

**GOVERNMENT OF ASSAM
FINANCE DEPARTMENT
DISPUR, GUWAHATI-06**

Memo No. E-604839/ 116

Dated Dispur 28th May 2025

**Standard Operating Procedure (SOP) for Regular / Permanent Employees of
Govt. of Assam regarding zero-premium insurance coverage**

This SOP provides guidance for all regular / permanent employees of the Government of Assam regarding benefits and processes associated with salary package accounts offered under MoUs signed with Scheduled Commercial Banks.

1. Key Features of Salary Package Accounts for regular/ permanent employee:

- **Insurance Coverage to Employees only:**

- I. Term Life Insurance (minimum ₹10 lakh).

- II. Personal Accidental Insurance

- a. Death (minimum ₹100 lakh)

- b. Permanent Total Disability (up to ₹100 lakh).

- c. Permanent Partial Disability (up to ₹80 lakh)

- III. Air Accidental Insurance (up to ₹200 lakh)

*Subject to Terms and Conditions of the Bank

- **Health Insurance:**

It will be available for employee and family members based on discounted premium, to be borne by the employee.

2. Account Management

- **New Accounts:**

- The state government employee shall open salary package account during induction or upon receiving employee/service numbers.

- **Existing Accounts:**

- The state government employee shall verify that their existing account is categorized as Salary Account of the empanelled bank.

- **Process of account verification by Employee:**

1. Check the "A/C Type" in your bank passbook or account statement.
2. Visit the nearest branch or use the passbook printing machine to confirm the categorization.

3. If the account is not categorized as salary account, he/she should submit a written request to the branch manager using the prescribed application form, available with the Branch.
4. Employee should ensure that the branch updates the categorization and confirms the same in writing.

3. Claim Procedures

Employees or their nominee/ legal heir can file claims under different types of insurance based on the circumstances.

I. Term Life Insurance:

a. This insurance covers the employee in the event of natural death, including death due to illness and accidental death.

b. To file a claim, the nominee or legal heir shall:

i. Submit the death certificate, ID proof, and Bank Account details and any other documentation as required to the Insurance Company.

OR

ii. Submit the claim to the employee's home branch, which will assist in forwarding it to the insurance company, after proper documentation.

c. The nominee or legal heir will receive the benefit amount as per the policy.

II. Personal Accidental Insurance:

a. Death Insurance:

- i. This is applicable if the employee's death is caused by an accident.
- ii. To file claim, the nominee or legal heir (as the case may be) shall submit an accident report (FIR) and medical documents and account information for settlement, as per the prescribed format of policy to insurer or Home Bank Branch.

b. Permanent Total Disability Insurance:

- i. This is applicable if the employee's disability (e.g., loss of both limbs) is caused by an accident.
- ii. The claim process is the same as Accidental Death Insurance, as mentioned above.

c. Permanent Partial Disability Insurance:

- i. This is applicable for employee who suffers a permanent partial disability (e.g., loss of one limb) due to an accident.
- ii. The claim process is the same as Accidental Death Insurance, as mentioned above.

III. Air Accidental Insurance:

- i. This is applicable for employee who loss their life due to an air accident
- ii. To file a claim, the nominee or legal heir shall submit the air ticket, death certificate, and other supporting documents to the insurance provider or Home Branch

Steps to file any Insurance claim by the employee/ nominee:

- a. Intimation may be sent to the Insurance Company/ Bank branch immediately after the incident.
 - b. Collect and fill out the claim forms provided by the bank or insurance company.
 - c. Attach supporting documents (e.g., death certificate, FIR, medical reports, nominee details, etc.).
 - d. Submit the completed claim form to the Insurance Company or the Bank's branch.
4. For any complaint regarding filing of claim or disposal of claim, the employee/ nominee/ legal heir may contact officers of the Banks, details of which is at Annexure II

5. Employee Discretion and Bank Comparison

- Banks have the freedom to enhance the current benefits they offer. The employee shall review insurance coverage, health insurance discounts, and any other facilities provided and choose Bank based on the best offers and services suited to his/her requirements
 - Account Shifting: Drawing and Disbursing Officers (DDOs) shall facilitate transfer of account of the employee from one Scheduled Commercial Bank (SCB) to the another if employee decides so. However, frequent shifting by the same employee may not be encouraged.
6. Director, Finance (IF) Department (financeifdepartment@gmail.com) will be the State Nodal Officer

7. Nodal Officers for District-Level Coordination:

For effective coordination and grievance redressal at the district level, the Treasury Officer of the district headquarters will act as the Nodal Officer for the Government of Assam. The responsibilities include:

- Liaising with banks for employee-related issues.
- Ensuring smooth implementation of salary package benefits.
- Assisting in claim submissions and follow-ups with banks and insurers.

