

सैलरी अकाउंट के फ़ायदों के बारे में जागरूकता सत्र



कार्यक्रम का संक्षिप्त विवरण

राज्य-स्तरीय जागरूकता सत्र

राष्ट्रीय सूचना-विज्ञान केंद्र (एन.आई.सी.), झारखंड राज्य केंद्र, रांची में उप महानिदेशक - सह - राज्य-सूचना विज्ञान अधिकारी के दिशा-निर्देशन में 08 सितंबर 2026 यूनियन बैंक ऑफ इंडिया के प्रतिनिधियों द्वारा एन.आई.सी. झारखंड के अधिकारियों एवं कर्मियों के लिए एक विशेष जागरूकता सत्र आयोजित किया गया। इस जागरूकता सत्र में राष्ट्रीय सूचना-विज्ञान केंद्र, झारखंड राज्य केंद्र, रांची के साथ-साथ राज्य के विभिन्न जिलों में पदस्थापित सभी जिला सूचना-विज्ञान अधिकारी एवं कर्मचारी वीडियो कॉन्फ्रेंसिंग के माध्यम से शामिल हुए। सत्र के दौरान यूनियन बैंक ऑफ इंडिया के प्रतिनिधियों ने सैलरी अकाउंट से संबंधित विभिन्न सुविधाओं एवं लाभों के बारे में विस्तृत जानकारी दी। उन्होंने बताया कि यह सैलरी अकाउंट केंद्र सरकार के कर्मचारियों की आवश्यकताओं को ध्यान में रखते हुए विशेष बैंकिंग सुविधाओं, बीमा, ऋण एवं डिजिटल बैंकिंग सेवाओं के साथ डिजाइन किया गया है।

परस्पर संवाद एवं चर्चा

प्रस्तुतीकरण के उपरांत एक अत्यंत संवादात्मक एवं उपयोगी चर्चा सत्र आयोजित किया गया, जिसमें एन.आई.सी. झारखंड के अधिकारियों एवं कर्मियों ने प्रत्यक्ष तथा वीडियो कॉन्फ्रेंसिंग के माध्यम से सक्रिय रूप से भाग लिया। यूनियन बैंक ऑफ इंडिया के प्रतिनिधियों ने प्रतिभागियों के प्रश्नों का विस्तारपूर्वक उत्तर देते हुए आवश्यक जानकारी एवं मार्गदर्शन प्रदान किया। अधिकारियों एवं कर्मियों को सैलरी अकाउंट से जुड़ी सुविधाओं और प्रक्रियाओं को बेहतर ढंग से समझने में सहायता मिली तथा बैंकिंग सेवाओं के प्रभावी उपयोग से संबंधित उनकी जिज्ञासाओं का समाधान हुआ।



यह कार्यक्रम उप महानिदेशक सह राज्य सूचना-विज्ञान अधिकारी, एन.आई.सी. झारखंड की लगातार कोशिशों का हिस्सा था, जिनका मकसद अधिकारियों और कर्मचारियों के बीच जानकारीपूर्ण और कल्याणकारी बातचीत को बढ़ावा देना है।

Awareness Session on Salary Account Benefits



EVENT OVERVIEW

State-level Awareness Session

An awareness session was conducted by the representatives of Union Bank of India on 08th September 2026 under the direction of the Dy. Director General cum State Informatics Officer (SIO), Jharkhand, for all the officers and staff of National Informatics Centre(NIC), Jharkhand. District officers and staff from across Jharkhand joined seamlessly through video conferencing. During the session, the representatives of Union Bank of India provided an overview of the Salary Account package benefits specifically designed for Central Government employees. It was clarified that the Salary Account package offers a range of banking, insurance, credit and digital banking facilities on preferential terms.

Interactive exchange

Following the presentation, a highly interactive and constructive discussion took place. In-person and virtual attendees actively engaged with the bank representatives. Officers and staff raised pertinent questions regarding account features, transition processes and customized benefits all of which were addressed by the Union Bank team.



The program formed part of the continuing efforts of the Deputy Director General cum State Informatics Officer, NIC Jharkhand, to facilitate informative and welfare-oriented interactions for officers and staff.

DEBIT CARD BENEFITS

Salary Product Features	Group-C (Gross Salary < 70 K)	Group A & B (Gross Salary > 1.20 Lakh/ ₹70 K to 1.20 Lakh)	Group-A (Net Salary > 1.80 Lakh)
Wavier in Debit Card AMC	Free		
Free ATM TXN (in a month)	Unlimited Free		
Debit Card Variant	RuPay Select Debit Card	RuPay Select Debit Card	Elite Metal Debit Card
Airport Lounge Access on ATM	Domestic- 1 per quarter International- 2 Per Year	Domestic- 1 per quarter International- 2 Per Year	Domestic- 4 Per Quarter International- 4 Per Year
Lifestyle Benefits with Debit Card	Basic Health check-up Per Quarter		
	3 Month cure, Fit subscription (Online) per Year for GYM		
	Sony LIV/Amazon Prime/Zee5 subscription Per Year		Amazon prime Subscription per Year
	One Spa session per Quarter (Aroma Thai/Lakme/O2 Spa)		
	₹15,000/- or actual loss for Checked in Baggage Loss		
	One Golf Session Per Quarter		
	₹500 discount on movie ticket per month/₹1500 discount on flight booking per quarter		
	Nil		
	Personal Accident Insurance - 10 Lakh (NPCI) + 5 Lakh (Bank)		

