

Annexure III

Features of Railway Salary Package (RSP) for regular/ permanent employees of Indian railways

Features	Variant of account				
	Silver	Gold	Diamond	Platinum	Rhodium
Eligibility	Level 1-4	Level 5-7	Level 8-9	Level 10-13A	Level 14 & above
Average basic Pay (Rs.)	31500-44800	51100-78800	83600-93000	98400-166100	177400-225000
Min. Balance	NIL				
Passbook	Available free of cost (charges applicable for duplicate)				
Internet Banking	Available free (third party charges applicable)				
Auto Sweep Facility (On request)	Available (subject to written application)				
Personal Accident Insurance (death) Cover	₹ 100 lakh				
Air Accident Insurance (Death) Cover	₹ 160 lakh				
	(i) If Air ticket has been purchased by debit to Railway Salary Package Account through Debit Card/ Cheque/ Internet Banking or				
	(ii) where ticket is not required to be purchased by the account holder (service/combat chartered aircrafts of Defence forces) or				
	(iii) tickets are provided by the department for official duty.				
Permanent Total Disability Cover	₹ 100 lakh				
Permanent Partial Disability Cover	Up to ₹ 80 lakh				
Purchase protection covers on debit card	₹ 2 lakh				
Group Term Life Ins. Cover	₹ 10 lakh*				
Add-On covers applicable if Personal Accident Insurance (Death) Cover is found admissible	Type of cover				₹ in lakh
	Cost of Plastic Surgery/Burn				Up to 10
	Transportation of Imported Medicine				Up to 5
	Death after Coma after accident (more than 48 hrs)				5
	Air Ambulance Cover				Up to 10
	Child Higher Education Cover (for Graduation) age between 18-25 Year - 25% of entitled PAI cover. (If PAI claim is found admissible).				Up to 8 (For Girl child 10) only one Girl
	Girl Child Cover for Marriage (Age 18-25 Years) - 20 % of entitled PAI Cover (if PAI is found admissible) <u>Maximum 10 Lakh for two girl children (5 lakh each) or ₹ 5 lakh for 1 Girl Child.</u>				Up to 10
	Family Transportation- (cost of travel incurred by immediate 2 family members to reach the place of accident)				Up to 0.50
	Repatriation of mortal remains				Up to 0.50

	Ambulance Charges		Up to 0.50
	Additional Cover, in case of death while performing duties on foreign soil		10
ATM cum Debit Card	RuPay Platinum (free issuance & AMC)	RuPay Select (free issuance & AMC)	
	ATM/Debit card issuance is subject to written application by account holder		
Transactions at ATM	Unlimited Number of free transactions across all SBI ATMs.		
Multi City Cheques	Free 25 Cheque leaves per month (except for bulk requirements)		
Concession in annual locker rent	Nil	50% on applicable rentals (every year)	
Setting up of Standing Instructions within SBI	Free (within SBI)		
RTGS/NEFT Charges	Free (offline)		
Drafts issue Charges	Free (If issued by debit to salary account or "SBI Rishtey" account)		
Family Savings Account - SBI Rishtey Available for Gold and above variant RSP accounts	<ol style="list-style-type: none">1. Type of Account: Regular Savings Bank Account.2. Minimum Balance/ Monthly Average Balance: Nil3. Debit Card: Classic Debit Card (Free, Issuance and AMC)4. Transaction at ATMs: Unlimited free at all SBI ATM network, using debit card issued on "SBI Rishtey" accounts.5. Multi City Cheque: Nil Charge (Except for Bulk Requirement i.e. in excess of 25 leaves in a month)6. NEFT/RTGC Charges: Free (Online), Applicable charges in offline mode.7. Demand Draft Charges: Free, if issued by debit to "SBI Rishtey" account.8. Auto sweep Facility: Multi Option Deposit (MOD) Available (lucrative option to earn higher interest on Saving A/c, subject to written application by account holder.9. SMS Alert Charges: Free10. Annual Locker Rentals: 10% Concession on applicable locker rentals, every year.11. Personal Accidental Insurance: ₹ 5 lakh each for all "SBI Rishtey" A/c holders (except minor account holders)		
Concession in Processing Charges and Relaxation in margin on loan to RSP account holders (Serving regular and permanent employees)			
Home Loan	100% concession in processing fee on applicable rates		
Car Loan	50% concession in processing fee on applicable rate or ₹ 500/- (whichever is more is chargeable) 5% concession in margin money (LTV Subject to maximum of 100% of ex showroom price of the vehicle)		
(SBI Personal Loan) Erstwhile Xpress Credit	50% concession in processing fee on applicable rate		
The account level accidental insurance covers are available till 03.04.2026 and continuation thereafter will be subject to review / renewal of insurance policy. The Term Life insurance cover is available till 21.02.2026 and continuation thereafter will be subject to review / renewal of the insurance policy.			