

दिल्ली विकास प्राधिकरण
लेखा (मुख्य) शाखा
बी- 215ए, बी-ब्लॉक, द्वितीय तल,
विकास सदन, आई.एन.ए.,
नई दिल्ली-110023



DELHI DEVELOPMENT AUTHORITY
ACCOUNTS (MAIN) BRANCH
B-215A, B-Block, 2ND Floor,
Vikas Sadan, I.N.A.,
New Delhi-110023

No.: F6(21)2024-25/A/Cs(M)/DDA/Misc./383

Date: 25/11/2025

CIRCULAR

This circular is to bring to notice that DDA has signed a Memorandum of Understanding dated 10th October 2025, with the State Bank of India, for extending the Central Government Salary Package (CGSP) by the Bank for all employees of DDA. The benefits of the CGSP for DDA Employees primarily relate to-

1. Enhanced Insurance Coverage for self and family
2. Attractive interest rates on personal loans for DDA Employees
3. Concession in locker charges
4. Discount on brokerage rates for Demat account
5. Zero Balance savings account for upto four family members
6. Concession in loan processing charges

The Brochure explaining the benefits provided to the employees under the CGSP has been enclosed herewith.

In this regard, if an employee wishes to avail the CGSP, then they can open a salary account with SBI, while those employees with an existing SBI bank account can convert their account into a salary account.

For any clarification, kindly contact Ms. Indu Kushwaha, Branch Manager, SBI, Contact No.-9868351967

Encl: As mentioned above

Nupur 25/11/2025
Accounts Officer (A/Cs (Main))

Copy to: -

1. FM, DDA for kind information please
2. Commissioner (P), for kind information please
3. CAO, DDA for kind information please
4. All HODs with the request to disseminate the information to their staff
5. DD (Systems) with the request to upload this Circular on the official website of DDA and to mail this circular to every employee of DDA

Nupur 25/11/2025
Accounts Officer (A/Cs (Main))

Special salary package for DDA Employees

	Rhodium	Platinum	Diamond	Gold	Silver
Product Code	1096 1461	1096 1461	1096 1451	1096 1441	1096 1431
Salary band (Net)	> Rs.2,00,000	> Rs.1,00,000 – Rs.2,00,000	> Rs.50,000 – Rs.1,00,000	> Rs.25,000 – Rs.50,000	Rs.10,000 - 25,000
Minimum Balance	Nil				
Permanent Accidental Insurance (PAI)	₹ 100 Lakhs				
Air Accidental Insurance (AAI)	₹ 160 Lakhs				
Permanent Total Disability (Cover)	₹ 100 Lakhs				
Permanent Partial Disability (PPD) Cover	₹ 80 lakh				
Term Life Insurance	₹ 10 Lakhs				

Attractive interest rate for personal loan for DDA employees

For more information contact : Branch Manager
Ms. Indu Kushwaha - 9868351967

Concession in locker charges	50 %		NA	
Purchase Protection	Upto ₹ 02 Lakhs			NA
Additional PAI Cover on ATM-Debit Card (RuPay Card)	₹ 10 lakh (with POS condition 45 days)			
Additional Air Accident Insurance Cover on ATM-Debit Card (RuPay Card)	₹ 100 lakh (with POS condition 45 days)	₹ 50 lakh (with POS condition 45 days)		NA
ATM Cum Debit Card Free	New Age feature rich RuPay Card			
OTT Benefits	Free yearly Amazon Prime Subscription			NA
Food Aggregator	Free 3-month membership - Swiggy One			NA
Domestic Lounge Access	3 free visits per quarter	2 free visits per quarter	1 free visits per quarter	
International Lounge Access	Up to 3 free visits per year	NA		
Movie Tickets	Up to INR 250 off on BookMyShow (per quarter)			NA
Travel (MakeMyTrip)	Flat 10% Instant Discount (up to Rs 1500) once in a Quarter		Flat 10% Instant Discount(up to Rs 1500) once a year	NA
GYM Membership	1 month offline/ 3 month online	NA		
GOLF/SPA	once a year	NA		
Health check-up	1 free checkup per year	NA		

