



मानव संसाधन प्रभाग, प्रधान कार्यालय,
प्लॉट सं 4, सेक्टर 10, द्वारका, नयी दिल्ली
HUMAN RESOURCES DIVISION HEAD OFFICE,
PLOT No. 4, SECTOR 10, DWARKA, NEW DELHI

TO ALL BRANCHES/OFFICES.

04.07.2025

ADVISORY

**CLAIM SUBMISSION UNDER IBA GROUP MEDICAL INSURANCE POLICY FOR
SERVING AND RETIRED EMPLOYEES FOR POLICY PERIOD 2024-25**

The IBA Group Medical Insurance Policy is a Uniform Health Insurance Scheme extended to all employees (Serving & Retired) of Banks, as per the terms of the Bipartite Settlement and Joint Note signed between IBA and the Unions/Associations.

The policy is administered through an Insurance Company and implemented with the help of an empanelled Third-Party Administrator (TPA) for claim processing and hospital network management. For the current policy period (2024-25), National Insurance Co. Limited (NICL) has been selected as the lead insurer and Heritage TPA Pvt. Ltd. is the Third-Party Administrator.

This advisory aims to address the concerns of the employees (Serving & Retired) regarding difficulties faced in claim processing under IBA GMI Policy and to clarify the roles and responsibilities of all stakeholders i.e. Bank, TPA & Insurance Company, and provide necessary guidance to employees (Serving & Retired) for ensuring hassle free handling of medical claims.

The following are some of the commonly observed concerns in the claim procedure, along with the necessary actions to be taken by the employees:

S. No	Issue	Recommended Action
1.	Cashless Claims	Employees (Serving & Retired) to ensure treatment is taken at TPA-network hospitals preferably. The list of panel hospitals is available on Heritage TPA website, the link is as under: (http://223.31.103.204/HeritageHealthTPA/HOME/Empanelled_Hospitals1.aspx). Insured must opt for Cashless Treatment to avoid the submission of claims under reimbursement. Process flow of the same is as per Annexure I .
2.	Cashless Anywhere	It is informed that cashless anywhere facility is also available under IBA GMI Policy in case treatment is taken in non-empanelled hospital. Process flow for the same is as per Annexure II .



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3.	Intimation for Hospitalization	In case of Cashless facility: • In the event of planned hospitalisation-claim intimation may be done at least 72 hrs prior to admission. • In the event of emergency hospitalisation-Within 24 hrs of admission. In case of Claim Reimbursement: • In the event of planned hospitalisation-claim intimation may be done at least 48 hrs prior to admission. • In the event of emergency hospitalisation-Within 48 hrs of admission.				
4.	Reimbursement Claim Submission	Process flow of Reimbursement Claim submission is available at Annexure III. Employees (Serving & Retired) must ensure submission of requisite documents as per check list (Annexure IV) and maintain a record of submitted documents for further correspondence. In reimbursement claim cases, itemized bifurcated bills having details such as room rent, surgeon fees, medicine, investigation, consultation etc. must be submitted along with the claim to avoid delays or queries in the claims.				
5.	Claim Rejections	Employees (Serving & Retired) must go through the grounds of rejection as per the policy document circulated vide notice in HRMS/ Retiree notice board dated 13.12.2024. If required, the matter may immediately be brought to notice of: SPOCs of Heritage TPA > CO SPOCs of Bank > ZO SPOCs of Banks > HO HRD Hospitalization Cell. List of SPOCs of Heritage TPA assigned to Zonal Offices for grievance redressal is enclosed (Annexure V) & CO/ZO SPOCs of Bank is as per Annexure VI.				
6.	Follow up	Employees (Serving & Retired) are advised to ensure timely submission of documents as per timeline given below: <table><tr><td>Reimbursement of Hospitalization and pre hospitalization expenses (30 days)</td><td>Within 30 days of date of discharge from hospital</td></tr><tr><td>Reimbursement of post hospitalization expenses (limited to 90 days)</td><td>Within 30 days from completion of post hospitalization treatment</td></tr></table>	Reimbursement of Hospitalization and pre hospitalization expenses (30 days)	Within 30 days of date of discharge from hospital	Reimbursement of post hospitalization expenses (limited to 90 days)	Within 30 days from completion of post hospitalization treatment
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Reimbursement of post hospitalization expenses (limited to 90 days)	Within 30 days from completion of post hospitalization treatment					



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		Also, to ensure timely submission of query reply if raised. Further, it may be noted that the follow ups of claims must be routed through the proper channel as defined in claim escalation matrix provided at Annexure VII .
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Further, instances of submission of fabricated, inflated, or false medical bills have been observed. **Employees are hereby strictly advised that such action comes under serious misconduct and will lead to disciplinary action as per extant Bank guidelines.**

All Serving and Retired employees are advised to familiarize themselves with the terms of the policy already uploaded vide HRMS Notice dated 13.12.2024.

