GOVERNMENT OF ASSAM
FINANCE DEPARTMENT
JANATA BHAWAN, DISPUR, GUWAHATI-06

ECF. 753980/16 Dated Dispur 07-02-2026

Expression of Interest (EOI) is invited from eligible Banks / NBFCs and facilitation / technology service providers for empanelment to facilitate Salary Advance (one month net salary) and Salary Credit (2–12 months of net salary) for serving Government employees of Assam.

Publication Date: 07.02.2026

Last Date: 17.02.2026 (Time: Upto 16:00 Hours)

Detailed EOI document is available on the Finance Department website and State Public Procurement Portal.

Government of Assam reserves the right to accept or reject any or all proposals, without assigning any reasons and without incurring any liability.

Email for correspondence: sup-procurement@assam.gov.in

Digitally signed by
GAYATRI DEVIDAS HYALINGE
Date: 07-02-2026 13:20:24

(Gayatri Devidas Hyalinge, IAS)
Joint Secretary to the Govt. of Assam,
Finance Department & APD, AS-CFMS

Government of Assam

Finance Department

EXPRESSION OF INTEREST (EOI)

For Empanelment of Scheduled Commercial Banks, RBI-registered NBFCs and Eligible Facilitation / Technology Service Providers for facilitation of Earned Salary Advance and Salary-linked Credit for Regular Government Employees of Assam

1. Key Dates

- **Date of Publication of EOI:** 07 February 2026
- **Pre-bid Meeting:** 10th February 2026 at 11:00 AM at the following link:

  https://meet.google.com/ift-xspv-coj
- **Last Date for Submission:** 17th February 2026 (up to 16:00 hrs)

2. Background

2.1 The Finance Department has received several proposals from Banks, NBFCs and other regulated financial institutions for providing salary-linked credit facilities to Government employees, such as Earned Salary Advance and short-to medium-term loans linked to salary. There has also been demand from different Government employees for making provision for drawing advance salary in cases of exigencies.

2.2 As these proposals involve linkage with Government salary disbursement systems and touch upon issues of employee welfare, data security and financial discipline, the matter cannot be examined on a case-to-case or vendor-specific basis. It is therefore considered necessary that any such proposal is examined only within a uniform, transparent and Government-controlled framework.

2.3 Accordingly, it has been decided to issue an Expression of Interest (EOI) to ascertain the interest and readiness of eligible regulated institutions, without committing the Government to immediate implementation of any facility.

3. Purpose of issuing the EOI

3.1 The EOI is being issued to identify Banks, NBFCs and Financial Institutions regulated by the Reserve Bank of India which are interested in offering salary-linked credit facilities to Government employees. Through this process, the Finance Department also seeks to understand the operational, technological and regulatory preparedness of such institutions. The intent is to create a broad and non-exclusive panel of eligible institutions which may be considered, if the Government so decides at a later stage. The EOI further aims to ensure that any facility, if facilitated in future, operates in a transparent manner with adequate safeguards for employees and **without the Government of Assam assuming any financial, legal or contingent liability.**

3.2 For the purpose of this EOI, only Banks and NBFCs regulated by the Reserve Bank of India shall be considered as lending institutions. Any FinTech or technology entity, if involved, shall operate only as a technology or service partner to such regulated entity.

3.3 Through this EOI, the Finance Department also seeks to assess the interest and capability of eligible facilitation or technology service providers engaged in providing digital platforms, onboarding, consent management or transaction facilitation for salary-linked credit products. Such facilitation entities shall not undertake lending, and all lending shall be done only by RBI-regulated Banks or NBFCs.

4. Scope of the EOI

4.1 This EOI is issued only for the purpose of empanelment of

a) RBI-regulated Scheduled Commercial Banks and NBFCs, who shall act as lenders of record; and

b) Eligible facilitation / technology service providers, who may provide digital platforms or facilitation services but shall not undertake any lending activity.

4.2 In all cases, lending, interest charging, recovery and regulatory compliance shall rest solely with the RBI-regulated Bank or NBFC.

4.3 This EOI is exploratory in nature and does not amount to approval, sanction, recommendation or guarantee by the Government of Assam.

4.4 The EOI covers proposals relating to the following categories:

a) **Earned Salary Advance (One Month):** Facility for accessing a portion of salary already earned by the employee during the current salary cycle, before the regular date of salary disbursement.

b) **Salary-linked Credit (Two to Twelve Months):** Optional, term-based credit amounting to 2 months to 12 months of net salary.

