



10/2/2018
 To share with Madam
 भारतीय स्टेट बैंक
 भारतीय स्टेट बैंक

The Chief General
 State Bank of India,
 Local Head Office,
 All Circles

Chief General Manager
 State Bank of India
 भारतीय स्टेट बैंक
 भारतीय स्टेट बैंक
 SECRETARIAT OF C.G.M.
 स्थ. प्र. कार्यालय, भोपाल
 HOSHANGABAI CIRCAD
 P.H.O. BHOPAL
 15 JAN 2018
 प्राप्त/RECEIVED
 सु.म.प्र.
 म.प्र.1 म.प्र.2 म.प्र.3

STATE BANK OF INDIA
 भारतीय स्टेट बैंक
 भारतीय स्टेट बैंक
 8680L
 (330)
 17 JAN 2018
 प्राप्त किया / RECEIVED
 क्र./NO. 334
 Letter No. PBBU/G&ITU/497
 Date: 09/01/2018

Dear Sir,

**CORPCRATE, GOVT. & INSTITUTIONAL TIE UPS: SALARY PACKAGE ACCOUNTS
 INSURANCE PROVIDER: IFFCO TOKIO INDIA INSURANCE CO. LTD (ITGICL)
 A. PERSONAL ACCIDENT INSURANCE (DEATH) COVER (PAI)
 B. AIR ACCIDENT INSURANCE (DEATH) COVER (AAI)
 PERIOD: 04.01.2018 TO 03.01.2019**

Please refer to e-Circular No: NBG/PB/C&ITU-CSP/17/2016-17 dated 07.01.2017 on the captioned subject. The existing Insurance Policy with Future Generali India Insurance Company Ltd. (FGIICL) with regards to Personal Accident Insurance (PA) and Air Accident Insurance (AAI) cover for Salary Package Accounts have expired.

2. This year IFFCO Tokio General Insurance Company Limited (ITGICL) has been selected as the Insurance Provider for the period from 04.01.2018 to 03.01.2019. However, the PAI Death claims pertaining to the period 04.01.2017 to 03.01.2018 including death due to Terrorist/Naxalite action will continue to be serviced by FGIICL. Also, in case of accidents occurring between 04.01.2017 to 03.01.2018 and death happening subsequently within 12 calendar months of date of accident will also be serviced by FGIICL.

3. Claims arising out of death due to accident including terrorist/Naxalite action happening on or after 04.01.2018 should be submitted to ITGICL. The detailed process for intimation and submission of claims will be advised separately.

4. Further, Anand Rathi Insurance Brokers Ltd (ARIBL) will continue as the Insurance Broker for the policy period from 04.01.2018 to 03.01.2019 for the PAI and AAI policy. We request you to please instruct all branches to utilize the services of ARIBL for smooth and quick settlement of all claims. The contact coordinates of ARIBL are as under:

Address	Anand Rathi Insurance Brokers Ltd (ARIBL) 10 th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai 400021
Contact Person	Bhupendra Thanekar, Manager (Corporate General Insurance)
Telephone No	022-4909 3006
Mobile No	9833784147
Email ID	paihelpdesk@rathi.com
Toll Free Number	18001238733

☎ t. nl. sbi
 ☎ +91 22 2274 1360
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कॉर्पोरेट आणि संस्थान गटनोड विभाग
 वैयक्तिक बँकिंग व्यवसाय वट
 कॉर्पोरेट केंद्र, 13वा मजला
 स्टेट बँक भवन, मादाम कामा रोड
 नरिपन पॉइंट, मुंबई 400021

कॉर्पोरेट एव संस्थान गटनोड विभाग
 वैयक्तिक बँकिंग व्यवसाय इकाई
 कॉर्पोरेट केंद्र, 13वा मजला
 स्टेट बँक भवन, मादाम कामा रोड
 नरिपन पॉइंट, मुंबई 400021

Corporate & Institutional Tie-Ups Dept.,
 Personal Banking Business Unit
 Corporate Centre, 13th Floor
 State Bank Bhavan, Madame Cama Road
 Nariman Point, Mumbai 400021

IMPORTANT ADVICE FROM A SUPREME COURT ADVOCATE:

Advice from an Advocate :

Dear All,

I Wanted to highlight a very important aspect. In ordinary course we keep issuing and submitting our *KYC documents* (proofs such as *AADHAR Card* , *PAN card* , *LICENCE* etc.) to various people.

For housing or car or other loans, bank accounts, or even for buying new sim card, we submit these documents.

At almost all these places they ask for self-certification on these documents. We immediately sign those documents and hand over.

Just imagine your self-certified copies are freely available in the hands of such persons & those documents can be used by him for EVERYTHING!

For eg: Your *AADHAR / PAN Card / BSNL Bill* gets into the hands of a *Terrorist, he can misuse it to buy a SIM in your name AND YOU MIGHT BE ARRESTED for having Terror links*

Its really serious and its been seen that in most of the terrorist activities, KYC documents are sourced from the SIM card sellers.

Hence, please inculcate a 'HABIT' of *writing the date and purpose for which you are submitting the self certified KYC Documents* so that those documents cannot be used again.

