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 Description of Document : Article 5 Agreement or Memorandum of an agreement  
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 First Party : STATE GOVERNMENT OF ASSAM DISPUR GUWAHATI  
 Second Party : PUNJAB NATIONAL BANK GUWAHATI ZONAL OFFICE NE GHY  
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 Finance Department  
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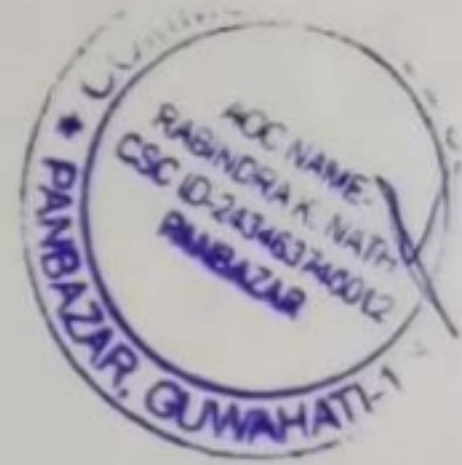
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SHCIL



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**Memorandum of Understanding between the Government of Assam and Punjab  
National Bank**

This Memorandum of Understanding (hereinafter referred to as "MoU") is made and executed into on this 11<sup>th</sup> day of February 2025, at Guwahati.

- BETWEEN -

**State Government of Assam** represented by Secretary to Government of Assam. Finance Department, having its Headquarters at Dispur, Guwahati at Ground Floor, F-Block, Janata Bhawan, Dispur, Guwahati, Assam-781006, (hereinafter called the "**Government of Assam**" or the "**First Party**" which expression shall unless the context otherwise requires, include its successors and permitted assigns of the **ONE PART**.

-AND-

**Punjab National Bank**, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings Act) 1970 and having its corporate office at Plot No. 4, Sector-10, Dwarka, New Delhi-110075 (hereinafter called "**PNB**" or the "**Bank**" or the "**Second Party**" which expression shall unless the context otherwise requires, include its successors in business) represented by Shri Anoop Kumar Singh, Assistant General Manager, PNB Guwahati Zonal Office (NE), Panbazar, Guwahati, Assam-781001 of the **OTHER PART**.

WHEREAS the Bank possessing technologically advanced infrastructural facilities has offered to provide banking services as detailed in the Memorandum of Understanding for the State Government of Assam serving regular or permanent employees maintaining their salary accounts with the Bank.

AND WHEREAS the First Party in its efforts to make available modern banking facilities to its regular or permanent employees has decided to accept the proposal submitted by the Bank.

The First Party and the Bank may be individually referred to as "Party" and collectively as "Parties".

**NOW THEREFORE THIS MEMORANDUM OF UNDERSTANDING WITNESSETH  
AS UNDER:**

**1. Period**

This MoU shall be operative with effect from the date of signing and shall be in force unless terminated or till the next MoU is signed, as mutually agreed by both the parties.

**2. Salary Accounts**

- (a) The existing account holders of the bank shall check whether their account is properly categorized, as "PNB Salary Saving Account" so that Salary Package benefits as contemplated under this MoU are linked to product code of Salary Package accounts in Bank's system. This can be done by referring to the "A/C Type" in the passbook, which



  
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can be checked at branches or via Passbook printing machines available at branches or ATM rooms or by any other arrangements.

- b) If the account of any employee is found not to have been categorized as "PNB Salary Saving Account", the employee concerned shall submit an application as provided under clause 4(a) and the Bank concerned shall make necessary correction and categorization.
- c) All new accounts being opened by the bank in the training academies or offices or centres of the First Party shall be opened under PNB Salary Saving Account Scheme on receipt of temporary employee numbers (for training) by training academies or centres and on receipt of permanent employee or service numbers, the employees shall advise the Branch, where account is maintained for requisite amendments in the number by respective Branch.

