

**GOVERNMENT OF NAGALAND
FINANCE DEPARTMENT
(GENERAL BRANCH)**

OFFICE MEMORANDUM

NO.FIN/GEN-SBI/8/2012

Kohima, dated the 8th December 2025

Sub: State Government Salary Package (SGSP) – Enhancement in Features.

In continuation of this Department's OM No. FIN/GEN-SBI/8/2012/120 dt. 8th May 2025 on the subject cited above, the undersigned is directed to forward herewith the key benefits/features to be provided under State Government Salary Package (SGSP), alongwith the procedure for availing the benefits of SGSP.

Enclosed: As Stated.

Sd/-

KESONYU YHOME, IAS


Finance Commissioner, Govt. of Nagaland

NO.FIN/GEN-SBI/8/2012

Kohima, dated the December 2025

Copy to:

1. The Commissioner & Secretary to the Governor of Nagaland, Kohima.
2. The Principal Secretary to the Chief Minister, Nagaland, Kohima.
3. The Sr. P.S/P.S to all Ministers, Nagaland, Kohima.
4. The Deputy Secretary to the Chief Secretary, Nagaland, Kohima.
5. The Addl. Chief Secretaries/Principal Secretaries/ Commissioner & Secretaries/ Secretaries to the Government of Nagaland.
6. The Secretary-in-Charge, Nagaland Legislative Assembly.
7. The Secretary, N.P.S.C.
8. All Heads of Departments, Government of Nagaland.
9. The Senior Computer Programmer, Computer Cell, Finance Department for uploading in the Finance Department website.
10. Office copy/guard file.


8/12/2025

(ABEINUO JASMINE ASHAO)

Under Secretary to the Govt. of Nagaland

Key Features/Benefits of SGSP

Salary Package Variants

Variant	Net Salary Range (Monthly)
Silver	₹10,000 - ₹25,000
Gold	> ₹25,000 - ₹50,000
Diamond	> ₹50,000 - ₹100,000
Platinum	> ₹100,000 - ₹200,000
Rhodium	₹200,000

Key Insurance Benefits:

1. Accidental Insurance Cover - ₹ 1 Crore
2. Air Accidental Insurance Cover – upto ₹ 2.1 crore
3. Permanent Total Disability – upto ₹ 1 crore
4. Permanent Partial Disability – upto ₹ 80 lakh
5. Group Term Life Insurance – upto ₹ 10 lakh

Additional Benefits:

1. Child Education Benefit (linked to admissibility of Personal Accident Insurance (death) cover.
2. Girl Child Marriage Benefit (linked to admissibility of Personal Accident Insurance (death) cover.
3. Add-on covers: Burns/plastic surgery, import of medicines, ambulance charges, transportation of mortal remains.

SBI RISHTEY Coverage:

1. RISHTEY Family Savings Account for up to 4 family members.
2. Each member receives Personal Accidental Insurance Cover of ₹5 lakh.

Action Required for Government Employees:

1. Verify account status with bank for **SGSP** coverage.
2. Ensure correct **SGSP** variant based on net salary.
3. In case of accidental death/disability, approach Finance Department/P & AR Department Nodal.
4. Contact No. for assistance - +91 9863582066

How to Avail the Benefits of SGSP

For Existing SBI Customers:

1. Submit a request letter to your home branch.
2. Attach proof of employment (Service ID, Pay Slip).
3. Request for conversion of Savings Account to **SGSP**.

For Non-SBI Account Holders:

1. Visit the nearest SBI branch.
2. Fill out the Account Opening Form (AOF).
3. Provide KYC documents (Aadhaar, PAN) & Employment Proof for **SGSP** tagging.

Note: Letter Specimens attached at **Annexure I & Annexure II** for conversion of sb account to **SGSP** account, Undertaking from all SGSP account holders, Undertaking for Conversion Sharing of Personal data with Third Parties and **Annexure III** for Issuance of No Dues Certificate to transfer SGSP account with SBI to another bank.

