

111
111
Tele: 32910, 011-23094681

Addl Dte Gen Personnel Services
Adjutant General's Branch
Integrated HQ of MoD (Army)
Plot No -108 (West), Brassey Avenue
Church Road, New Delhi -110001

B/27087/AG/PS-3(P)

07 Jun 2016

Headquarters
Northern Command (A)
Eastern Command (A)
Western Command (A)
Southern Command (A)
Central Command (A)
South Western Comd (A)
HQ ARTRAC (A)
HQ A&N Command (A)
HQ SFC (LV)
HQ IDS

**ADVISORY NO 9 : FOLLOW UP OF REJECTED PERSONAL ACCIDENT
INSURANCE CLAIMS FROM BANKS**

1. Refer this office advisories of even No dated 27 Jan 15, 28 Jan 15, 17 Feb 15, 22 Apr 15, 11 May 15, 06 Jan 16, 10 Feb 16 and 29 Apr 2016.
2. Indian Army has revised the MoU existing with nine Banks in the year 2015-16. As part of the MoUs, Personal Accident Insurance (PAI) claim of varied amount is payable to the Defence Salary Package (DSP) account holder if he fulfills the eligible criteria / stipulated timelines (details in this regard have been already disseminated to the envt and available on DG MP&PS webpage on Army Intranet).
3. It has been noticed that a large No of PAI cases are being rejected by the Insurance agencies for various reasons (viz time delay in submission of documents, reason for death is non-accidental & non-submission of complete documents etc). Upon rejection of the claims (gen pertaining to the year 2013 & 2014) the Units & NoK are apch this Dte to pursue and expedite the claims. In this regard, it needs to be understood that this Dte is only a facilitator in terms of signing an MoU with the Bank on behalf of the IA. The facilities being offered by the Bank as part of the MoU are a direct benefit to the DSP account holder. Any grievance wrt these benefits are to be directly resolved between the indl and the Bank. A perusal of petitions received by this Dte reveal that the terms and conditions under which PAI becomes operative are also not known to very many in the environment. It is imperative that efforts be made to ensure that All ranks are aware of the exact conditions under which PAI will become operative and the procedures to be followed for the same

4. It is advised that in future Units / NoK may directly address such cases to the concerned Bank & Insurance agency for resolution (comprehensive list of Nodal offrs of Banks appt for Defence issues is att to this letter). In case there is a reqmt to escalate the matter, the same may be referred to the Insurance Ombudsman (details of the same are available as part of our earlier Advisory No 6 issued on 06 Jan 2016).

5. The contents of the letter may be widely disseminated.



(BBS Pundir)
Lt Col
Offg Dir, AG/PS-3(P)
For Adjutant General

Encls : (As above)

Copy to:-

- MP-8(I of R) : For dissemination to all Record Offices.
- AHCC : Soft copy of the advisory is enclosed herewith for hosting on Army Intranet.
- DIAV : For info and uploading on Veterans Portal.
- Jt Dir (Petitions) : For info please.

MOU BANKS : CONTACT PERSONS

S/ No	Banks	Contact persons	Email	Phone
1.	SBI	<p>Mr Ajay Kumar Jha Dy GM, C&ITU Personal Banking Business Unit Corporate Centre, 13th Floor, State Bank Bhawan, Madame Cama Road, State Bank of India, Mumbai - 400 021</p> <p>Mr Shyam Tomar AGM, C&ITU C&ITU Dept Personal Banking Business Unit Corporate Centre, SBI Mumbai - 400 021</p>	<p>dgm.citu@sbi.co.in</p> <p>Shyam.tomar@sbi.co.in</p>	<p>Mob: 7738316796 Tel : 022-22022689, 22741360 Fax : 022-22741312</p> <p>Tele : 022-22741311 Mob : 09650135111</p>
2.	PNB	<p>Lt Gen PS Bhalla, PVSM, AVSM (Retd) Defence Banking Advisor State Bank of India 2nd Floor, A-Block, Local Head Office, 11 Sansad Marg, New Delhi – 110001</p> <p>Mr Subodh Kaushik, GM, Govt Business, Punjab National Bank 2nd Floor, Rajendra Bhawan, Rajendra Place, New Delhi – 110008</p> <p>Mr V K Jain Asst General Manager, PNB Rajendra Bhawan, Rajendra Place, New Delhi – 110008</p>	<p>dba.army@sbi.co.in , psb389@gmail.com</p> <p>subodhkaushik@pnb.co.in</p> <p>rrmd@pnb.co.in, vimal.jain@pnb.co.in</p>	<p>Tele : 011- 23407232 Mob : 9971085354</p> <p>Tele : 011-25744299 Mob : 8527296797</p> <p>Tele : 011-25755535 Mob : 8800788233</p>

S/ No	Banks	Contact persons	Email	Phone
3.	Bol	<p>Mr AK Sahu General Manager National Banking Group (North), Govt Business Department, Bank of India, PTI Building, 4 Sansad Marg New Delhi – 110001</p> <p>Mr Govinda Pant Manager (Govt Business) Bank of India Jeevan Bharati, Level-5, Tower-1, 124, Connaught Circle, New Delhi – 110001</p>	<p>arvindsahu@bankofindia.co.in</p> <p>govinda.pant@bankofindia.co.in</p>	<p>Tele : 011-23323215 Mob : 9910555210</p> <p>Tele : 011-23323215 Mob : 9891089935</p>
4.	IDBI	<p>Deepak Rastogi Regional Sales Manager IDBI Bank Limited Regional office 51/3, 2 nd Floor, Deshbandhu Gupta Marg, Karol Bagh New Delhi-110005</p>	<p>deepak_rastogi@idbi.co.in</p>	<p>Tele : 011-43294131 Mob : 9873010538</p>
5.	HDFC	<p>Mr Vikram Chawla Branch Mgr HDFC Bank Limited 1/72, Gopinath Bazar Delhi Cantt-110010</p>	<p>Vikram.v.chawla@hdfcbank.com Shipra.sharma@hdfcbank.com</p>	<p>Tele : 011-61606161 Mob : 9899456620</p>
6.	Axis	<p>Mr Zainab Assistant Vice President (MoD EC) New Delhi Main Branch, Axis Bank Ltd, Office of JS (Training) & CAO, E-Block, DHQ P.O, Tu-Tu Road, New Delhi 110011</p>	<p>Zainab@axisbank.com</p>	<p>Tel: (D) 011-23794981</p>

S/ No	Banks	Contact persons	Email	Phone
7.	ICICI	Mr Raman Wallia Regional Head, ICICI Bank Ltd ICICI Bank Towers, NBCC Place Bhishma Pitamah Marg, Pragati Vihar, New Delhi - 110003	raman.walia@icicibank.com	Tele : 011- 41516088 Mob : 9899457658
8.	YES	Mr Rajat Mehta Group Executive Vice President Govt Relationship Management YES Bank Ltd 48, Nyaya Marg, Chanakya Puri, New Delhi-110021	mehta.rajat@yesbank.in	Tele 011-66569000, 66569048 Mob : 9818885943,
9.	Indus Ind	Maj Gen VK Dhall (Retd) Advisor Defence Banking Business IndusInd Bank 3 rd Floor, Tower B Building No 10 DLF Cyber City, Phase II Gurgaon-122002	vijay.dhall@indusind.com	Tele : 0124-4749526, Mob : 8527719999