PBC No. 26/2026

दक्षिण रेलवे/SOUTHERN RAILWAY

प्रधान मुख्य कार्मिक अधिकारी कार्यालय

Office of the Principal Chief Personnel Officer

प्रधान कार्यालय, कार्मिक विभाग, चेन्नै –600003

Headquarters, Personnel Department, Chennai – 600003

No: P(W) 443/Misc/MoU/Salary Acct. दि Date. 11.02.2026

विषयSub: Salary Account Package for all Central Government Employees – reg

संदर्भRef: Railway board's letter No.2025/E(W)/40/10 dated 27.01.2026

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A Copy of Railway Board's letter regarding Salary Account Package for all Central Government Employees is enclosed herewith.

It is reiterated that RSP scheme is purely optional and voluntary. Employees may, at their discretion, choose to avail the facilities offered by Bank.

संलग्नक Encl: As above

S JAYANTHI Digitally signed by S JAYANTHI Date: 2026.02.11 14:12:14 +05'30'

(एस जयंति/ S. Jayanthi)

सहायक कार्मिक अधिकारी/ कल्याण

Assistant Personnel Officer/Welfare

For Principal Chief Personnel Officer

कृते प्रधान मुख्य कार्मिक अधिकारी

प्रतिलिपि Copy to: The General Secretary/ SRMU
The General Secretary/DREU
The General Secretary/AISCSTREA
The General Secretary/AIOBCREA
The General Secretary/NFIR
IT Section/PB/HQ – to upload in the SR Website

भारत सरकार /GOVERNMENT OF INDIA
रेल मंत्रालय/ MINISTRY OF RAILWAYS
(रेलवे बोर्ड/RAILWAY BOARD)

International Year of Cooperatives 2025
Cooperatives Build a Better World

No. 2025/E(W)/40/10 **New Delhi, dated 27.01.2026**

The General Manager (P)
All Zonal Railways, PUs,
CTIs, RDSO & PSUs

Sub: Salary Account Package for all Central Government Employees

Please find enclosed a copy of letter dated 16.01.2026 received from Secretary, Department of Financial Services (DFS), Ministry of Finance wherein DFS launched the Salary Account Package for all Central Government Employees on 14.01.2026 which was developed by all twelve Public Sector Banks (PSBs) with the objective of providing enhanced financial security, improved service delivery and better banking convenience to the Central Government employees across Ministries/Departments.

2. For the aforesaid purpose, banks are conducting on-site facilitation camps in the premises of Ministries/Departments for account opening and employee assistance under this package.

3. Zonal Railways are also requested to extend necessary cooperation and facilitate banks to organize such camps within office premises for the benefit of employees.

Rajesh Sehra
27/01/2026

(Rajesh Sehra)
Deputy Director/Estt. Welfare-II
Railway Board
Phone No. 011-23047204
E-mail Id: rajesh.22sehra@gov.in

DA: As above.

S.No.24

एम. नागराजू
सचिव
M. NAGARAJU
SECRETARY



भारत सरकार
वित्त मंत्रालय
वित्तीय सेवाएँ विभाग
Government of India
Ministry of Finance
Department of Financial Services

D.O. No. 9/9/10/2025-IR

16th January, 2026

Dear Colleague,

I am pleased to inform you that the Department of Financial Services (DFS), Ministry of Finance, has launched the Salary Account Package for all Central Government Employees on 14.01.2026. The package has been developed by all twelve (12) Public Sector Banks (PSBs) as per the advice of this Department, with the objective of providing enhanced financial security, improved service delivery and better banking convenience to the Central Government employees across Ministries/Departments.

2. The Salary Account Package encompasses three core segments – Banking, Insurance and Cards – making it a one-stop financial solution for employees. The major features of the Package are as under:

- Zero-balance salary account with enhanced facilitates
- Free remittances i.e. RTGS/ NEFT/ UPI and cheque book facilities
- Concessional interest rate on housing, education, vehicle and personal loans.
- Waivers on locker rental and loan processing charges
- Personal Accident Insurance up to ₹ 1.50 crore
- Air Accident Insurance up to ₹ 2.00 crore
- Permanent Total & Partial Disability Cover up to ₹ 1.50 crore
- Term Life Insurance benefits up to ₹ 20 lakh, with additional top-up facility
- Comprehensive Health Insurance cover for self/ family with base plan and additional top-up facility
- Enhanced benefits on Debit & Credit Cards

The package offers a comprehensive insurance suite covering life and medical needs, ensuring robust financial protection for employees and their families. The detailed features of the Salary Account Packages offered by all the twelve (12) PSBs are available on the DFS website at the following link: https://financialservices.gov.in/beta/en/page/salary-account-package-central-govt-employees.

3. It is requested that this information may please be disseminated among all officers and staff, including those in attached and subordinate offices. In this regard, an e-banner has also been developed (enclosed in the e-mail) which may be displayed on your Ministry/Department's internal webpage/e-office dashboard/HRM portal, along with a hyperlink to DFS webpage at https://financialservices.gov.in/beta/en/page/salary-account-package-central-govt-employees, for wider awareness among employees.