Annexure-I

Application –cum-undertaking to be taken from all account holders, whether new or existing (converting sb accounts toSP)

The Branch Manager

State Bank of India.....Branch

Madam/Dear Sir,

STATE GOVT SALARY PACKAGE

(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO SGSP ACCOUNT AND

(2) UNDERTAKING FROM ALL SGSP ACCOUNT HOLDERS, NEW AND CONVERTED

1. I maintain a SB account with your branch and the account number is _____/ I intend to open a new SALARY PACKAGE Account. I am presently employed as _____ with _____, my personnel Number is _____ and my Date of Birth is _____. My mobile number is _____. My present address is appended below which may please be incorporated in your records for which I am enclosing a certificate issued from the unit and request you to accept it for satisfying the KYC norms as prescribed by your bank, along with other KYC document(s) as prescribed by the RBI.

(strike out if not applicable, in case of existing customers)

2. In this connection, I request that my existing SB account number be converted into a SGSP account with all its special features.

(strike out if not applicable, in case of new customers)

3. I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately.

4. Since I am presently posted at / is being posted to _____ I request that my account should be transferred to _____ Branch of SBI for ease of operation.

(strike out if not applicable)

5. I hereby undertake that I shall obtain a 'No Dues Certificate' from SBI in case I desire to shift my account to any other Bank for credit of Salary. I further undertake that I shall not seek to change my Salary Bankers from SBI unless I have liquidated all loans outstanding with SBI.

Address: _____

Yours faithfully,

Date:
Place:

Name:
Rank/ Designation:
Address:

Annexure -II

Application-cum-undertaking to be taken from all account holders new / existing / applying for conversion

The Branch Manager

State Bank of India...

.....Branch

.....

Madam/Dear Sir,

STATE GOVT SALARY PACKAGE

(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO SALARY PACKAGE ACCOUNT AND

(2) UNDERTAKING FROM SALARY PACK ACCOUNT HOLDERS FOR CONVERSION SHARING OF PERSONAL DATA WITH THIRD PARTIES

1. I maintain a SB account with your branch. My account number is _____ I am presently employed in as at I am enclosing Service Certificate issued from the office / salary slip and request you to accept it for satisfying the norms as prescribed by the Bank, along with other KYC document(s).

2. In this connection, I request that my existing SB account be converted into eligible Salary Package account. I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately.

3. I hereby undertake that I shall obtain a 'No Dues Certificate' from SBI in case I desire to shift my account to any other Bank for credit of Salary. I further undertake that I shall not seek to change my Salary Bankers from SBI unless I have liquidated all loans outstanding with SBI.

4. I hereby give my consent to SBI to share my personal data with the companies/ entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features.

Yours faithfully,

(Signature)

Date :
Place:
Address:

Name :
Mob. No. :

Annexure-III

The Branch Manager
State Bank of India
_____ Branch

Acknowledged Receipt

.....
(Signature of Branch Manager with
Signature Number and Branch Stamp)

Date of Receipt
.....

Madam/Dear Sir,

**REQUEST FOR ISSUANCE OF NO DUES CERTIFICATE TO TRANSFER SALARY PACKAGE
ACCOUNT WITH SBI TO ANOTHER BANK**

1. I maintain a SGSP account with your branch and the account number is _____. I am presently employed as _____ with State Government of Nagaland and my service Personnel Number is _____. My present address is _____

2. I request you to issue me a No Dues Certificate as I desire to change my salary Bank from where I draw my monthly salary i.e. SBI _____ Branch to _____ Bank for the following reason: _____

3. I further declare that I have no loan(s) outstanding with SBI nor I have stood as guarantor for any loans sanctioned by SBI at my request to others.

Yours faithfully,

Date:

Place:

Name:
(With Rank)
Address:

To be submitted to the Bank in duplicate and acknowledgement obtained from the Branch Manager/ Authorized signatory of SBI in the second copy, duly stamped including date of receipt by the Bank and signature number of the Bank signatory.