### **3. PNB Salary Saving Account Scheme for Assam State Government Permanent employees**

The facilities under this MoU shall be provided under PNB Salary Saving Account Scheme of the Bank to serve regular or permanent employees. Benefits of customized offerings approved for the permanent employees of Assam State Government under PNB Salary Saving Account Scheme shall not be available in cases where salary being credited, however the accounts are not categorized as PNB Salary Saving Account Scheme. More details are included in clause 2(a) and clause 2(b) above. Highlights of the features offered under Salary Savings Scheme are enclosed in Annexure III.

### **4. Facilities to Permanent Employees of Assam State Government under PNB Salary Saving Account Scheme**

The Bank undertakes to provide the following facilities or services to the State Government of Assam serving regular or permanent employees drawing their salary through any of its branches:

- a) Existing salary or SAVINGS accounts of regular or permanent employees of the First Party shall be converted to PNB Salary Saving Account Scheme subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in **Annexure-I**.
- b) All other facilities being provided to Bank's normal customers as usual, subject to the standard policy of the Bank and prevailing regulatory guidelines from time to time.
- c) Key highlights of Customized Offerings approved for the regular or permanent employees of State Government of Assam under PNB Salary Saving Account Scheme are as under:

#### **Insurance covers**

- i. Personal Accidental Insurance Cover: ₹ 100 lakh in case of Accidental Death (without POS condition)



  
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- ii. Air Accidental Insurance Cover: ₹ 200 lakh as decided by the State Government with the Conditions of the Bank concerned
- iii. Permanent Total Disability: Up to ₹ 100 lakh
- iv. Permanent Partial Disability: Up to ₹ 100 lakh (Disability Sum Insured payable as per prevailing regulatory guidelines)
- v. Group Term Life Insurance: ₹ 10 lakh

Over and above these insurance benefits without any costs to employees, Banks are free to offer other facilities, promoting employee welfare. In case, the banks allow or offers higher amount of insurance coverage (exceeding the above limit) with intimation to the Finance Department, Govt. of Assam, such higher amount shall be deemed to be the amount of insurance coverage under this MoU.

#### 5. Health Insurance Cover

All regular or permanent employees of the State Government of Assam shall be eligible to avail benefits of Health Insurance at special discount premium and features as per the terms and conditions offered by the Bank, in consultation with Finance Department, Government of Assam. The premium amount shall be on annual basis and the same shall be borne by the employees. Premium related details are enclosed as Annexure IV.

#### 6. Personal Accident Insurance (Death) {PAI} or Total Permanent Disability or Permanent Partial Disablement Cover or Air Accident Insurance (Death) {AAI}

All Personal Accident Insurance (Death or Disability) claims of the regular/permanent employees of Assam State Government under PNB Salary Saving Scheme shall be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the bank's authorized Insurance broker with whom the bank has a tie-up; the tie-up is being subject to annual review and renewal. The details of the appointed insurance broker and Insurance company has been placed by the bank on their website (link: <https://pnbindia.in>) which can be accessed by the employee of State Government of Assam (name of First Party) for getting the terms and conditions of personal accidental insurance benefits and related claim process or grievance mechanism thereon.

The Home Branch of the deceased employees shall be a facilitator for prompt submission of all relevant claim documents to the Insurance Broker with whom bank has a tie-up, expedition of the claim settlement process and addressing any issues faced by the nominees or claimants of the deceased employees concerning claim settlement.

The Insurance Company, after receipt of claim papers from the claimant, shall initiate the process of claim settlement. All the correspondence related to claim shall be directly taken up between the Insurance Company and the claimant. All the settlement or disputes shall be between the claimant and the insurance company, and the Bank shall not be a party to such disputes arising out of claim settlement process and the decision of the insurance company on any of the claims. Claims shall be settled by the Insurance Company independently as per terms and conditions of the Insurance Policy. However,



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Bank shall monitor and assist in early settlement of all legitimate claims the detail of which shall be placed on bank's website.