4.5 Inclusion of the above categories is only for the purpose of assessment and market discovery. Any decision regarding introduction or rollout of any category shall be phased and subject to separate internal approvals.

4.6 The empanelment under this EOI shall recognise RBI-regulated Banks and NBFCs as lenders of record. Facilitation or technology service providers may be empanelled only in association with such lenders and shall not undertake any lending activity.

4.7 "Salary" means the net salary actually credited to the employee's designated salary account after statutory and other deductions. Wherever the term "salary" is used in this EOI or any annexure thereto, it shall be construed accordingly.

Note: For the purpose of this EOI, the term "Service Provider" shall include both RBI-regulated lending institutions and eligible facilitation or technology service providers, unless the context indicates otherwise.

5. Nature of the Arrangement

5.1 Any credit facility availed under this framework shall be a private credit arrangement between the employee and the lending institution concerned.

5.2 The role of the Government of Assam shall be limited to that of a facilitating authority, subject to technical feasibility, safeguards and approvals. Such facilitation, if permitted, shall strictly adhere to the principles of data minimisation, purpose limitation and least privilege. Any access to or sharing of employee data, including salary-related information, shall be limited to the minimum extent strictly necessary for enabling the specific transaction expressly consented to by the employee. Under no circumstances shall bulk, continuous, or unrestricted access to Government payroll, financial management or employee databases be permitted.

5.3 The arrangement shall not be treated as procurement of services by the Government, nor shall it create any employer-lender or tripartite contractual relationship involving the Government.

5.4 Availment of any such facility by employees shall be purely voluntary and shall not be linked to service conditions or benefits. However, only regular employees drawing salary under 01 detailed head will be eligible for availing this facility.

5.5 The RBI-regulated Bank or NBFC shall be the lender of record for all credit facilities and shall remain solely responsible for regulatory compliance, lending, recovery and grievance redressal.

6. Broad Features of the Proposed Facilities

6.1 Earned Salary Advance (One Month Net Salary)

a. Under this facility, an employee may access a portion of salary already earned during the current month. The amount accessible shall be subject to a cap linked to the employee's net payable salary. Availment of the facility shall be purely optional and shall be based on explicit, informed, transaction-specific and auditable consent of the employee, capable of being logged, verified and revoked.. Recovery shall ordinarily be made from the immediately succeeding salary. Transaction charges may be levied by the lending institution, but not more than 1% of the amount involved in any case. Such charges shall be inclusive of GST and shall be subject to prescribed caps. No interest is allowed to be charged for earned salary advance.

6.2 Salary-linked Credit (Two to Twelve Months of Net salary)

a. This facility shall be a salary-linked credit with loan amount eligibility of a minimum of two months to a maximum of **Twelve** months of net salary. The credit amount, tenure and repayment schedule shall be decided by the lending institution based on its own internal assessment. Monthly recovery from salary shall be subject to an overall ceiling of 50% of net salary. Availment of this facility shall not be automatic or linked to Earned Salary Advance and shall require separate consent. **No transaction charges or processing fees shall be levied for this category for the whole loan period, and only interest as disclosed upfront shall apply.**

b. Where an employee applies for credit of more than six months of net salary, the selected service provider shall ensure that the employee has no other ongoing loan repayment commitments with any lender whatsoever.

c. An employee shall be eligible for a subsequent advance only after full repayment of the earlier advance, including interest, from any lender.

d. The rate of interest shall be kept to the minimum possible and shall not exceed 20% per annum.

Consent capture, storage and maintenance of audit logs shall be subject to verification by the Government, and no employee data shall be accessed, processed or shared in the absence of valid consent.

7. Eligibility Criteria

7.1 The Service Provider shall be a Scheduled Commercial Bank or an NBFC registered with the Reserve Bank of India and shall be the lender of record. Facilitation / Technology Service Providers, not regulated by the Reserve Bank of India, may also submit proposals under this EOI, provided that:

a) they do not undertake lending on their own;

b) all credit is extended only through an RBI-regulated Bank or NBFC;

c) the associated Bank or NBFC is clearly identified and assumes full lender-of-record responsibility; and

d) the facilitation entity complies with applicable data protection, privacy and cybersecurity requirements.

7.2 The Service Provider should be compliant with RBI Digital Lending Guidelines and other applicable regulatory directions.

