

**No. AD-91/2/2026-Admin-DoP**  
भारत सरकार/Government of India  
संचार मंत्रालय /Ministry of Communications  
डाक विभाग /Department of Posts  
प्रशासन अनुभाग/Administration Section

डाक भवन, संसद मार्ग/Dak Bhawan, Sansad Marg  
New Delhi: 04.02.2026

**OFFICE MEMORANDUM**

Subject: Salary Account Package for Central Government Employees – regarding.

The undersigned is directed to refer to the Department of Financial Services (DFS) letter dated 16.01.2026 regarding the **Salary Account Package for Central Government Employees**, under which Bank of Baroda has been designated as the Nodal Bank for the Department of Posts. **A copy of brochure shared by Bank of Baroda detailing the products and services under the aforesaid Salary Package is circulated for information of all officers and staffs of this Directorate.**

2. This issues with the approval of the Competent Authority.

Digitally signed by  
PRINCE GARG  
Date: 04-02-2026

(Prince Garg)

Assistant Director General (Admin.)

To:

1. All Officers and Staffs of Postal Directorate, Dak Bhawan- Through e-Office Notice Board.
2. The General Manager, Bank of Baroda (Nodal Bank for Department of Posts).

Copy to:

- i. SO (GA)/SO (C&A)/SO (Admin.) – for record and necessary action.
- ii. Office Copy.



**One Masterstroke. Many Privileges.**

**bob**

## Central Government Employees Salary Account



Instant In-built  
Overdraft up to ₹3 lakhs



Lifetime Free Premium  
Debit & Credit Cards



Free Personal Accident  
Cover up to ₹1.5 Crore



Free Life Insurance Cover  
up to ₹15 Lakhs



Up to 60% Discount  
on Locker Charges



Up to 100% Processing Fees  
Wavier on Retail Loan



Interest Rate Concession  
on Retail Loan



Unlimited Free Services  
(RTGS/NEFT/IMPS,  
Cheque Books & SMS Alerts)

Salary Product Features		Group-C	Group-B	Group-A	
Insurance Cover for Account Holder Only	<b>Personal Accident Death Insurance</b> (Free of cost)	₹ 100.00 Lacs	₹ 120.00 Lacs	₹ 150.00 Lacs	
	<b>Air Accident Insurance</b> (Free of cost)	₹ 100.00 Lacs (Additional)	₹ 120.00 Lacs (Additional)	₹ 150.00 Lacs (Additional)	
	<b>Permanent Total Disability</b> (Free of cost)	PTD is equal to the base PAI Cover, upto ₹ 100 Lacs.	PTD is equal to the base PAI Cover, upto ₹ 120 Lacs.	PTD is equal to the base PAI Cover, upto ₹ 150 Lacs.	
	<b>Permanent Partial Disability</b> (Free of cost)	PPD is upto 75% of the base PAI Cover as per IRDAI guidelines.	PPD is upto 75% of the base PAI Cover as per IRDAI guidelines.	PPD is upto 75% of the base PAI Cover as per IRDAI guidelines.	
	<b>ADD on Covers- Girls Child Education/ Marriage, Air/ Ambulance charges, etc.</b> (Free of cost)	<b>INBUILT FACILITIES WITH PAI</b>			
		<b>Salary Band</b>	<b>Girl Child Marriage (18-25 Years)</b>	<b>Higher Education Cover</b>	<b>ON Duty Cover</b>
Group C		10% additional limit of base PAI maximum INR 10 Lac	10% additional limit of base PAI maximum INR 10 Lac	25% additional limit of base PAI sum insured maximum INR 25.00 Lac	
Group B		10% additional limit of base PAI maximum INR 12.00 Lac	10% additional limit of base PAI maximum INR 12.00 Lac	25% additional limit of base PAI sum insured maximum INR 30.00 Lac	
Group A	10% additional limit of base PAI maximum INR 15 Lac	10% additional limit of base PAI maximum INR 15 Lac	25% additional limit of base PAI sum insured maximum INR 37.50 Lac		
<b>Term Life Insurance Cover</b> (Free of cost)	₹ 10.00 Lacs	₹ 12.50 Lacs	₹ 15.00 Lacs		
<b>Term Life Insurance- Add on Cover</b> (Cost to be borne by A/c holder)	<b>Available</b>	<b>Available</b>	<b>Available</b>		

