

**भारतसरकार/GOVERNMENT OF INDIA**  
**उत्तर-पूर्वीक्षेत्रविकासमंत्रालय/MINISTRY OF DEVELOPMENT OF NER**  
**उत्तर-पूर्वीपरिषद्सचिवालय/NORTH EASTERN COUNCIL SECRETARIAT**  
**नांग्रिमहिल्स,शिलांग/NONGRIM HILLS, SHILLONG -793003**  
**Website: <https://necouncil.gov.in>**

No.NEC/ADM/MISC/2015/Vol.IV

Dated: 28<sup>th</sup> January, 2026

**परिपत्र /Circular**

**Subject: Salary Account Package for Central Government Employees reg.-**

Please find enclosed herewith the letter dated **22.01.2026** received from the **Ministry of Development of North Eastern Region (DoNER)** and the letter dated **16.01.2026** received from the **Department of Financial Services (DFS), Ministry of Finance** regarding the Salary Account Package for Central Government Employees. The contents of the said letters, which are self-explanatory, are hereby circulated for **strict compliance**.

This issues with the approval of the Competent Authority.

**(L.S. Gangte)**  
**Director (Admn.)**

Memo No.NEC/ADM/MISC/2015/Vol.IV

Dated: 28<sup>th</sup> January, 2026

Copy to:

1. PS to Secretary, NEC.
2. Sr. PS to Planning Adviser, NEC Secretariat, Shillong.
3. PA to Financial Adviser, NEC Secretariat, Shillong.
4. PA to Economic Adviser (E&M), NEC Secretariat, Shillong.
5. All Advisers and Directors of NEC Secretariat, Shillong.
6. Managing Director, NERCORMP, House No. LID 023, Lower Nongrim, Shillong-793003.
7. Managing Director, North East Cane and Bamboo Development Council (NECBDC), G.S. Road, Byrnihat 793101, Assam.
8. Senior Technical Director, NIC- NEC Secretariat, Shillong for uploading the same in the NEC Website.
9. Senior Accounts Officer, Pay & Accounts Office, NEC, Shillong.
10. All Officers and Staff of NEC Secretariat, Shillong.
11. Section Officer (Accounts) & DDO, NEC, Shillong.
12. Guard File.
13. Office Copy.

**(Shekhar Nag)**  
**Section Officer (Admn.)**

NO: Coord-14/30/2017-COORD Sec (109005)  
Government of India  
Ministry of Development of North Eastern Region

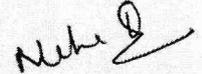
Jodhpur Officer's Hostel,  
India Gate Circle, New Delhi-110003.  
Dated 22th January 2026

**OFFICE MEMORANDUM**

**Subject: Salary Account Package for Central Government Employees reg.**

The undersigned is directed to refer to D.O. letter dated 16th January 2026 received from Department of Financial Services (DFS), Ministry of Finance, on the subject cited above and to forward the same for kind information and necessary action.

2. This issues with the approval of competent authority.



(Neha Dheeman)

Under secretary to the Govt. of India

Email: neha.dheeman@nic.in

To,

- (i). All Officials/Officers (Via E-Office Dashboard)  
(ii) Organizations under MDoNER

Copy to:

- (i) Sr. PPS to Secretary  
(ii) PS to JS (NK)

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

16<sup>th</sup> 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 facilities
- 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

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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 Fisheries
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



वित्तीय सेवाएं विभाग  
DEPARTMENT OF  
FINANCIAL SERVICES

# SALARY ACCOUNT PACKAGE

## FOR CENTRAL GOVERNMENT EMPLOYEES

### FEATURES

#### SURANCE

Personal Accident  
Death : Upto ₹1.5 Cr.

Air Accident: Upto ₹2 Cr.

Term Life Insurance  
upto ₹20 Lakhs

Health Insurance Coverage

#### BANKING

0 Zero Minimum Balance

Instant Overdraft facility

Concession in Rate of interest and  
processing charges on loans

Free IMPS / RTGS /  
UPI / SMS

#### DEBIT AND CREDIT CARDS

Unlimited monthly  
transactions

Nil Annual Maintenance  
Charges

Pharmacy & Health Check  
up vouchers

Enhanced Airport Lounge  
Access

For more details, visit our website at [www.financialservices.gov.in](http://www.financialservices.gov.in)

The banner features a central title 'SALARY ACCOUNT PACKAGE FOR CENTRAL GOVERNMENT EMPLOYEES' in a blue and green gradient box. To the right, it lists benefits under three categories: Insurance, Banking, and Debit and Credit Cards. Logos for 'SALARY' and 'Department of Financial Services' are at the top. A footer provides the website [www.financialservices.gov.in](http://www.financialservices.gov.in).

**SALARY**

विद्यया ऽमृतं भवति  
DEPARTMENT OF  
FINANCIAL SERVICES

# SALARY ACCOUNT PACKAGE

FOR CENTRAL GOVERNMENT EMPLOYEES

INSURANCE	BANKING	DEBIT AND CREDIT CARDS
Personal Accident Death : Upto ₹ 1.6 Cr.	Zero Minimum Balance	Unlimited monthly transactions
Air Accident: Upto ₹ 2 Cr.	Instant Overdraft facility	Nil Annual Maintenance Charges
Term Life Insurance upto ₹ 20 Lakhs	Concession in Rate of interest and processing charges on loans	Pharmacy & Health Check up vouchers
Health insurance Coverage	Free IMPS / RTGS / UPI / SMS	Enhanced Airport Lounge Access

For more details, visit our website at [www.financialservices.gov.in](http://www.financialservices.gov.in)



# SALARY ACCOUNT PACKAGE

FOR CENTRAL GOVERNMENT EMPLOYEES

## FEATURES

### INSURANCE

- Personal Accident Death : Upto ₹1.5 Cr.
- Air Accident: Upto ₹2 Cr.
- Term Life Insurance upto ₹20 Lakhs
- Health Insurance Coverage

### PERKINS

- Zero Minimum Balance
- Instant Overdraft facility
- Concession in Rate of interest and processing charges on loans
- Free IMPS / RTGS / UPI / SMS

### DEBIT AND CREDIT CARDS

- Unlimited monthly transactions
- Nil Annual Maintenance Charges
- Pharmacy & Health Check up vouchers
- Enhanced Airport Lounge Access