7.3 The Service provider must possess a digital platform capable of secure integration, subject to assessment by the Government.

7.4 Should not have been blacklisted or debarred by any Government or regulatory authority.

Applicants shall note that empanelment, if granted, shall be subject to unconditional acceptance of the MoU as approved by the Finance Department, Government of Assam.

Facilitation or technology service providers shall not store, retain, reuse or monetise employee personal data beyond the duration strictly required for processing the specific transaction, unless explicitly permitted under the MoU. All employee personal data shall be deleted or irreversibly anonymised upon completion of the transaction or cessation of eligibility, whichever is earlier. All employee personal data processed under this framework shall be stored and processed within the territory of India.

8. Government Position on Financial Liability

8.1 The Government of Assam shall not assume any financial, legal or contingent liability in respect of any credit facility availed by an employee.

8.2 All credit risk, recovery risk and related obligations shall rest entirely with the lending institution.

8.3 The Government shall not be responsible for consequences arising out of death, retirement, resignation, suspension, termination or default by the employee.

8.4 In the event of deputation or foreign service leading to stoppage of salary through FinAssam, the service provider may convert the loan into a regular loan account through a separate agreement with the employee. State Government will not have any role in such repayment whatsoever.

8.5 The regular government employees who are currently on deputation / foreign service under the Government of Assam shall not be eligible for the scheme.

9. Empanelment Framework

9.1 Empanelment under this EOI shall be non-exclusive and there shall be no upper limit on the number of empanelled institutions.

9.2 All Service providers fulfilling the eligibility criteria and agreeing to standard conditions may be empanelled.

9.3 The Government reserves the right to modify, suspend or discontinue the empanelment process at any stage, without assigning any reasons and without incurring any liability.

9.4 The service provider will bear all cost / responsibility related to integration with FinAssam. Any system integration with FinAssam or related Government systems shall be subject to prior technical approval by the Finance Department and shall comply with prescribed cybersecurity standards, including secure APIs, encryption in transit and at rest, and periodic security testing.

9.5 In all cases, the empanelled Bank or NBFC shall remain solely accountable to the Government for compliance with the EOI conditions and the MoU, irrespective of engagement of any technology or service partner.

9.6 Empanelment shall be subject to execution of a Memorandum of Understanding (MoU), as approved by the Finance Department, Government of Assam, which shall be binding on the empanelled institution (s). In case where facilitation or technology service provider is involved, the MoU shall be a tripartite MoU among the Government of Assam, the facilitation / technology service provider and the RBI-regulated Bank / NBFC (lender of record).

9.7 Where a facilitation or technology service provider is empanelled, such empanelment shall be co-terminus and contingent upon its association with an empanelled RBI-regulated Bank or NBFC.

9.8 Upon retirement, resignation, deputation, termination or any event leading to cessation of salary disbursement through Government systems, all access to employee data shall cease forthwith, and the service provider shall ensure deletion of such data, except where retention is required under law.

9.9 The Government may suspend or revoke system access in case of security concerns, data misuse or non-compliance with the terms of the EOI or MoU. In the event of any actual or suspected personal data breach, unauthorised access or security incident affecting employee data, the service provider shall notify the Finance Department immediately and in no case later than 24 hours, along with details of impact and remedial measures taken.

10. Submission of Proposals

10.1 Proposals shall be submitted in sealed envelopes clearly superscribed with the title of the EOI, and shall be addressed to:

Director of Accounts & Treasuries, Assam

5th Floor, DoAT building, Kar Bhawan Complex,

Ganeshguri, Assam - 781006

10.2 Proposals may also be submitted in soft copy by email at: sup-procurement@assam.gov.in

10.3 All proposals, whether submitted in physical form or by email, must be received on or before the last date and time prescribed for submission.

11. Documents to be submitted by the Service Provider

11.1 Each Service Provider shall submit a covering letter duly signed by an authorised signatory, along with proof of valid RBI licence or registration.

11.2 An authorisation letter or Board Resolution authorising submission of the proposal shall be enclosed.

11.3 The Service provider shall also furnish a brief profile of the institution, details of the salary-linked products proposed to be offered, and indicative terms of such facilities including interest structure and repayment mechanism.

11.4 The proposal shall include details of the digital platform, a declaration confirming compliance with RBI Digital Lending Guidelines, a declaration on data protection and privacy measures, an undertaking regarding acceptance of the Government's position on transaction charges, and a declaration regarding non-blacklisting.

