Category	Group-I	Group-II	Group-III
Eligibility	All the permanent salaried employees and pensioners of State/UT Government, Public Sector Undertakings (Both Central and State), excluding Urban Local Bodies viz. Municipal Corporation.		
Salary Bracket	Gross Salary >= Rs. 2,00,000/-	Gross Salary >= Rs. 1,25,000 < Rs. 2,00,000/-	Gross Salary >= Rs. 70000 < Rs. 1,25,000
Age	For serving employees 18-60 years For Pensioners Upto 70 years		

-INSURANCE BENEFITS-

Category	Group-I	Group-II	Group-III
Personal Accidental Death Insurance	Rs.350 Lakh	Rs.350 Lakh	Rs.75 Lakh
Air Accident Insurance	Rs.400 Lakh	Rs.400 Lakh	Rs.120 Lakh
Permanent Total Disability	Rs.350 Lakh	Rs.350 Lakh	Rs.75 Lakh
Permanent Partial Disability	Upto Rs.350 Lakh	Upto Rs.350 Lakh	Upto Rs.75 Lakh
Add on Covers with accidental Death - Child Education - Air/Ambulance Charges - Repatriation of mortal remains, etc.	Education Cover Up to 24 Lakhs (Rs.6 Lakhs for Boy Child between 12-22 years and up to Rs.12 Lakhs in case of girl child age 12-22 years. Wherever accident death claim is admissible) for maximum 2 children. Rs.3000/- per case Rs.15,000/- per case		
Group Term Life Insurance a) Bank-sponsored Cover	Rs.20 Lakh	Rs.20 Lakh	NA
Note: GTLI is Not available to Pensioners			
Anti-terrorist/Naxal Operations Cover	Upto Rs.350 Lakh	Upto Rs.350 Lakh	Upto Rs.75 Lakh
Wellness Program/ Benefits / Annual Health Check-up	1. Annual Preventive Health Check-up once a year 2. Unlimited teleconsultation cover 3. Unauthorized Digital Txn Cyber Cover- Rs. 25000 Annual		
Health/ Medical Insurance Cover	2. Daily Hospital Cash Benefit 2500/- per day for hospitalization & 5000/- per day for ICU admission (Max 10 days per hospitalization and up to 30 days per annum) 3. This cover along with insurance benefits in (A) (except cyber cover) is available for family members on payment of Rs.208/- + GST per person of the family.		



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अजमेररोड़, जयपुर,राजस्थान३०२०२१ -
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Banking Facilities			
Category	Group- I	Group-II	Group-III
Minimum Balance	Nil		
Instant Overdraft	For serving employees: Overdraft Facility up 4 times Net Salary or Rs.10 Lakhs whichever is less. For pensioners: <u>Up to the age of 65 years:</u> 20 times net monthly pension or Rs.10 Lakh whichever is less. <u>Above 65 years and up to 70 years:</u> 15 times net monthly pension or Rs.7 Lakh whichever is less.		
Demand Draft issuance Charges	Nil		
Sweep In -Out facility	- Amount in excess of Rs 25,000/- will be converted to Flexi Fixed Term Deposit. - Min. FFD Tenure- 46 Days - Max. FFD Tenure- 120 months - Sweep Amount & Reverse Sweep: In multiple of Rs 5000/- for both sweep in and sweep out.		
IMPS/RTGS/NEFT/UPI/SMS Charges	Free		
Free Cheque Book	100 cheque leaves per annum		
Concession in Locker Charges	50% Concession in Small/Medium Lockers (Any One locker only)		