Please share this as much as possible Forwarded as I felt Necessary to everyone.

it's very important to write the date and purpose, which we never do while submitting KYC documents.

*Here after sign as

- 1.....signature
- 2.....Date
- 3.....Purpose
4. and not to be used for other purpose.*

Piz dont ignore and pass this msg to as many people u can...

Ram Avtar Sharma Advocate

Supreme court of india

Mobile.no. 9818479755, 9716290548

**PERSONAL ACCIDENT INSURANCE/ AIR ACCIDENT
INSURANCE (DEATH) COVER FOR
SALARY PACKAGE ACCOUNT HOLDER**

*E-Circular No. : NBG/PB/C&ITU-CSP/17/2016 - 17, January 07, 2017 &
E-Circular no. : NBG/PB/C&ITU-CSP/19/2016- 17, January 25,2017
(e-Circular No. : NBG/PB/C&ITU-CSP/12/2015 - 16, January 07, 2016)*

Active Salary Package Accounts

Extent of cover:

Salary Package	Variant	PAI cover (Rs in lakhs)	AAI cover (Rs in lakhs)
Corporate Salary Package/ State Govt Salary Package/ Central Govt Salary Package/ Railway Salary Package	Silver	1	NA
	Gold	5	5
	Diamond	15	20
	Platinum	29	30
Defence Salary Package/ Para Military Salary Package/ Indian Coast Guard Salary Package/ Police Salary Package	Silver	5	NA
	Gold	5	5
	Diamond	15	20
	Platinum	20	30



BASIC GUIDELINES

- The PAI (Death) Cover will be available only for death due to an accident.
- The PAI (Death) Cover will be available **ONLY** to Salary Package Accounts where at least 2 months salary is credited to the account preceding the date of the incident.
- The policy will be for existing as well as new Salary Package Account holders opened under respective customer types/ product codes
- Only Primary Account Holders of Salary Package accounts are covered.
- In case of multiple accounts related to a single CIF, **ONLY ONE** account where salary is credited will be taken into consideration.
- Death due to Terrorist action is included.



The Claimant on Death of the primary Salary Account holder shall be:

- The nominee, registered with the bank for the SB account held in single name (*Bank's role will be limited only to certify that the person nominated is the nominee as per the records of the Bank*).
- In case of accounts having more than one name, the surviving account holder/s would be the claimant(s)/beneficiaries for the purpose of insurance claim. (*Bank's role will be limited only to certify that the names of the surviving account holders*).
- In cases other than (a) and (b) the claim shall be settled as per the procedure of Future Generali India Insurance Company Ltd. (FGIICL). The identification of legal heirs and the authenticity of the claim would be the responsibility of NICL.
- Pensioners of DSP, PMSP and ICGSP are **not included** under Free PAI / AAI Cover



... consists of 2 stages :

- **Intimation of death**
 - **Submitting the claim forms**
- In the event of death of the Salary Package account holder, an Intimation as per **Annexure 4** is to be given by the claimant to FGIICL **within 90 days** of the death of the customer. The intimation of death of Salary Package Account holder can be sent to the following address:

Future Generali India Insurance Co. Ltd
Future General health, Office No. 3
3rd Floor, "A" Building, G-O Square,
Near Mankar Chock, Wakad, Pune- 411057

- Fax claim intimation to : **1800-103-9998/1800-209-1017**
- Email claim intimation to : **fgi@futuregenerali.in**



Claim Process: Documents to be submitted -2

- PAN card copy of the Claimant. If PAN card copy is not available, then form 60 may be submitted.
- Other suitable document to prove legal heirship in case claimant is not a nominee/joint account holder as per Bank's record
- For Armed forces, Defense authority report in case FIR is not available.
- Additional requirement: Viscera Report / chemical analysis report in case where post mortem report shows the cause of death due to poisoning or alcohol or any substance abuse.

Status of Claims

As a measure to assist the claimant in settling the claim with NICL/ FGIICL, it has been decided to engage the services of:

Sl. No	Channel	Details
1.	Name	Anand Rathi Insurance Brokers (ARIBL),
2.	Address	Regent Chambers, 10 th Flor, Jamanlal Bajaj Marg, Nariman Point, Mumbai- 400021
3.	Email	paihelpdesk@rathi.com
4.	Contact no/	022- 49093006 18001238733



Issues

Delay in Claim intimation

Claims sent to the Bank and not to insurance provider which delays the process

No/little guidance from branches

Wrong guidance by branches to claimants

Claims being sent to incorrect insurance provider

Deaths other than Accidental death being referred to the insurance provider.

Communication by multiple persons for the same claim.