11.5 Details of any FinTech / technology service partner proposed to be engaged, including role, scope of services and confirmation that the Bank / NBFC shall remain the lender of record and fully responsible for compliance. In case of facilitation / technology service providers, a copy of the agreement or arrangement with the associated RBI-regulated Bank or NBFC for providing lending facilitation services, along with a clear delineation of roles and responsibilities.

11.6 Copy of the MoU with any State and Central Govt/ CPSU's/ SPSU's for providing the similar services (if applicable).

11.7 Any other relevant information may also be furnished. The Government reserves the right to seek additional information or clarification wherever considered necessary.

12. Examination of Proposals

12.1 Proposals received shall be examined with reference to eligibility criteria and completeness of submissions.

12.2 Clarifications may be sought from service providers, wherever required.

13. Dispute Resolution

13.1 In case of any dispute, difference or clarification arising out of or in connection with this EOI, the empanelment process or implementation thereof, the matter shall, in the first instance, be referred to the Director of Accounts & Treasuries, Assam, for resolution. Any appeal against the decision of the Director of Accounts & Treasuries may be preferred before the Senior-most Secretary, Finance Department, Government of Assam, whose decision shall be final and binding on all concerned parties.

14. Disclaimer

14.1 The Government of Assam reserves the right to modify, defer or discontinue the process at any stage, without assigning any reasons and without incurring any liability.

14.2 No right, claim or expectation shall arise in favour of any applicant unless and until the Memorandum of Understanding (MoU), as approved by the Finance Department, Government of Assam, is executed.

Addl. Project Director,
AS-CFMS
Finance Department, Govt. of Assam

Annexure-I: Declaration and Undertaking

(To be submitted on the official letterhead of the Service Provider, duly signed by the authorised signatory)

Declaration

I/We, ______________________________ (name of the Bank / NBFC / Facilitation / Technology Service Provider), having our registered office at ______________________________, hereby submit this Declaration and Undertaking in connection with the Expression of Interest (EOI) issued by the Finance Department, Government of Assam for empanelment of institutions for facilitation of Earned Salary Advance and Salary-linked Credit for Government employees of Assam.

We hereby declare and confirm that:

1. **Regulatory Status:** I/We confirm that where we are a Bank or NBFC, we are duly regulated by the Reserve Bank of India and hold a valid and subsisting licence / certificate of registration. Where we are a facilitation or technology service provider, we confirm that we do not undertake lending and that all lending under this framework shall be carried out exclusively by an RBI-regulated Bank or NBFC.
2. **Compliance with Laws and Guidelines:** I/We are compliant with all applicable laws, rules and regulations, including the RBI Digital Lending Guidelines, as amended from time to time, and other directions issued by the Reserve Bank of India relevant to the proposed facilities.
3. **Lender of Record Declaration:** I/We declare that I/We are the lender of record for all facilities proposed under this EOI. Any FinTech or technology entity engaged by us shall act only as a service or technology partner, and shall not undertake lending or assume regulatory responsibility.
4. **Non-Blacklisting:** I/We have not been blacklisted, debarred or prohibited by any Central Government, State Government, regulatory authority or statutory body from undertaking lending or related financial activities as on the date of submission of this EOI.
5. **No Misrepresentation:** All information, documents and details furnished by us in connection with this EOI are true, correct and complete to the best of our knowledge and belief. No material information has been suppressed or misrepresented.
6. **Nature of Arrangement:** I/We clearly understand and accept that any facility offered under this framework shall constitute a credit arrangement exclusively between the employee and our institution, and that the Government of Assam acts only as a facilitating authority.
7. **No Government Liability:** I/We expressly acknowledge and accept that the Government of Assam shall not assume any financial, legal or contingent liability in respect of any credit facility availed by an employee, and that all credit risk and recovery risk shall vest solely with our institution.
8. **Transaction Charges:** I/We accept the Government's position that transaction charges are permissible only for Earned Salary Advance (one-month) facility, subject

to prescribed caps and inclusive of applicable taxes, and that no transaction charges or processing fees shall be levied for Salary-linked Credit (two to twelve months of net salary).