8. **Insurance Ombudsman:** In case the Insured Person is not satisfied with the decision/resolution regarding their claim, they may approach the Insurance Ombudsman at the following address:

- Contact Address: Office of the Insurance Ombudsman, Jeevan Nivesh,

5th Floor, Near Panbazar Overbridge, S.S. Road, Guwahati 781001,
Assam

- Email: bimalokpal.guwahati@ecoi.co.in

9. Copies of the signed MoU will be available in the following link:

<https://finance.assam.gov.in/documents-detail/mous-signed-with-banks-offering-insurance-package-for-regular-and-permanent>

sd/-
Secretary to the Govt. of Assam
Finance(IF) Department

Memo No. E-604839/ 116-A

Dated Dispur 28th May 2025

1. P.P.S to the Hon'ble Chief Minister, Assam for kind appraisal of Hon'ble Chief Minister
2. P.S to the Hon'ble Finance Minister, Assam for kind appraisal of Hon'ble Finance Minister.
3. The Secretary, Coordination, Office of the Chief Secretary, Assam for kind appraisal of the Chief Secretary.
4. The Senior-most Secretary to the Govt. of Assam, All Departments.
5. All District Commissioners, Assam.
6. The Chief General Manager, State Bank of India & Convenor, SLBC, Assam, Dispur, Guwahati-6, for kind information and necessary action.
7. The Regional Head, Union Bank of India (UBI) for kind information and necessary action.
8. The Director, Printing & Stationery, Assam, Guwahati-21, for information.

Sd/-
Secretary to the Govt. of Assam
Finance(IF) Department

Annexure I: Application for Changing Salary Account

To

The Drawing and Disbursing Officer

[Office Name]

[Office Address]

Subject: Request for Change of Salary Account

Dear Sir/Madam,

I, [Your Full Name], working as [Your Designation] in [Your Department], request you to update my salary account details as per the following:

Current Account Details:

- Bank Name: [Current Bank Name]
- Branch Name: [Current Branch Name]
- Account Number: [Current Account Number]

New Account Details:

- Bank Name: [New Bank Name]
- Branch Name: [New Branch Name]
- Account Number: [New Account Number]

Kindly ensure that my salary is credited to the above-mentioned new account from [Month/Year]. I understand that this change will reflect in subsequent salary disbursements.

I have attached a copy of the new account's passbook/statement and my ID proof for your reference.

Yours sincerely,

[Your Full Name]

[Your Employee ID]

[Your Contact Number]

[Date]

Annexure II

- **State Bank of India:**

- Nodal Officer: Shri Hemchandra Jha, Chief Manager
- Contact: +91-7549407939, cmpremier.lhogu@sbicoin
- Escalation:
 - Step 1: Contact Branch Manager.
 - Step 2: Escalate to Nodal Officer (Contact: +91-7545407939, cmpremier.lhogu@sbicoin).

- **Union Bank of India:**

- Nodal Officer: Smt. Nasima Yasmin, Regional CASA & Leap Officer
- Contact: +91-9435157390, rco.guwahati@unionbankofindia.bank
- Escalation:
 - Step 1: Contact Branch Manager.
 - Step 2: Nodal Officer, Smt. Nasima Yasmin (+91-9435157390, Email: rco.guwahati@unionbankofindia.bank)
 - Step 3: Deputy Regional Head, Shri Indranil Ghosh (7567518460, email: dyrh2.guwahati@unionbankofindia.bank)

- **Indian Bank**

- Nodal Officer: Shri Utpal Saikia, Vertical Head, Resources and Acquisition Centre (RAC)
- Contact: +91-9101144979, zoguahati@indianbank.co.in
- Escalation:
 - Step 1: Contact Indian Bank Branch Manager
 - Step 2: Escalate to Deputy Zonal Manager, Shri Sandip Mullick (contact: +91-9678000612, zoguahati@indianbank.co.in)
 - Step 3: Escalate to Assistant General Manager, Field General Manager's office, Shri Chandaneswar Goswami, (Contact:91-8770556447, fgmo.guwahati@indianbank.co.in)

- **Axis Bank**

- Nodal Officer: Shri Jinit Thakkar
- Contact: 080-61865200, nodal.officer@axisbank.com
- Escalation:
 - Step 1: Contact Axis Bank Branch Manager/Operations Head of the concerned branch
 - Step 2: Escalate to Circle BCU Head, Shri Rajib Saha(Contact: +91-9830924249, circlenodalofficer.northeast@axisbank.com)
 - Step 3: Escalate to Nodal Officer, Shri Jinit Thakkar (Contact: 080-61865200, nodal.officer@axisbank.com)

- **Punjab National Bank**

- Nodal Officer : Shri Niloy Roy, Chief Manager, Zonal Office(NE)
- Contact: +91-8759067754, zoguwpnd@pnb.co.in
- Escalation:
 - Step 1: Contact PNB Branch Head
 - Step 2: Escalate to Chief Manager, Zonal Office(NE) cum Nodal Officer, Shri Niloy Roy (Contact:+91-8759067754, zoguwpnd@pnb.co.in)