PAI & AAI Comparison

Bank	PAI	AAI	Conditions
Bank of India	5 - 20 Lakh	5 - 30 Lakh	Available for all active salary accounts holder even if Zero balance account without any conditions
IC Bank	5 - 10 Lakh	25 Lakh	a) only under civilian condition (off duty) b) At least one purchase transaction using the Debit Card, within 6 months prior to the date of loss.
Bank	10- 15 Lakh	100 Lakh	a) High altitude (Siachen) or difficult terrains not covered b) Military tanning not covered c) Cross boarder firing at LOC not covered d) Only Air accidental cover
State National Bank	2- 5 Lakh	NIL	Swiping the Debit card within 45 days

Cover	SBI PAI Cover	AXIS Defence Package
<p>Accident Sum Insured Sum insured in additional cover in PAI Policy)</p>	<p>In Case of Air Accident , air accident will be paid in addition to PA Cover</p>	<p>In Case of Air Accident , only air accident will be paid, Normal PA Cover is not payable(Consider as both cover are part of same policy and only air accident will payable)</p>
<p>Cross Border Firing All claims due to cross border firing <u>will not be admissible</u> under Axis Bank policy while More than 10 cases were lodged last year)</p>	<p>Any death due to Cross Border Firing or such incidences are COVERED</p>	<p>On duty death due to Cross border firing at LOC or other locations are NOT covered</p>
<p>Military Training More than 20 incidence were lodged earlier on Training <u>will not be admissible</u> in Axis bank policy)</p>	<p>Any type of accidents during military training are COVERED</p>	<p>Accidents caused during military training and Accidents in Air Force Training are NOT covered</p>
<p>Mysterious Circumstance Cases of AIRCRAFT MISSING ,where the dead body is not found <u>will not be admissible</u> in Axis bank policy)</p>	<p>No Such conditions restrict the claims in the policy</p>	<p>Mysterious circumstances or wherever the dead body is not found , the claim shall be NOT covered</p>



Cover	SBI PAI Cover	AXIS Defence Package
Transportation of Imported Medicine Additional Rs.50,000/- cover under PAI Policy only available in SBI PAI Cover	Additional Sum Insured for expenses incurred as freight charges for importing medicines to India	No Cover for additional Sum Insured available in axis bank for transportation of Imported Medicine
Death after Coma Additional Sum Insured of Rs.1.00 Lakhs /- per under PAI Policy only available in SBI PAI Cover	Additional Sum Insured if Insured Person has gone into Coma after accident for more than 24 hours prior to his/ her death	No Cover for additional Sum Insured available in axis bank
Air Ambulance Cover Additional Sum Insured of Max up to Rs.5.00 Lakhs /- cover under PAI Policy only available in SBI PAI Cover	Additional Sum Insured for Air Ambulance expense for transporting the Insured Person to the nearest Hospital prior to his Death	No additional Sum Insured available in axis bank
Girl Child Cover Additional Sum Insured of max up to Rs.1.00 Lakhs /- cover under PAI Policy only available in SBI PAI Cover	Additional Sum Insured extended to Girl Child of the Insured Person, pursuing full time course in a recognized college in India	No Cover for additional Sum Insured available in axis bank



Thank You



अति-आवश्यक

पुलिस मुख्यालय मध्य प्रदेश भोपाल

क्रमांक-पुमु/कल्याण/टी-4/पीएसपी/ 181 / भोपाल दिनांक 8 /02/2018
प्रति,

पुलिस अधीक्षक
सागर

विषय:-

पुलिस सेलरी पैकेज योजना के अंतर्गत आर0369 राममूर्ति रावत जिला बल सागर का सड़क दुर्घटना में स्वर्गवास होने के पश्चात पत्नी श्रीमती केशंती द्वारा आवेदन पत्र प्रस्तुत करने के संबंध में । (एग्जाई पोलीसी नम्बर- A0869238)

संदर्भ:-

आपका पत्र क्रमांक-पुअ/सागर/मेडी/पी-45/ दिनांक 9.1.2018 एवं इस कार्यालय का पत्र क्रमांक-पुमु/टी-4/पीएसपी/161 दिनांक 2.2.2018

कृपया संदर्भित पत्र का अवलोकन करने का कष्ट करें । स्व आर0क-369 राममूर्ति रावत की सड़क दुर्घटना में मृत्यु हो जाने के कारण उनकी पत्नि श्रीमती केशंती रावत का प्रस्तुत मूल आवेदन पत्र मूलतः अग्रिम कार्यवाही हेतु संलग्न प्रेषित किया गया है ।

अतः इस संबंध में लेख है कि पुलिस सेलरी पैकेज के अंतर्गत दुर्घटना में मृत्यु होने पर भारतीय स्टेट बैंक द्वारा Details of Claim for Death Benefit से संबंधित निर्धारित प्रपत्र उपलब्ध कराये गये हैं जो संलग्न कर क्लेम प्रकरण में आवश्यक कार्यवाही हेतु भेजे जा रहे हैं । कृपया निर्धारित प्रपत्र एवं अन्य दस्तावेज जो अन्य प्रकरणों में आवश्यक हो, की छाया प्रति रिकार्ड में भी सुरक्षित रखने का कष्ट करें ताकि अन्य प्रकरणों में उपयोग किये जा सकें । पुलिस सेलरी पैकेज में एक्सीडेंटल मृत्यु होने पर एग्जाई पोलीसी नम्बर- A0869238 आवंटित है ।

संलग्न :निर्धारित प्रपत्र-07

8.2.18
सहायक पुलिस महानिरीक्षक(कल्याण)
पुलिस मुख्यालय भोपाल