Credit Card offering powered by SBI Card	Nil Joining fees & spend based reversal of annual charges		
Demat Offerings	• Demat A/C offering with Salary A/C powered by SBI Securities • Discount on brokerage rates		
Charges for issue of Demand Draft	Waived for unlimited number of drafts, if debited through salary account		
Other Banking Benefits	• Zero Balance (No minimum balance required) • Free unlimited debit card withdrawals from SBI & other banks' ATMs • NEFT/ RTGS charges: Completely free • Free 25 cheque leaves per month • Free Setting up Standing Instructions (Within SBI)		
Rishtey Family Saving Account	A Zero balance saving account for up to 4 family members, for all Gold and above variant accounts, which offers • Issuance of free Debit Card • Free SMS • Free Multicity Cheque Book • Free RTGS/NEFT • Free DD Issuance • PAI Cover of ₹ 5 lakh to each adult family member (5 x 4 =20 lakh) • 10% concession in annual locker rent		
Passbook	Available for all accounts, Free updating at Non-Home Branches		
Debit Card issuance and AMC	Free Free Debit card for joint account holder		
Transactions at any Bank ATMs	Free unlimited number of transactions across all bank networks		
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		
Concession in loan Processing charges	• SBI Personal loan (erstwhile Xpress Credit): 50% • Home Loan: 100% (Charges for TIR, Valuation etc. to be recovered from customer) • Car Loan: 50% or Min. ₹ 500 (Whichever is higher) • Education Loan : No Collateral upto ₹ 7.50 lakh in India		
Concession in Margin Money on Car Loan	5% Concession subject to maximum 100% LTV of ex showroom price of vehicle		
ADD ON COVERS FOR ALL VARIANTS (Applicable in Case Eligible PAI* Claims on Accidental Death)	Cost of Plastic Surgery Burn cases		Up to ₹10 lakh
	Transportation of Imported Medicine		Up to ₹ 5 lakh
	Death after Coma after accident (more than 48 hrs)		₹ 5 lakh
	Air Ambulance Cover		Up to ₹ 10 lakh
	Child Higher Education Cover (Age 18-25 Years)	Male Child	Up to ₹ 8 lakh
		Girl Child	Up to ₹10 lakh
	Girl Child Cover for Marriage (Age 18-25 Years) Max for two girl children (₹ 5 lakh each)		Up to ₹ 10 lakh
	Family Transportation		₹ 50,000/-
	Repatriation of mortal remains		₹ 50,000/-
	Ambulance Charges		₹ 50,000/-
	Additional Cover for all variants, death while performing duties on foreign soil		₹ 10 lakh

* T&C Apply, for details please visit Bank's website-<https://bank.sbi>

RuPay Debit Cards: Features for DDA Employees

Package	Silver	Gold	Diamond	Platinum & Rhodium
Base Card Variant	Rupay Platinum	Rupay Platinum	Rupay Platinum	RuPay Select
URL for availing benefits	https://rupayplatinum.truztee.com/#/offers			https://rupayselect.truztee.com/#/offers
Health Checkup	Not Available			Once in a year
MakeMyTrip	Not Available	Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a year	Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a Quarter	Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a Quarter
Amazon Prime	Not Available	Full Year Subscription	Full Year Subscription	Full Year Subscription
Gym membership	Not Available			One month offline or 3-months online subscription
SPA	Not Available			Once in a year
Lounge	1 free visit a quarter	1 free visit a quarter	2 free visits a quarter	3 free visits a quarter (domestic) 1 free visit a quarter (international)
Golf	Not Available			Once in a year
Cab aggregator	Not Available			Once in a year
Swiggy One	Not Available	3-months membership once in a year	3-months membership once in a year	3-months membership once in a year
Book My Show	Not Available	250 off on purchase of min 2 tickets; once in a quarter	250 off on purchase of min 2 tickets; once in a quarter	250 off on purchase of min 2 tickets; once in a quarter
Personal Accident & Permanent Total Disability Insurance	10 lakh	10 lakh	10 lakh	10 lakh
Amazon Offer	Not Available			100 per month per card
Swiggy Offer	Not Available			100 per month per card
Air Accident Insurance	Not Available	50 lakh	50 lakh	1 crore
Purchase Protection		2 lakh	2 lakh	2 lac

Terms and conditions along with how to avail aforementioned features are available at RuPay microsites. All the features will be available to the customers holding RuPay debit cards eligible for mentioned benefits via the above URLs wherein they will be required to register themselves, login and avail the benefits.

*T & C apply; benefits gets reinstated and accrue every year till card validity. Offers subject to change without prior intimation at Bank's discretion.

Special Health package for DDA employees

SSI Group's Group Medication Sapphire plan is specifically designed for individuals having corporate Salary account with SBI Bank and provides coverage for medical expenses, ensuring you can afford the best quality of healthcare for you and your loved ones.

WHO CAN BUY THIS POLICY?

This policy can be bought by any individual for self and family having Salary package account with State Bank of India aged between 18 and 65 years.

WHAT ARE THE KEY FEATURES?

- Investigation Hospitalization
- ATU/SB Treatment
- Flat Premium for Family
- Various Family Combinations Available
- Options for Sum Insured: 2 lakhs, 3 lakhs, 5 lakhs

WHAT DOES THIS POLICY COVER?