## 7. Group Term Life Insurance Cover

- a) Parties shall understand and agree that the personal data of the salary account holders shall be shared by the Bank with the third-party companies or entities offering the special features or complimentary benefits related to the salary accounts of regular/permanent employees of the Assam State Government under PNB Salary Saving Scheme and also that such sharing shall be in accordance with the applicable laws like Digital Personal Data Protection Act, 2023.
- b) A list of all regular/permanent employees of Assam State Government eligible for Group Life Insurance Cover under the PNB salary Saving Scheme shall be provided directly by the Bank to the appointed insurance broker, based on applications collected for the conversion of normal accounts to salary accounts or for the creation of new accounts. The life insurance cover shall be applicable from the date of account addition with the appointed insurance provider, and not from the date of data provided by the Bank.
- c) All Group Term Life Insurance (Death or Disability) claims of the permanent/regular employees of Assam State Government under PNB salary Saving Account Scheme shall be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom the bank has a tie-up.
- d) On receipt of the complete set of claim documents the insurance company shall settle the life insurance claims independently. All the settlement or disputes shall be between the claimant and the insurance company, and the Bank shall not be a party to any disputes arising out of claim settlement process or the decision of insurance company on any of the claims. The details of the appointed insurance company with whom the policy shall be placed shall be intimated to the Finance Department, Govt. of Assam subsequently.
- e) The Home Branch of the deceased employees shall be a facilitator for prompt submission of all relevant claim documents to the Insurance Company with whom the bank has a tie-up, expedition of the claim settlement process and addressing any issues faced by the nominees or claimants of the deceased employees concerning claim settlement.

## 8. Dissemination

Upon execution of this Memorandum of Understanding by both the parties, the Government of Assam shall disseminate information regarding the Memorandum of Understanding to all employees of all ranks and staff through service letters, office memoranda, data networks, the internet, or any other available means of communication.

Furthermore, the Bank shall display pre-approved hoardings in their bank branches (wherever possible), outlining the benefits provided under this Memorandum of



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Understanding. The Bank shall also send email or SMS notifications to each employee on a monthly basis.

## 9. Termination

This Memorandum of Understanding may be terminated by either party by giving three months' notice of termination in writing to the other party. In the event of termination or expiry of the term of the Memorandum of Understanding, the disbursement of salaries to the individual account holders may be done through the same account, but without the special benefits as offered through this Memorandum of Understanding.

In the event of termination, any health insurance coverage availed by the employee, where the employee contributes the premium to the Bank, shall be maintained until the expiration of the policy term as per norms or guidelines prescribed by the Insurance Regulatory and Development Authority of India (IRDAI).

Notwithstanding the termination of this MoU, it shall not affect any valid claims arising out of Personal Accidental Insurance Cover, Air Accidental Insurance Cover, Permanent Total Disability, Permanent Partial Disability and Group Term Life Insurance cover provided under this MoU prior to the termination of the MoU. Such claims shall be dealt with in accordance with the norms or guidelines of the Bank and Insurance Regulatory and Development Authority of India (IRDAI) as well as the provisions prescribed in the Annexures of this MoU.


## 10. Complaint Redressal and Review Mechanism:

A Complaint Redressal Mechanism shall be established for the employees of the State Government of Assam. The Bank shall appoint a Nodal Officer with sufficient seniority, as mutually agreed upon with the Finance Department of the Government of Assam. This Nodal Officer, based in Guwahati, shall act as the primary liaison between the State Government of Assam Establishments and the Bank. The Nodal Officer shall be responsible for ensuring that any complaints or queries from State Government employees are promptly communicated to the relevant Circle or department within the Bank and monitored till resolution.

The Nodal Officer shall ensure that all complaints and queries are promptly communicated to the relevant circle or concerned department of the Bank within 7 working days of receipt, with an intimation to the complainant. Further, the Nodal Officer shall monitor each complaint till its resolution. To support effective complaint resolution, the Bank shall also provide an escalation matrix to be used if the Nodal Officer is unable to resolve an issue, thereby enabling employees to escalate complaints to higher levels as necessary.

In addition to the above, the Bank has a very well laid down comprehensive Customer Grievance Redressal Policy. This policy shall apply to all employees and outline the specific timeframes for redressal along with the various channels available for lodging complaints. The policy details shall be available on the Bank's website for public access. Holders of the PNB salary Saving Account Scheme accounts shall also have the



  
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option to utilize these grievance redressal channels for addressing their individual complaints or grievances.

