

**GOVERNMENT OF ANDHRA PRADESH  
INSTITUTIONAL FINANCE**

**Circular Memo No.2745769**

**Dated: 03.07.2025**

Sub: Public Services - Memorandum of Understanding with State Bank of India - State Government Salary Package (SGSP) - Certain instructions issued - Regarding.

Ref: Memorandum of Understanding with State Bank of India - State Government Salary Package (SGSP), Dated: 20.03.2025.

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In the reference cited, the Principal Secretary, Finance Department, Govt of Andhra Pradesh has executed Memorandum of Understanding with the State Bank of India for the Regular Employees of the State Government under SGSP package (Features of SGSP is enclosed).

2. This is for necessary information.

**RONALD ROSE DINAKARAN  
SECRETARY TO GOVERNMENT (B&IF)**

To

All Special Chief Secretaries/ Principal Secretaries/Secretaries of the Secretariat Departments.

All the Head of the Departments in the State.

All the District Collectors in the State.

All the DDO's in the State (Through the concerned HODs/Controlling Officers).

The Director of Treasuries and Accounts, Andhra Pradesh, Mangalagiri.

The Pay and Accounts Officer, Andhra Pradesh, Mangalagiri.

**// FORWARDED:: BY ORDER //**

  
**SECTION OFFICER**

# STATE BANK OF INDIA

## Features of State Government Salary Package (SGSP)

(Annexure – I)

Variants (CBS Product Code)	Rhodium (10291581)	Platinum (10291461)	Diamond (10291451)	Gold (10291441)	Silver (10291431)
Eligibility (Net Monthly Salary Credit)	> ₹2 lakh	> ₹1 lakh to ₹2 lakh	> ₹ 50,000/- up to ₹ 1 lakh	> ₹ 25,000/ up to ₹ 50,000/-	> ₹ 10,000/- up to ₹ 25,000/-

Min. Balance	Nil				
Complementary Personal Accident Insurance (Death)	₹ 100 lakh				
Complementary Air Accident Insurance (Death)	₹ 160 lakh				
Permanent Total Disability (PTD) Cover	Up to ₹ 100 lakh				
Permanent Partial Disability (PPD) Cover	Up to ₹ 80 lakh				
Group Term Life Insurance	₹ 10 lakh				
Super Top-Up health Insurance	In association with Bajaj Allianz General Insurance Co Ltd. on individual payment basis Premium table (including Tax) with Sum Insured and deductibles is as below.				
	Sum Insured/ Deductible	1A (Premium ₹)	2A (Premium ₹)	2A+1C (Premium ₹)	2A+2C (Premium ₹)
	15 Lac/ 2 lac	1,623/-	1,763/-	1,843/-	1,995/-
	30 Lac/ 3 Lac	2,056/-	2,229/-	2,332/-	2,495/-
Add-On insurance Covers	<p>a) Cost of Plastic Surgery in Burn cases: Maximum ₹10 Lakh</p> <p>b) Transportation of Imported Medicine: Maximum ₹5 Lakh</p> <p>c) Death in coma (more than 48 hours) after accident: ₹ 5 lakh</p> <p>d) Air Ambulance: Maximum ₹ 10 Lakh</p> <p>e) Child Higher Education Cover (for Graduation) age between 18-25 Year – 25% of entitled PAI cover: Up to ₹ 8 lakh (For Girl child up to ₹10 lakhs)</p> <p>f) Girl Child Cover for Marriage (Age 18-25 Years) – 20 % of entitled PAI Cover, Maximum ₹10 Lakh for two girl children (up to ₹5 lakh each).</p> <p>g) Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum ₹ 50,000</p> <p>h) Repatriation of mortal remains: Maximum ₹ 50,000</p> <p>i) Ambulance charges: Maximum ₹ 50,000</p> <p>j) Additional Cover for all Salary Packages, death while performing duties on foreign soil. ₹ 10 lakh.</p>				



## ADDITIONAL BENEFITS UNDER STATE GOVERNMENT SALARY PACKAGE (CSP)

(Annexure – II)