CREDIT CARD BENEFITS

Salary Product Features	Group-C (Gross Salary < 70 K)	Group-B & A (Gross Salary above 70 k to 120 K / > 1.20 Lakh)	Group-A (Net Salary > 1.80 Lakh)
Credit Card Variant (Gross Salary > 5 Lakh a.p.)	RuPay Platinum/Divaa	Unicorn / Divaa (Women)	Unicorn / Divaa (Women)
Credit Card Facility Charges	Platinum - As per chg; Divaa - waived if annual spend > 30K Unicorn - waived if annual spend > 3 Lakh		
Airport Lounge Access on Credit Card- per Quarter	Platinum - Nil Divaa & Unicorn : 2 per Quarter (Domestic), 2 per year (International)		
Other Benefit on Card	PAI-10 Lakh, reward point, OTT, SPA, vouchers, 1% wavier of surcharge on fuel		
Other Benefit on Card	PAI-10 Lakh, reward point, OTT, SPA, vouchers, 1% wavier of surcharge on fuel		

We also offer Insurance products

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BANKING BENEFITS

Salary Product Features	Group-C (Gross Salary < 70 K)	Group A & B (Gross Salary > 1.20 Lakh/ ₹70 K to 1.20 Lakh)	Group-A (Net Salary > 1.80 Lakh)
Minimum Balance	Nil		
Instant Overdraft	90% of 1 month Net Salary (max 50K)	90% of 2 month Net Salary (max 2 lakh)	90% of 2 month Net Salary (max 5 lakh)
Sweep In -Out facility	> 75000 (₹10000)	> 100000 (₹10000)	> 200000 (₹10000)
IMPS/ RTGS/ UPI/ SMS Chg	Free		
Free Demand Draft	Unlimited		
Free Cheque Book	60 p.a.	100 p.a.	
Concession in Locker Charges	25% for first 5 years	50 % till 3rd Year & 25% subsequent 4th & 5th Year	100% for first year and 50% till 5th Year
Concession in HL/ Car/ Education/ Personal loan Processing & Documents charges	100%		
Concession in ROI on HL/Car loan	HL/ Car/ PL - up to 0.10%/ Edu - up to 0.40%		HL/ Car/ PL - up to 0.15%/ Edu - up to 0.50%
Concession in Demat AMC	As per applicable charges		No AMC for 1st Year
Family Banking Benefit	Zero Balance A/c Spouse + 3 members, PAI- ₹2 Lakh		Zero Balance A/c Spouse + 4 members, PAI- ₹2 Lakh
Other	Relationship Manager for Group A, Priority Desk at call centre for group B & A		



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One Account - Multiple Benefits

Central Government Salary Package (CGSP)



Union Bank of India Salary Package, specially crafted for
the esteemed Central Government Employees - combining premium
benefits with unmatched convenience."

Benefits

Health Insurance Cover	Flexi Fixed Deposit feature
Life Insurance Cover	Concessional Locker Facility
Accidental/Air Accident Insurance	Instant Overdraft
Concessional Retail Loans	Lifestyle benefit with RuPay Card

Lifestyle Benefits

Lounge access at Airports	Gym Membership
OTT Subscription	Spa/Golf Session
Discount on Movie/Flight Ticket	Health Checkup

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INSURANCE BENEFITS

Salary Product Features	Group-C (Gross Salary < 70 K)	Group A & B (Gross Salary > 1.20 Lakh/ ₹70 K to 1.20 Lakh)	Group-A (Net Salary > 1.80 Lakh)
Group Medical Insurance (cost by Bank/ A/c holder)	1 Lakh cover (at bank cost)		
Top-Up Group Medical Insurance (cost by A/c holder)	30 / 3 lac @ ₹2117 + GST (2A+2C)		
Personal Accident Death Insurance	75 Lakh	100 Lakh	150 Lakh
Air Accident Insurance	100 Lakh	200 Lakh	200 Lakh
Permanent Total Disability	Up to 75 Lakh	Up to 100 Lakh	Up to 150 Lakh
Permanent Partial Disability	Up to 75 Lakh	Up to 100 Lakh	Up to 150 Lakh
ADD on Covers- Girls Child education/ marriage, Air/Ambulance charges, etc.	Child Education - ₹6 Lakh, Air Ambulance-6 lakh, Repatriation of mortal- ₹0.20 Lakh, Transportation of Imported Medicine - ₹2 Lakh, Cost of Plastic surgery - ₹2 Lakh, Family Transportation to reach place of accident - ₹0.20 Lakh		
Term Life Insurance-Bank Cost	10 Lakh	20 Lakh	20 Lakh
Term Life Insurance - A/c holder Cost	Up to 30 Lakh (Voluntary Basis)		
Wellness Program/ Benefits Annual Health Check-up	Hospi Cash ₹1000 / Day up to 30 Day	Hospi Cash ₹3500 / Day up to 30 Day- Max 1 Lakh	