If any dispute remain unresolved after following the above procedure, the matter may be referred to the Banking Ombudsman appointed by the Reserve Bank of India under the Banking Ombudsman Scheme, provided that the issue falls within the purview of the scheme.

**11. Procedure to submit the claim cases for life and accidental death (including disability)**

- a) All types of claims, whether life insurance or personal accident death insurance (PADI) or permanent or partial disability or Card cover etc., shall be submitted by that office within the prescribed time limit as set by the IRDAI after obtaining the prescribed and duly completed claim form and other desired documents from the claimant where the deceased or injured employee was last posted or currently posted, to the concerned Bank Branch where the employee is maintaining the salary account. A copy of such forwarding of proposal shall be given to the Nodal Officer (appointed by Government) of the district where the employee was last posted.
- b) The concerned bank branch shall examine the claim case and if it finds that any other document or documents and information are also desired then it shall inform about these requirements to the nodal officer of the district (appointed by Government) with copies to the department concerned as well as the claimant. The claimant may himself or through the nodal officer of the district shall provide the required documents etc. as early as possible to the concerned bank branch.
- c) All types of claims, whether life insurance or personal accident death insurance (PADI) or permanent or partial disability or Card cover, Health Insurance etc., shall be submitted by the claimant directly to the Insurance Company concerned with whom the bank has a Tie-Up arrangement or to the Home Branch. The Home Branch of the deceased employees shall be a facilitator for prompt submission of all relevant claim documents to the Insurance Company with whom the bank has a tie-up, expedition of the claim settlement process and addressing any issues faced by the nominees or claimants of the deceased employees concerning claim settlement.
- d) The Bank shall share the information about each claim case to the Finance Department whether settled or rejected once in a quarter. The detailed reasons shall also be shared in each case of rejection of claim case so that the Finance Department may know about these reasons and do the needful action. The Bank shall also examine the reasons of rejection and if it is found that the reasons are not justified, then it shall resubmit the case to the insurance company with reasons for re-consideration and the needful.
- e) On disposal of each of the claims (settled or rejected), the concerned bank branch from where the claim case was originated shall intimate the same to the claimant, the nodal officer appointed by the Government as well as to the parent department of the concerned employee.
- f) It is the responsibility of the bank to monitor, pursue and co-ordinate with the concerned insurers for ensuring early disposal of the claims.



  
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## 12. Amendment

Any provisions of this Memorandum of Understanding may be amended or waived, only by an instrument agreed in writing and signed by both the parties.

## 13. Notices

Each notice, demand, or any other communication to be given or made hereunder shall, except as otherwise provided herein, be given or made in writing and may be sent by one party to the other party by Registered post, hand or official e-mail to the address or such other address and email ID as one party may inform the other in writing.

### Address of the First Party:

Director  
Finance (IF) Department  
3<sup>rd</sup> Floor, F Block, Janata Bhavan  
Dispur, Guwahati, Assam-781 006

### Address of Second Party:

General Manager & Zonal Head  
Punjab National Bank, Guwahati Zonal Office (NE)  
Hem Barua Road, Panbazar, Guwahati-781 001

## 14. Employee Discretion in Bank Selection

Government of Assam shall not make any commitment or impose any requirement upon its employees to maintain their salary accounts with any specific bank. The decision of where to establish and maintain a salary account shall remain solely at the discretion of each individual employee, who may choose any scheduled commercial bank according to their preferences. The Government's involvement in this Memorandum of Understanding is limited to facilitating the availability of banking and associated facilities as outlined herein. Following the empanelment of banks, employees shall retain the freedom to either migrate to an empanelled bank of their choice or continue with their current salary account, without any interference from the Government of Assam.