- Hospitalization:** Covers medical expenses incurred during admission in hospital beyond 24 hours
- Day Care Treatment:** Medical Expenses covered up to Sum Insured
- Pre-hospitalization:** Medical Expenses: Covered prior to 60 days of hospitalization
- Post-hospitalization:** Medical Expenses: Covered up to 90 days post hospitalization
- Modern Treatment:** Medical Expenses covered up to 50% of Sum Insured
- Alternative Treatment:** Medical Expenses covered up to Sum Insured
- Domiciliary Hospitalization:** Medical Expenses covered up to 20% Sum Insured
- Emergency Ground Ambulance:** Covers expenses up to the limit of ₹20,000 per hospitalization

WHAT IS THE WAITING PERIOD?

Initial waiting period	30 days
Pre-existing Disease	24 months
Specific disease (Diabetes)	24 months

WHAT IS NOT COVERED UNDER THIS POLICY?

Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:

- Investigation & Evaluation
- Rest, Cure, rehabilitation, and respite care
- Obesity/Weight Control
- Change of Gender treatments
- Cosmetic or plastic Surgery
- Hazardous or Adventure sports
- Breach of law
- Excluded Providers

WHAT IS THE MINIMUM AND MAXIMUM ENTRY AGE LIMIT?

Minimum (ADULT)	18 years
Maximum (ADULT)	65 years
Minimum (CHILD)	91 DAYS
Maximum (CHILD)	25 YEARS
FAMILY DEFINITION	Self (Marital), Spouse and Maximum 2 children

WHAT ARE THE SUM INSURED OPTIONS AVAILABLE?

- 2 Lakhs
- 3 Lakhs
- 5 Lakhs

WHAT IS THE TENURE OPTION AVAILABLE?

Annual

WHAT ARE THE RENEWAL CONDITIONS?

- This Policy may be renewed by mutual consent every year.
- If renewed, the renewal premium must be paid to the insurer on or before the expiry date or renewal date.
- Renewability is subject to premium payment for this policy would be processed through SBI Salary account.
- A Grace Period of 30 days is allowed for renewal of the policy. This will be counted from the day immediately following the premium due date.
- During the Grace Period a payment can be made to renew/continue the Policy without losing any benefit.
- Continuity of coverage will be given only if premium is received on time. Coverage is not available for the period for which no premium is received.

Rate chart classic

RATE CHART (All amounts are in INR)

FAMILY COMBINATION		RENEWAL RATES (INCLUSIVE OF GST)		
		2 LAKHS	3 LAKHS	5 LAKHS
2A + 2C		₹4,507	₹4,899	₹5,977
2A + 1C		₹3,697	₹4,018	₹4,902
2 ADULTS		₹3,193	₹3,471	₹4,235
1 ADULT		₹1,983	₹2,155	₹2,629
1A + 1C		₹2,221	₹2,414	₹2,945
1A + 2C		₹2,487	₹2,703	₹3,298
RENEWAL RATES FOR ABOVE 65 YEARS AGE (Applicable as per Renewal Terms only)				
FAMILY COMBINATION		PER FAMILY RATES (INCLUSIVE OF GST)		
		2 LAKHS	3 LAKHS	5 LAKHS
2A + 2C		₹8,280	₹8,999	₹10,979
2A + 1C		₹6,791	₹7,381	₹9,005
2 ADULTS		₹5,866	₹6,316	₹7,779
1 ADULT		₹3,642	₹3,959	₹4,830
1A + 1C		₹4,079	₹4,434	₹5,409
1A + 2C		₹4,569	₹4,966	₹6,038

Rate chart SUPER TOP-UP

RATE CHART (All amounts are in INR)

FAMILY COMBINATION		PER FAMILY RATES (INCLUSIVE OF GST)			
		2 LAKHS	3 LAKHS	5 LAKHS	7 LAKHS
2A + 2C		₹1,400	₹1,508	₹2,020	₹2,409
2A + 1C		₹1,177	₹1,257	₹1,681	₹2,129
2 ADULTS		₹1,013	₹1,109	₹1,396	₹2,004
1 ADULT		₹1,141	₹1,219	₹1,540	₹2,191
1A + 1C		₹1,101	₹1,211	₹1,541	₹2,179
1A + 2C		₹1,088	₹1,201	₹1,538	₹2,189
RENEWAL RATES ABOVE 65 YEARS OF AGE (Applicable as per Renewal Terms only)					
FAMILY COMBINATION		PER FAMILY RATES (INCLUSIVE OF GST)			
		2 LAKHS	3 LAKHS	5 LAKHS	7 LAKHS
2A + 2C		₹3,439	₹3,671	₹5,124	₹6,104
2A + 1C		₹3,157	₹3,347	₹4,644	₹5,311
2 ADULTS		₹3,217	₹3,423	₹4,686	₹5,470
1 ADULT		₹3,041	₹3,180	₹4,111	₹4,886
1A + 1C		₹3,117	₹3,268	₹4,396	₹5,171
1A + 2C		₹3,116	₹3,268	₹4,342	₹5,137