9. **Employee Consent:** I/We undertake to obtain explicit, informed and transaction-specific consent from each employee prior to availing any facility and to provide clear disclosure of interest rates, charges and repayment terms.
10. **Data Protection and Privacy:** I/We undertake to ensure data security, confidentiality and privacy of employee data and to use such data strictly for the stated purpose, in accordance with the provisions of the Digital Personal Data Protection Act, 2023, the Assam State Data Policy, and other applicable laws, rules and regulatory guidelines. No employee data shall be shared with any third party, used for profiling, analytics, marketing or cross-selling, or retained beyond the permitted purpose, except where such disclosure is required under law or explicitly consented to by the employee.
11. **Grievance Redressal:** I/We confirm that appropriate grievance redressal mechanisms are in place for addressing complaints of employees availing the facilities.
12. I/We confirm that we shall not undertake lending, and that all credit facilities shall be extended exclusively by an RBI-regulated Bank or NBFC, which shall remain the lender of record and fully responsible for compliance and recovery (not applicable to Banks / NBFC if applying alone).

Undertaking

I/We further undertake that:

a) I/We shall unconditionally accept and execute the Memorandum of Understanding (MoU), as approved by the Finance Department, Government of Assam , without any reservation, objection or modification,

b) I/We understand that empanelment under this EOI does not confer any right to implementation or exclusivity and does not create any legitimate expectation of business;

c) I/We accept that the Government of Assam reserves the right to accept or reject our proposal, or to suspend or discontinue the process, at any stage, without assigning any reasons and without incurring any liability;

d) I/We shall promptly furnish any additional information or clarification sought by the Government of Assam in connection with this EOI.

Signed on this ___ day of __________ 2026.

Signature: ______________________________

Name of Authorised Signatory: ______________________________

Designation: ______________________________

Name of Institution: ______________________________

Official Seal:

Annexure-II: Concept Note on Facilitation of Earned Salary Advance and Salary-linked Credit for Government Employees

1. Background and Context

Government employees receive regular, assured and predictable salary payments through established Government financial systems. Owing to this predictability, proposals have been received from Banks, NBFCs and digital lending platforms for offering salary-linked credit products to Government employees. These products generally seek to provide short-term liquidity support or medium-term credit by leveraging salary flows as a repayment anchor. There has also been demand from different Government employees for making provision for drawing advance salary in cases of exigencies.

Such products are commonly described as Earned Salary Advance, Salary on Demand, or salary-linked credit facilities. While these facilities may offer convenience and liquidity to employees, they also involve integration with FMIS (FinAssam) and processing of sensitive employee data. They may also have implications for employee indebtedness and financial discipline if not appropriately regulated.

In view of the above, it is considered necessary that any examination or facilitation of such facilities is undertaken only within a controlled, transparent and standardised framework led by the Government, rather than through isolated or ad-hoc arrangements with individual institutions.

2. Need for a Government-led Framework

In the absence of a common framework, multiple institutions approaching employees or departments independently could lead to inconsistency in practices, lack of transparency, uneven safeguards and increased risk to employees. A Government-led approach enables uniformity in principles, clear allocation of responsibility and protection of employee interests.

Accordingly, the approach envisaged is to first assess market interest and readiness of regulated institutions and, if considered appropriate, to facilitate such facilities only through empanelment under prescribed conditions.

3. Purpose of the Concept Note

This Concept Note sets out the broad policy approach for examining and, if found appropriate, facilitating Earned Salary Advance and Salary-linked Credit facilities for regular Government employees of Assam. It is intended to guide internal examination, policy formulation and stakeholder understanding.

The Concept Note is explanatory in nature. It does not create any right, entitlement or obligation, nor does it commit the Government to implementation of any facility. Any decision on facilitation shall be subject to separate approval of the competent authority.

4. Nature of the Facilities

Earned Salary Advance refers to a facility whereby an employee may access a portion of salary already earned during the current salary cycle, prior to the regular date of salary disbursement. Such access is short-term in nature and may be ordinarily adjusted against the immediately succeeding salary. This facility is primarily intended to address short-term liquidity requirements.

Salary-linked Credit refers to a credit facility linked to future salary flows (2 to 12 month's net salary), with repayment spread over a defined period. Such facilities are distinct from Earned Salary Advance and are treated as regular credit products, albeit with salary as the primary repayment source.

5. Role of the Government

The role of the Government under this framework is strictly limited to facilitation. The Government shall not lend any funds, guarantee repayment, recommend any particular institution, or undertake recovery of any amount. Any credit extended is a private contractual transaction between the employee and the lending institution concerned.