## 15. Non-Exclusivity

This Memorandum of Understanding shall be expressly deemed a non-exclusive Memorandum of Understanding. Nothing in this Memorandum of Understanding shall restrict the Government of Assam, or any of its Departments, Agencies, or Organizations, from entering into similar Memorandum of Understandings with other banks for the provision of salary account services to its employees. This provision ensures that the Government retains the flexibility to offer its employees a choice of banking services, allowing them to benefit from competitive terms and offerings available in the market. The non-exclusive nature of this Memorandum of Understanding is intended to promote transparency, competition, and choice for the employees of the Government of Assam.

## 16. Miscellaneous

- a) The Term insurance cover shall be applicable after credit of one month salary of the employees and thereafter regular salary credit into the Account.
- b) In the event of non - credit of salary or similar remuneration for more than three months in the PNB salary Saving Account Scheme account of any permanent/regular employee



  
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of the Assam State Government, Bank has the discretion to convert such account to normal Saving Bank account and all benefit extended to the Salary account holders shall stand withdrawn, without any communication. After resumption of salary credits in the account employee may apply in Bank again for converting the concerned account into PNB Salary Saving Account Scheme: Provided that if non-credit of salary beyond 3 months has occurred due to reasons beyond the control of the employee concerned and the employer- employee relationship has not been ceased, benefits accrued under this MoU shall continue subject to a specific certification from the employer or administrative department through Finance Department and all benefits under the MoU shall resume after receiving certificate from the Finance Department

- c) Benefits of Customized Offerings approved for the employees of the Assam State Government are available only to PNB Salary Saving Account Scheme categorized accounts. The regular or permanent employees of Assam State Government to verify or ensure from their Pass Book or Statement of account or Internet Banking that their account is categorized under applicable PNB Salary Saving Account Scheme as per their net salary.
- d) As regards "Know Your Customer norms" as per RBI guidelines, PAN or Form-16 (mandatory) and one Officially Valid Documents (OVDs) shall be provided for opening of Bank accounts. These instructions shall be governed by directions issued by RBI or Bank from time to time. Along with PAN and OVD a certificate or letter issued or countersigned by the authorized signatory from the individual's office, certifying his identity and present address along with certified copy of salary slip or certificate shall be acceptable to the Bank.
- e) This Memorandum of Understanding shall be binding upon both the parties and shall be governed by the Laws of India and shall be subject to the jurisdiction of the competent courts in Guwahati, Kamrup Metro only.

IN WITNESS WHEREOF the parties hereto have signed, sealed and delivered this Agreement on the 11<sup>th</sup> day of February 2025 in presence of:

For the Second Party	For the First Party
Anoop Kumar Singh, Asst. General Manager PNB Guwahati Zonal Office (NE) Hem Barua Road, Panbazar, Guwahati-06	Pawar Narsing Sambhaji, IAS Secretary to Government of Assam, Finance Department, Dispur-06
Signature: 	Signature: 
	Secretary to the Govt. of Assam Finance Department Dispur, Guwahati-06
Witness (Second Party)	Witness (First Party)
1. Signature:  CHITTARANJAN PRUSTY GM & ZH PNB	1. Signature:  Manika Gayashan
2. Signature:  DEBAJ RANJAN SARKAR, CM PNB, GBV, Guwahati	2. Signature:  PRANJIT GOGOI



**Annexure-I**

Application-cum-undertaking to be taken from all account holders, whether new or existing  
(converting SB accounts to .....(name of Salary Package)

The Branch Manager

.....Branch

Dear Sir,

.....(name of Salary Package)

(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO PNB SALARY  
SAVING ACCOUNT SCHEME

(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 and the account number is  
...../ I intend to open a new salary account/ convert my  
existing Savings/ Salary Account. I am presently employed as..... with  
....., my personal 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 PNB Salary Saving Account Scheme account with all its special features.  
(strike out if not applicable, in case of new customers)

3. I hereby consent to sharing my personal data (limited to essential fields only) with  
companies/entities offering complimentary benefits or special features related to the salary  
package account, strictly for the purpose of enabling access to such benefits or features. The  
Bank shall ensure that any data shared with these companies/entities shall not be further  
disseminated and shall be utilized solely for the specific, limited purpose for which it has been  
disclosed.

Yours faithfully,

Date :

Name : .....

Place :

.....  
(with Rank/ Designation)

Address : .....