ATM Cum Debit Card (Along with Offers)	
Free ATM txn in a month	In Metro- 3 txn free (Fin & Non-Fin) Non-Metro – 5 txn free (Fin & Non-Fin)
ATM (Rupay Platinum/Select & others)	PSB Rupay Platinum Card – Nil charges for Issuance & Annual Maintenance Charges. PSB Rupay Select Debit Card – Available for Salary greater than Rs. 1 Lakh – Nil charges for Issuance & Annual Maintenance Charges
Airport Lounge Access on debit card* * Facilities subject to change as per NPCI Card Policy	Rupay Select Debit Card: 1 (one) Complimentary Domestic Airport Lounge access per calendar quarter and 2 (two) Complimentary International Airport Lounge access per calendar year.
Other Benefits on Debit Card* *Facilities subject to change as per NPCI Card Policy	Accidental Insurance Coverage as per NPCI card policy. For Rupay Select - OTT- 1 Complimentary 12 months Amazon Prime or Hotstar or Sony Liv membership every year 24x7 Concierge Services available in 9 languages



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤਸਰਕਾਰਕਾਉਪਕਰਮ)

ਕੇਂਦਰੀ ਆਫਿਸ - ਜਾਇਪੁਰ

30-31 ਮੋਹਨ ਟਾਵਰ, ਪ੍ਰਿੰਸ ਰੋਡ, ਵਿਦਯੁਤ ਨਗਰ,

ਅਜਮੇਰਰੋਡ, ਜਾਇਪੁਰ, ਰਾਜਸਥਾਨ 302021 -

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ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ ਨੂੰ ਵੀ ਵਰਤੋ



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Proposed Features of Salary Account Product for State Government.

LOANS			
Category	Group- I	Group-II	Group-III
Concession in Rate of Interest on Housing/ Car/ Education loan.	For Home Loan: Upto 30 bps For Car Loan: Upto 30 bps For Education Loan: ROI concession upto 1.55% in comparison to General Public i.e. ROI linked with EL for premier educational institutions will apply wherever State Government / UT / PSU (Both Central and State) employee is co-obligant.	For Home Loan: Upto 25 bps For Car Loan: Upto 25 bps For Education Loan: ROI concession upto 1.45% in comparison to General Public i.e. ROI linked with EL for premier educational institutions will apply wherever State Government / UT / PSU (Both Central and State) employee is co-obligant.	NA
Concession in Processing & Documentation charges on Housing/Car/ Education / Personal loan	For Home Loan: Processing charges waived Legal, Valuation charges waived. For Car Loan: Processing charges: waived Margin: No margin required Prepayment & Inspection Charges waived For Personal Loan: Processing, Due-diligence & Inspection charges waived.		NA
Waiver of EMIs	Housing Loan: Last 03 EMIs waived for minimum loan size of Rs.20 Lakh		NA



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Salary Package for Employees with Net Salary Below Rs.70,000/- Per Month

Criterion	Gold Salary	Platinum Salary
Net Salary to be credited (Rs.)	Rs.25000 to <Rs.50000	Rs.50000 to < Rs.70000
Eligibility	All the Permanent employees of Govt. of Rajasthan and its PSUs drawing salary per month can open account under this product in the specific variant as per Net monthly salary drawn by them.	
Minimum Balance Charges	NIL	
Personal Accident Cover / Permanent Total Disability Cover up to :	Rs.40 Lakh	Rs.50 Lakh
Additional Child Education Benefit on Accidental Death Cover	Up to Rs. 24 Lakh (Rs. 6 Lakh for Boy child between 12-22 yrs. and Rs.12 Lakh in case of girl child age 12-22 yrs. Wherever accident death claim is admissible) * max 2 children	
Air Accident (Domestic) with POS condition	If death occurs due to air accident the insurance coverage will be Up to Rs. 120 lakhs.	
Accidental Insurance coverage through NPCI	Upto 2 Lakh With Rupay Platinum Debit Card	Upto 2 Lakh With Rupay Platinum Debit Card
Anti-terrorist/Naxal operations Cover	As per GPA sum Assured	
OD Facility*	Two Months Net salary credit or Rs.40,000/- whichever is lower	Two Months Net salary credit or Rs.60,000/- whichever is lower