Facilitation, where undertaken, may include permitting limited system-level integration or data flow strictly to the extent necessary for enabling the facility, subject to technical feasibility and safeguards. The Government retains full discretion regarding the extent, manner, sequencing and timing of such facilitation.

6. Voluntary Participation and Employee Safeguards

Participation by employees in any facility under this framework shall be entirely voluntary. No employee shall be compelled, directly or indirectly, to avail any facility. Explicit, informed and transaction-specific consent of the employee shall be mandatory for each instance of availment.

Employees shall be clearly informed of applicable interest rates, repayment obligations, recovery mechanism, consequences of default and grievance redressal arrangements before availing any facility. Availment of these facilities shall not affect the service conditions, pay structure, seniority or employment status of the employee in any manner.

7. Financial Prudence and Risk Allocation

All credit risk, default risk and recovery responsibility shall rest solely with the lending institution. The Government shall not assume any financial, legal or contingent liability arising out of such facilities, including but not limited to situations of retirement, resignation, suspension, termination, deputation or interruption of salary of the employee.

Appropriate limits on recovery from salary may be maintained to ensure that employees are not over-leveraged and that basic principles of financial prudence are observed. The responsibility for credit assessment and risk management shall lie entirely with the lending institution.

8. Charges and Pricing Principles

Transaction charges may be permitted for Earned Salary Advance facilities, subject to transparency and caps as may be prescribed by the Government from time to time. Such charges shall be inclusive of applicable taxes and shall be clearly disclosed to the employee prior to availing the facility.

For Salary-linked Credit amounting to two months to twelve months of net salary, no transaction charges, processing fees or similar charges shall be levied. Only interest, as disclosed upfront, shall be payable by the employee.

9. Data Protection, Privacy and Security

Employee data shall be handled with due care, confidentiality and security. Data shall be accessed only for the limited purpose of extending the approved facility and shall not be used for any other purpose or shared with third parties without explicit consent of the employee, except where required under law.

Lending institutions shall put in place appropriate technical and organisational safeguards to prevent unauthorised access, misuse, data breaches or leakage of employee data.

10. Phased and Non-Exclusive Approach

Any facilitation of the above facilities shall be undertaken, if at all, in a phased manner. Empanelment of institutions shall be non-exclusive, with no upper limit on the number of empanelled entities.

This approach ensures competition, employee choice and flexibility, while avoiding monopoly or lock-in.

11. Disclaimer

This Concept Note does not by itself authorise implementation of any facility. The Government reserves the right to modify, defer or discontinue examination or facilitation of any facility at any stage, without assigning any reasons and without incurring any liability.

Annexure-III: Transaction Charges for Earned Salary Advance

1. Scope

This Annexure lays down the transaction charges that may be levied by empanelled Banks / NBFCs / Financial Institutions for providing Earned Salary Advance (one-month) facility to Government employees.

This Annexure applies only to Earned Salary Advance. For Salary-linked Credit, no transaction charges, processing fees, facilitation fees or similar charges shall be levied at any stage, whether at the time of sanction, disbursement, repayment or closure. Only interest, as disclosed upfront, shall be payable by the employee, subject to applicable regulatory guidelines.

2. General Conditions

1. Transaction charges shall be levied on a per-transaction basis only.
2. All transaction charges shall be inclusive of GST and all applicable taxes.
3. Charges shall be clearly disclosed to the employee before availing the facility.
4. No platform fee, convenience fee, subscription fee or any similar charge shall be levied under any name.

3. Maximum Transaction Charges (Inclusive of GST)

The transaction charges for Earned Salary Advance shall not exceed the limits specified below:

Amount of Earned Salary Advance (₹)	**Maximum Transaction Charge (₹)**
Up to 10,000	100
10,001 – 20,000	200
20,001 – 30,000	300
30,001 – 40,000	400
40,001 – 50,000	500
50,001 – 60,000	600
60,001 – 70,000	700
70,001 – 80,000	800

80,001 – 90,000	900
90,001 – 1,00,000	1,000

These charges are per transaction and no additional amount shall be charged under any other head.

4. Disclosure and Consent

Before extending Earned Salary Advance, the lending institution shall disclose the applicable transaction charge, interest (if any), and total payable amount to the employee and obtain explicit consent of the employee.

5. Right of Revision

The Government reserves the right to revise or modify the above transaction charges at any time. Empanelled institutions shall comply with such revised charges from the date notified by the Government.