Mobile : .....



  
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**GENERAL TERMS AND CONDITIONS OF GROUP TERM LIFE INSURANCE (GTLI) (DEATH)**

1. Policy Number:
2. Name of Insurer:.....
3. Current Policy Period: The policy period shall be yearly, starting from XX/XX/XXXX, and subject to renewal. It shall continue until superannuation or termination of service, whichever is earlier.
4. Age Group: Entry age shall be 18 years (subject to condition of maintaining salary package account with ..... ) and Coverage Age shall be till completion of 60 years or superannuation whichever is earlier.
5. All activities of / at work are covered.
6. The account holders under Assam State Government salary package shall be covered under the policy on the basis of list of employees provided by the Assam State as mentioned under clause 7 of the Memorandum of Understanding.
7. 24 hours death risk cover under one-year term insurance plan covering all deaths including suicide is covered from day one subject to addition of the eligible account holder in policy list maintained with the insurance company. The data for which is to be supplied to the insurance company as per the terms of clause 7 of this Memorandum of Understanding.
8. No medical examination of individual Salary Package Account holder shall be undertaken as it shall be a group policy.
9. Details of nominee shall not be asked for at the time of joining.
10. Claimant / Beneficiary to be decided as under-.
  - a) In case of account opened in single name, the nominee recorded in Bank shall be beneficiary for the purpose of insurance claim. (Bank's role shall be limited only to certify the name of nominee as per Bank's records).
  - b) In case, the account is opened as joint account, then the beneficiary shall be the surviving account holder(s) for the purpose of insurance claim even if a nominee is available in the account. (Bank's role shall be limited only to certify the names of surviving joint account holder(s) as per Bank records).
  - c) In case, the account is opened as joint account, in event of death of all the account holders, the nominee in salary account in Bank's system, if available, shall be the beneficiary for the purpose of insurance claim. (Bank's role shall be limited only to certify the names of nominee as per Bank records).



*[Handwritten Signature]*  
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- d) In cases other than (a), (b) and (c) above, the nominee shall be the beneficiary in salary account holders service records with the employer, in whose favour terminal dues are paid by the employer, basis certificate issued by the employer to that effect.

In cases other than (a), (b), (c) and (d) above, the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim shall be the responsibility of the Insurance Company.

Claimants or their representatives shall submit an intimation of the death of the Salary Package Account Holder to the Insurance Company concerned directly within 90 (ninety) days of the date of death of the Holder or to the Home Branch concerned within 60 days of the date of death of the Holder. It is the responsibility of the Bank to forward this intimation to the concerned Insurance Company within next 30 days of receipt. The Insurance Company shall entertain claims where intimation from claimant/branch is received by them by email/ fax/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. The claim shall be settled within 7 days on receipt of required documents at the centralized point of the insurer. All admissible claims where death happens within the Policy period are to be paid by the Insurance Company whether the Policy is subsequently renewed or not.

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Finance Department  
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**“PNB SALARY ACCOUNT SCHEME” FOR ASSAM STATE GOVT.  
EMPLOYEES\_HIGHLIGHTS**

(\*please refer to MoU for detailed benefits)

**PUNJAB NATIONAL BANK, the 1<sup>st</sup> Swadeshi Bank of the country**  
Founded by: **Legendary Lala Lajpat Rai**, serving the nation since **YEAR 1895**

**A. LIFETIME ZERO BALANCE SAVINGS ACCOUNT**  
(With SWEEP/NOMINATION and other facilities)

**B. Free Personal Accidental Insurance Cover (PAI)**

PAI (Death)	₹1.00 Crs.
PAI (Permanent Total Disability)	₹1.00 Crs.
PAI (Permanent Partial Disability)	Upto ₹1.00 Crs.
Air Accidental Insurance	₹2.00 Crs.