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जीवन दीप भवन, तृतीय तल, संसद मार्ग, नई दिल्ली-११०००१ / Jeevan Deep Building, 3rd Floor, Parliament Street, New Delhi-110 001
Phone : +91-11-23340222 / 23343478 E-mail : secy-fs@nic.in Website : www.financialservices.gov.in

4. For effective implementation of the packages, banks have been advised to conduct on-site facilitation camps in the premises of Ministries/Departments for account opening and employee assistance under this package. These camps will be organised jointly by banks, in consultation with the concerned Ministry/Department. Employees shall have the choice to select any one of the 12 PSB's salary package for opening their Salary Account, based on their individual preference.

5. It is requested to extend necessary cooperation and facilitate banks to organise such camps within office premises for the benefit of employees.

6. I look forward to your support in ensuring the smooth and effective implementation of this employee-centric initiative across all Ministries and Departments in the country.

With regards,

Yours sincerely,

(M. Nagaraju)

All Secretaries to the Government of India
(As per list enclosed)

1. Ministry of Agriculture and Farmers Welfare, Department of Agricultural Research and Education (DARE)
2. Ministry of Agriculture and Farmers Welfare, Department of Agriculture and Farmers Welfare
3. Ministry of Ayush
4. Ministry of Chemicals and Fertilizers, Department of Chemicals and Petrochemicals
5. Ministry of Chemicals and Fertilizers, Department of Fertilizers
6. Ministry of Chemicals and Fertilizers, Department of Pharmaceuticals
7. Ministry of Civil Aviation
8. Ministry of Coal
9. Ministry of Commerce and Industry, Department of Commerce
10. Ministry of Commerce and Industry, Department for Promotion of Industry and Internal Trade
11. Ministry of Communications, Department of Posts
12. Ministry of Communications, Department of Telecommunications (DOT)
13. Ministry of Consumer Affairs, Food and Public Distribution, Department of Consumer Affairs
14. Ministry of Consumer Affairs, Food and Public Distribution, Department of Food and Public Distribution
15. Ministry of Cooperation
16. Ministry of Corporate Affairs
17. Ministry of Culture
18. Ministry of Defence, Department of Defence
19. Ministry of Defence, Department of Defence Production
20. Ministry of Defence, Department of Defence Research & Development
21. Ministry of Defence, Department of Ex-Servicemen Welfare
22. Ministry of Defence, Department of Military Affairs
23. Ministry of Development of North Eastern Region
24. Ministry of Earth Sciences
25. Ministry of Education, Department of Higher Education
26. Ministry of Education, Department of School Education and Literacy
27. Ministry of Electronics and Information Technology
28. Ministry of Environment, Forest and Climate Change
29. Ministry of External Affairs
30. Ministry of Finance, Department of Economic Affairs
31. Ministry of Finance, Department of Expenditure
32. Ministry of Finance, Department of Investment and Public Asset Management
33. Ministry of Finance, Department of Revenue
34. Ministry of Fisheries, Animal Husbandry & Dairying, Department of Animal Husbandry and Dairying
35. Ministry of Fisheries, Animal Husbandry & Dairying, Department of Fisherics
36. Ministry of Food Processing Industries
37. Ministry of Health and Family Welfare, Department of Health and Family Welfare
38. Ministry of Health and Family Welfare, Department of Health Research
39. Ministry of Heavy Industries
40. Ministry of Home Affairs, Department of Border Management
41. Ministry of Home Affairs, Department of Home
42. Ministry of Home Affairs, Department of Official Language
43. Ministry of Housing and Urban Affairs

44. Ministry of Information and Broadcasting
45. Ministry of Jal Shakti, Department of Drinking Water and Sanitation
46. Ministry of Jal Shakti, Department of Water Resources, River Development and Ganga Rejuvenation
47. Ministry of Labour and Employment
48. Ministry of Law and Justice, Department of Justice
49. Ministry of Law and Justice, Department of Legal Affairs
50. Ministry of Law and Justice, Legislative Department
51. Ministry of Micro, Small and Medium Enterprises
52. Ministry of Mines
53. Ministry of Minority Affairs
54. Ministry of New and Renewable Energy
55. Ministry of Panchayati Raj
56. Ministry of Parliamentary Affairs
57. Ministry of Personnel, Public Grievances and Pensions, Department of Administrative Reforms and Public Grievances (DARPG)
58. Ministry of Personnel, Public Grievances and Pensions, Department of Pension & Pensioners' Welfare
59. Ministry of Personnel, Public Grievances and Pensions, Department of Personnel and Training
60. Ministry of Petroleum and Natural Gas
61. Ministry of Planning
62. Ministry of Ports, Shipping and Waterways
63. Ministry of Power
64. Ministry of Railways
65. Ministry of Road Transport and Highways
66. Ministry of Rural Development, Department of Land Resources (DLR)
67. Ministry of Rural Development, Department of Rural Development (DRD)
68. Ministry of Science and Technology, Department of Biotechnology
69. Ministry of Science and Technology, Department of Science and Technology (DST)
70. Ministry of Science and Technology, Department of Scientific and Industrial Research (DSIR)
71. Ministry of Skill Development and Entrepreneurship
72. Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities
73. Ministry of Social Justice and Empowerment, Department of Social Justice and Empowerment
74. Ministry of Statistics and Programme Implementation
75. Ministry of Steel
76. Ministry of Textiles
77. Ministry of Tourism
78. Ministry of Tribal Affairs
79. Ministry of Women and Child Development
80. Ministry of Youth Affairs and Sports, Department of Sports
81. Ministry of Youth Affairs and Sports, Department of Youth Affairs
82. Department of Atomic Energy
83. Department of Space
84. NITI Aayog
85. President's Secretariat