	<b>Wellness Program/ Benefits / Annual Health Check-up</b>	Online tele/Video Consultation from Practo for the account holder and their dependents (maximum of -6- additional family members)	Online tele/Video Consultation from Practo for the account holder and their dependents (maximum of -6- additional family members)	Online tele/Video Consultation from Practo for the account holder and their dependents (maximum of -6- additional family members)	
	<b>Health/ Medical Insurance Cover</b>	NIL	NIL	NIL	
	<b>Top-Up Health/ Medical Insurance Cover</b>	<b>Available</b>	<b>Available</b>	<b>Available</b>	
<b>Banking</b>	<b>Minimum Balance</b>	<b>Zero</b>	<b>Zero</b>	<b>Zero</b>	
	<b>Instant Overdraft Facility</b>		<b>Group-C</b>	<b>Group-B</b>	<b>Group-A</b>
		<b>Overdraft - Available immediately after</b>	2 Salary credits	1st Salary credit	1st Salary credit
		<b>Amount of Overdraft - Average of (rounded off to '000)</b>	Last -2- salary credit subject to maximum ₹ 100,000	Last Salary credit subject to maximum ₹ 200,000	Last Salary credit subject to maximum ₹ 300,000
		<b>Overdraft is to be adjusted in full</b>	Once in 60 days from date of availment.	Once in 60 days from date of availment.	Once in 60 days from date of availment.
<b>Sweep In -Out facility</b>	Threshold limit ₹ 200000 In multiple of ₹ 10000	Threshold limit ₹ 200000 In multiple of ₹ 10000	Threshold limit ₹ 200000 In multiple of ₹ 10000		
<b>IMPS/ RTGS/ UPI/ SMS Charges</b>	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED		
<b>Free Demand Draft</b>	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED		
<b>Free Cheque Facility</b>	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED		
<b>Concession in Locker Charges</b>	40%	50%	60%		
<b>Concession in Processing &amp; Documentation charges on Housing/ Car/ Education / Personal/ other Retail loan</b>	50% *(Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc).	100% *(Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc).	100% *(Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc).		

	<b>Concession in Rate of Interest on Housing/ Car/ Education/ Personal/ other Retail loan</b>	<b>Available</b>	<b>Available</b>	<b>Available</b>
	<b>Concession in Demat AMC</b>	1st Year AMC is Free	1st Year AMC is Free	1st Year AMC is Free
	<b>Family Banking Benefits</b>	<ol style="list-style-type: none"> <li>Spouse account with Zero Balance &amp; Rupay Platinum Debit Card.</li> <li>PARIVAAR account – maximum of 4 family members zero balance accounts can be linked.</li> </ol>	<ol style="list-style-type: none"> <li>Spouse account with Zero Balance &amp; Rupay Platinum Debit Card.</li> <li>PARIVAAR account – maximum of 4 family members zero balance accounts can be linked..</li> </ol>	<ol style="list-style-type: none"> <li>Spouse account with Zero Balance &amp; Rupay Platinum Debit Card.</li> <li>PARIVAAR account – maximum of 4 family members zero balance accounts can be linked..</li> </ol>
<b>Cards &amp; Offers</b>	<b>Debit Card Variant</b>	Platinum	Select	Select
	<b>Debit Card - Issuance / Annual Maintenance Charges</b>	Issuance and Annual Charges are Waived off	Issuance and Annual Charges are Waived off	Issuance and Annual Charges are Waived off
	<b>No. of Free ATM TXN (in a month)</b>	3 free txns in Metro & 5 free txns in Non-Metro	3 free txns in Metro & 5 free txns in Non-Metro	3 free txns in Metro & 5 free txns in Non-Metro
	<b>Airport Lounge Access on Debit Card {Domestic}</b>	1 per Year	1 per Quarter	1 per Quarter
	<b>Airport Lounge Access on Debit Card {International}</b>	NIL	2 per Year	2 per Year
	<b>Credit Card Variant</b>	RuPay Easy	RuPay Premier	RuPay Eterna
	<b>Credit Card-Issuance / Annual Maintenance Charges</b>	INR 500 (waived off)	INR 1,000 (waived off)	INR 2,499 (waived off)
	<b>Airport Lounge Access on Credit Card {Domestic}</b>	NIL	Complimentary Airport Lounge access (1 Lounge Visit per calendar quarter), subject to spends of ₹ 20,000 in preceding calendar quarter.	Unlimited complimentary domestic airport lounge visits, subject to spends of 40,000 in preceding calendar quarter.