**C. Free Term Insurance for all PNB Salary Account holders - ₹10 lakhs**

**D. Additional Insurance Coverage**

- For PNB RuPay SELECT DEBIT CARD holders- Free additional Rs. 10 lakhs of PAI cover
- For PNB RuPay PLATINUM DEBIT CARD holders- Free additional Rs. 2 lakhs of PAI cover
- Lifetime **FREE Credit Card** with **ZERO Joining/Annual Fee** - With up to ₹ 10 lakhs additional PAI cover

**E. Other Major Benefits**

- APUN GHAR & APUN BAHAN** schemes
- Discounted Interest Rates** on Retail Loans (Housing/Car/Personal)
- Upto 100% waiver** on Processing/Documentation charges on Retail Loans
- FREE-Retail Internet Banking, Cheque Leaves, NEFT/RTGS, Demand Draft, Alerts & many more**
- Upto 100% waiver** on **Debit Card AMC** with Nil Issuance charges, **Demat AMC charges & Locker Rent** for the first year



  
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**Finance Department**  
**Dispur, Guwahati-06**



## Annexure –IV

**Health Plan (Star Group Health Insurance Policy Gold for PNB Customers)**

(\*The premium amounts are subject to change from time to time)

Sum Insured (₹)	Premium (₹) (Inclusive of GST)			
	1 Adult	2 Adults	2 Adults + 1 Child	2 Adults + 2 Children
<b>2 Lakhs (only for renewal customers)</b>	18 - 45 yrs: ₹ 5888	18 - 45 yrs: ₹ 5888	18 - 45 yrs: ₹ 5888	18 - 45 yrs: ₹ 5888
	46 - 60 yrs: ₹ 9325	46 - 60 yrs: ₹ 9325	46 - 60 yrs: ₹ 9325	46 - 60 yrs: ₹ 9325
	61 - 79 yrs: ₹ 15165	61 - 79 yrs: ₹ 15165	61 - 79 yrs: ₹ 15165	61 - 79 yrs: ₹ 15165
<b>3 Lakhs</b>	18 - 45 yrs: ₹ 7890	18 - 45 yrs: ₹ 7890	18 - 45 yrs: ₹ 7890	18 - 45 yrs: ₹ 7890
	46 - 60 yrs: ₹ 11510	46 - 60 yrs: ₹ 11510	46 - 60 yrs: ₹ 11510	46 - 60 yrs: ₹ 11510
	61 - 79 yrs: ₹ 19395	61 - 79 yrs: ₹ 19395	61 - 79 yrs: ₹ 19395	61 - 79 yrs: ₹ 19395
<b>4 Lakhs</b>	18 - 45 yrs: ₹ 10044	18 - 45 yrs: ₹ 10044	18 - 45 yrs: ₹ 10044	18 - 45 yrs: ₹ 10044
	46 - 60 yrs: ₹ 15490	46 - 60 yrs: ₹ 15490	46 - 60 yrs: ₹ 15490	46 - 60 yrs: ₹ 15490
	61 - 79 yrs: ₹ 24084	61 - 79 yrs: ₹ 24084	61 - 79 yrs: ₹ 24084	61 - 79 yrs: ₹ 24084
<b>5 Lakhs</b>	18 - 45 yrs: ₹ 11878	18 - 45 yrs: ₹ 11878	18 - 45 yrs: ₹ 11878	18 - 45 yrs: ₹ 11878
	46 - 60 yrs: ₹ 17300	46 - 60 yrs: ₹ 17300	46 - 60 yrs: ₹ 17300	46 - 60 yrs: ₹ 17300
	61 - 79 yrs: ₹ 26791	61 - 79 yrs: ₹ 26791	61 - 79 yrs: ₹ 26791	61 - 79 yrs: ₹ 26791
<b>7.5 Lakhs</b>	18 - 45 yrs: ₹ 14425	18 - 45 yrs: ₹ 14425	18 - 45 yrs: ₹ 14425	18 - 45 yrs: ₹ 14425
	46 - 60 yrs: ₹ 22645	46 - 60 yrs: ₹ 22645	46 - 60 yrs: ₹ 22645	46 - 60 yrs: ₹ 22645
	61 - 79 yrs: ₹ 33926	61 - 79 yrs: ₹ 33926	61 - 79 yrs: ₹ 33926	61 - 79 yrs: ₹ 33926
<b>10 Lakhs</b>	18 - 45 yrs: ₹ 15069	18 - 45 yrs: ₹ 15069	18 - 45 yrs: ₹ 15069	18 - 45 yrs: ₹ 15069
	46 - 60 yrs: ₹ 24640	46 - 60 yrs: ₹ 24640	46 - 60 yrs: ₹ 24640	46 - 60 yrs: ₹ 24640
	61 - 79 yrs: ₹ 38626	61 - 79 yrs: ₹ 38626	61 - 79 yrs: ₹ 38626	61 - 79 yrs: ₹ 38626