Variants (CBS Product Code)	Rhodium (10291581)	Platinum (10291461)	Diamond (10291451)	Gold (10291441)	Silver (10291431)
Concession in locker charges	50%			Nil	
Multi City Cheques	25 Cheque Leaves free per month (except for bulk requirement)				
RTGS/NEFT Charges	Waived through online channel for all variants; Offline transactions waived for Diamond, Platinum & Rhodium Variants.				
Setting up Standing Instructions (Within SBI)	Free				
Charges for issue of Demand Draft	Waived for unlimited number of drafts, if debited through salary account				
A T M cum Debit Card	Free International RuPay Select Rhodium Debit Card	Free International RuPay Select Platinum Debit Card	Free International RuPay Platinum Diamond Debit Card	Free International RuPay Platinum Gold Debit Card	Free International RuPay Platinum Silver Debit Card
Transactions at any Bank ATMs	Free unlimited number of transactions in India				
Debit Card issuance and AMC	Free (T&C Apply as per MoU)				
Auto Sweep Facility (Available only on customers request)	Threshold Amount: ₹ 35,000/- TDRs/STDRs to be created for a minimum amount of ₹ 10, 000/- (and in multiples of ₹ 1, 000) in any one instance				

**SBI RISHTHEY: Family Savings account for up to 4 family members (any 4 amongst, Spouse, Children, Parents & Siblings) of Gold and above variant salary account holders**

### Benefits under "SBI Rishtey"

1. Type of Account: **Regular Savings Bank Account**
2. Minimum Balance/ Monthly Average Balance: **Nil**
3. Debit Card: Classic Debit Card (**Free**, Issuance and AMC)
4. Transaction at ATMs: **Unlimited free** at all bank ATM network, using debit card linked to "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 "Rishtey" account
8. **Auto Sweep Facility: Available** (lucrative option to earn higher interest on Saving A/c)
9. SMS Alert Charges: **Free**
10. Annual Locker Rentals: **10% Concession** on applicable locker rentals, **every year**
11. **Personal Accidental Insurance: ₹ 5 lakh** each for all "Rishtey" A/c holders (except minors)



**Benefits associated with RuPay Debit Card# (State Government Salary Package-SGSP)**

Account Variant →	Platinum & Rhodium	Diamond	Gold	Silver
Card Variant →	RuPay Select	RuPay Platinum	RuPay Platinum	RuPay Platinum
Health Checkup	Once in a year	NA	NA	NA
MakeMyTrip	Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a Quarter	Flat 10% Instant(up to INR 1500); No Min purchase; Once in a Quarter	Flat 10% Instant (up to INR 1500); No Min purchase; Once in a Year	NA
Amazon Prime	Full Year Subscription	Full Year Subscription	Full Year Subscription	NA
Gym membership	One month offline or 3-month online subscription	NA	NA	NA
SPA	Once in a year	NA	NA	NA
Lounge	3 Free visits a Quarter	2 Free visits a Quarter	1 Free visit a Quarter	1 Free visit a Quarter
Golf	Once in a year	NA	NA	NA
Cab aggregator	Once in a year	NA	NA	NA
Swiggy One	3-month membership once in a year	3-month membership once in a year	3-month membership once in a year	NA
Book My Show	INR 250 off on purchase of min 2 tickets; once in a quarter	INR 250 off on purchase of min 2 tickets; once in a quarter	INR 250 off on purchase of min 2 tickets; once in a quarter	NA
Personal Accident & Permanent Disability Insurance	₹ 10 lac	₹ 10 lac	₹ 2 lac	₹ 2 lac
Air Accident Insurance	₹ 100 lac	₹ 50 lac	₹ 50 lac	NA
Purchase Protection	₹ 2 lac	₹ 2 lac	₹ 2 lac	NA
Swiggy Offer	₹ 100 per month per card	NA	NA	NA
Amazon Offer	₹ 100 per month per card	NA	NA	NA