Features of Bank of Baroda Debit Card for Central Govt Employee*				
Offerings	Employee Grade	A	B	C
	Debit Card Variant	Select	Select	Platinum
Healthcare	Free health care checkup	Health check up 1 once per Qtr - Thyrocare / SRL Diagnostic	Health check up 1 once per Qtr - Thyrocare / SRL Diagnostic	-----
Lounge	Access to Domestic and International Airport lounge	DOM - 1 per qtr INTL - 2 per year	DOM - 1 per qtr INTL - 2 per year	DOM: 1 per year
OTT	Free OTT subscription	1 membership per year	1 membership per year	-----
SPA	Free SPA sessions	1 per qtr	1 per quarter	-----
Fitness	Free fitness subscription	1 per qtr (30 days membership - offline workout)	1 per qtr (30 days membership - offline workout)	-----
Golf	Complimentary lessons/ rounds	2 per year	1 per year	-----
Insurance		Personal Accidental - 10 Lakhs	Personal Accidental - 10 Lakhs	Personal Accidental - 2 Lakhs
Concierge		24x7 DOM	24x7 DOM	24x7 DOM

\*Features are subject to change

Features of BOBCARD Credit Card for Central Government Employees*			
Employee Grade	A	B	C
Credit Card Variant	RuPay Eterna	RuPay Premier	RuPay Easy
RuPay Platform	Select	Select	Platinum
Joining Fee/Annual Fee	INR 2,499 (waived off)	INR 1,000 (waived off)	INR 500 (waived off)
Limits	Subject to Internal Policy Guidelines	Subject to Internal Policy Guidelines	Subject to Internal Policy Guidelines
Rewards	3 Reward points for every ₹ 100 spent. 1 Reward Point = ₹ 0.25.	2 Reward points for every ₹ 100 spent. 1 Reward Point = ₹ 0.25	1 Reward points for every ₹ 100 spent. 1 Reward Point = ₹ 0.20
	Select MCCs will not earn any Reward points	Select MCCs will not earn any reward points	Select MCCs will not earn any reward points

Movies	ZOMATO District: Buy one Get one free movie ticket (max. ₹ 250 per card per month)	Not Applicable	Not Applicable
Accelerated Reward Points	5X i.e. 15 Reward points for every ₹ 100 spent on Ecom, International, Dining and Travel	5X i.e. 10 reward points on every ₹ 100 spent on Travel, Dining & Abroad	5X i.e.5 Reward Points on every ₹ 100 spent on Departmental Store & Movies
	(Max. 5000 per statement cycle)	(Max. 2000 RP per month)	(Max. 1000 RP per month)
Milestone Rewards	10,000 Bonus Reward points on spending ₹ 50,000 in first 60 days	500 Reward points on spend of ₹ 5000 in initial 60 days of card issuance.	500 Reward points on spend of ₹ 5000 in initial 60 days of card issuance.
	20,000 Bonus Reward Points on spending ₹ 5,00,000 in a year		
Lounge	Unlimited complimentary domestic airport lounge visits, subject to spends of 40,000 in preceding calendar quarter	Complimentary** Airport Lounge access (1 Lounge Visit per calendar quarter), subject to spends of ₹ 20,000 in preceding calendar quarter	Not Applicable
Insurance	Air Accidental - 1 Crs (subject to tickets purchased from the same card)	Air Accidental - 1 Crs (subject to tickets purchased from the same card)	Not Applicable
	Personal Accidental (rail/Road) - 10 lakhs	Personal Accidental (rail/Road) - 10 lakhs	
Fuel surcharge waiver	Fuel surcharge waiver on txns between ₹ 400 to ₹ 5000 (max. ₹250 per month)	Fuel surcharge waiver on txns between ₹ 400 to ₹ 5000 (max. ₹250 per month)	Fuel surcharge waiver on txns between ₹ 400 to ₹ 5000 (max. ₹ 250 per month)

\*Features are subject to change

**NOTE:**

- Accounts opened and receiving Salary under CGESP can convert the account into Pension Account. In all such cases, PAI cover will continue till the age of 70 years.**
- Joint accounts are allowed as per the existing guidelines. However, the PAI/GTL will be provided to Accounts where Salaried Person is 1<sup>st</sup> Holder only. Further, in case Salaried Account Holder is 2<sup>nd</sup> holder, no benefit will be made available to the Customers. Free Rupay Platinum Debit Card can be allowed to the joint Account holder of CGESP scheme.
- Benefits of Salary Accounts will be available to the Accounts where regular salary is being received. In case Salary in the account is not received for continuous period of -3- months, all the benefits of salary scheme will lapse. Bank can transfer the Account to any scheme code of Bank's choice or mark such account as non-salaried.

T & C Apply

## **Additional Services Offered**

Senior Citizen Saving Scheme (SCSS)

ELSS (Equity linked Saving) Scheme

Wealth management

Gold Monetization Scheme

Floating Rate Savings Bonds, 2020

Tax collection

Prepaid / Forex Card

Full fledged Demat Account

Investment

Sweep facility

Mutual Fund Investment

Public Provident Fund (PPF)

E-Kisan Vikas Patra Scheme, 2014 (EKVP)

Sovereign Gold Bonds (SGB)

Sukanya Samriddhi Yojana (SSY)

National Pension System (NPS)

Health Insurance facility

Life Insurance facility



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