  
**Secretary**  
**to the Govt. of Assam**  
**Finance Department**  
**Dispur, Guwahati-06**



### **Policy Highlights:**

- 1) **Family Floater:** Family Size - Max 2 Adults + 2 Dependent Children
- 2) **Entry Age: Adults:** 18 to 79 years; Dependent Children - 5 months to 30 years
- 3) **Policy Period:** One Year
- 4) **Claim Settlement:** In-house TPA
- 5) **Medical Examination:** No

### **Coverage:**

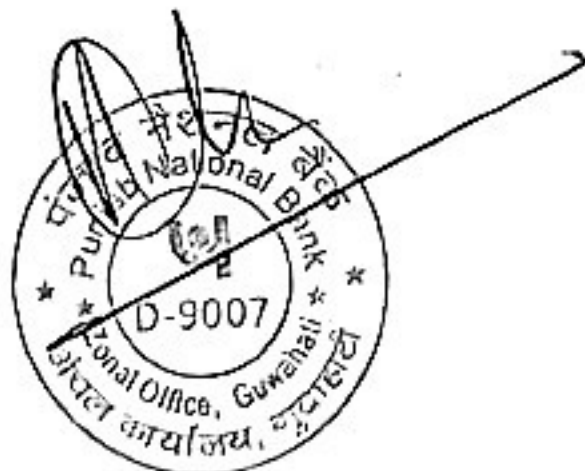
- 1) **Room Rent:** 1% of SI for SI up to ₹5 lakhs; Single standard A/C for SI ₹7.5 lakhs & ₹10 lakhs  
**ICU Charges:** 2% of SI for SI up to ₹5 lakhs; Single standard A/C for SI ₹7.5 lakhs & ₹10 lakhs
- 2) **Pre-Hospitalization Period:** 30 days; Post Hospitalization Period: 60 days
- 3) **Road Ambulance:** ₹2000/- per hospitalization
- 4) **Pre-Existing Diseases (PED):** 36 months
- 5) **Waiting Period for Non-PED:** 30 days for sickness & First year Specific diseases/illness
- 6) **Cataract Expenses**
- 7) **Organ Donor Expenses**
- 8) **Health Check-up benefits:** Cost of Health Checkup per policy period - Up to ₹1500/-
- 9) **All Day Care Procedures are covered**
- 10) **No Co-Payment for Any Ailment**
- 11) **10% No Claim Bonus for Claim Free Year**
- 12) **Second Medical Opinion**
- 13) **Ayush Treatment:** ₹10000/- for SI up to ₹4 lakhs; ₹15000/- for SI ₹5 lakhs & above
- 14) **Domiciliary Hospitalization Cover:** Available

### **Salient features of Star Group Top-up**

#### **1) Sum Insured & Premium:**

Sum Insured (in Rs.)	Aggregate Deductible (in Rs.)	Premium per family including GST (in Rs.)
1000000	200000	3609
1000000	300000	2346
1500000	200000	4158
1500000	300000	2700

- 2) Any PNB Customer between 18 to 60 Years of Age is eligible.
- 3) Family Floater: Self, Spouse and up to 2 Dependent Children
- 4) Policy Term: 1 Year.
- 5) Medical Screening: No Pre-acceptance Medical Screening is required.
- 6) Benefits under this policy: Payment of Cost of Hospitalization above the chosen Deductible portion.
- 7) Waiting Period: 24 months
- 8) Room / ICU charges: As per actuals



  
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