All employees (Serving & Retired) are requested to take note of this advisory and adhere to the prescribed claim submission procedures.

Amarendra Kumar
(General Manager)

Cashless Claims Process Flow

Step 1: Choose a Network Hospital

- Check updated hospital list on the insurer or TPA's website.
http://223.31.103.204/HeritageHealthTPA/HOME/Empaneled_Hospitals1.aspx
- Go to a TPA-network/PPN hospital.

Step 2: Inform the TPA- Claim Intimation

- Claim may be intimated by sending an email at pnb.heritage@bajoria.in OR through Web Intimation option available at Heritage TPA's official Website.
<http://223.31.103.204/HeritageHealthTPA/HOME/CardSearch.aspx?Type=WebInt>
- In the event of planned hospitalisation-claim intimation may be done at least 72 hrs prior to admission.
- In the event of emergency hospitalisation-Within 24 hrs of admission.

Step 3: Hospital Admission

- Show your Health ID card (Physical / Digital) at the hospital TPA helpdesk.
- Fill the cashless request form (available at hospital/TPA).
- Hospital TPA helpdesk sends it to the concerned TPA for approval (pre-authorization).

Step 4: Pre-Authorization by TPA

- TPA reviews medical documents and form.
- If approved, authorization letter is sent to the hospital.
- If more details are needed, concerned TPA may request Hospital TPA helpdesk.

Step 5: Treatment

- Treatment must be taken within 15 days of approval.
- Any changes in treatment plan must be informed to TPA for updated approval.

Step 6: Enhancement (if needed)

- If treatment cost goes beyond estimated amount, hospital TPA helpdesk will send enhancement request to the concerned TPA.

Step 7: Discharge

- Hospital TPA helpdesk sends final bill and discharge summary along with all the requisite documents to the concerned TPA. On receipt and scrutiny of the documents final approval is sent by the concerned TPA.
- The insured may then sign the discharge papers & pay non-medical or inadmissible expenses (if any) as per policy T&C.

Step 8: Pre-Post Hospitalisation

- For reimbursement of pre-post hospitalisation expenses i.e., expenses incurred 30 days prior to date of admission and 90 days after date of discharge, the insured may submit original bills and receipts to TPA within 30 days from completion of post hospitalisation treatment.

Process Flow for Cashless Anywhere

Hospital TPA helpdesk needs to send all claim documents to concerned TPA Network department preferably at least 48 hours before planned hospitalization or within 24 hours in case of emergencies at below mentioned email IDs:

- **hospitalnetwork@bajoria.in**
- **subhraroy@bajoria.in**

Some important points to be noted:

- Cashless Facility would be available only if the treatment is found admissible under the terms and conditions of IBA GMI Policy.
- The TPA will perform all due diligence and scrutiny measures when sanctioning the cashless facility under 'Cashless Anywhere'.
- The TPA will adhere to the procedures, wherever necessary, and will process the claim under 'Cashless Anywhere' in the same manner as other claims.
- TPA will follow 'reasonable and customary clause' when arriving at the claim payable amount for non-network hospitals.

Further, TPA reserves the right to reject the request for Cashless Facility under 'Cashless Anywhere' under any of the following situations:

1. When the request for cashless/intimation was sent beyond the stipulated time-limit.
2. When Hospital disagrees to sign 'Letter of Consent/simplified MoU'.
3. When the Hospital disagrees on the 'rates/claim payable amount' finalized by the TPA.
4. When the Hospital do not meet the requirements of TPA.
5. When the Hospital is one among the excluded Providers.
6. When the treatment is found to be non-admissible under the terms & conditions of the Policy.

Process Flow- Reimbursement of Claims

Step 1: Hospitalization at Network/ Non-Network Hospital

- Insured person undergoes treatment at a network/non-network hospital and payment is made upfront by the insured and the same may be claimed under reimbursement.

Step 2: Inform the TPA- Claim Intimation

- Claim may be intimated by sending an email at pnb.heritage@bajoria.in OR through Web Intimation option available at Heritage TPA's official Website. <http://223.31.103.204/HeritageHealthTPA/HOME/CardSearch.aspx?Type=Weblnt>
- In the event of planned hospitalisation-claim intimation may be done at least 48 hrs prior to admission.
- In the event of emergency hospitalisation-Within 48 hrs of admission.

Step 3: Collection & Submission of Original Documents

- Duly filled claim form Part- A & Part-B (Part-B to be stamped & signed by the Hospital).
- Photo ID /Age proof and Heritage TPA Card
- Original Final hospital bills, payment receipts, Discharge summary, Surgeon's certificate, diagnostic reports, Implant invoices/stickers (if applicable), Consultation papers and prescriptions, Treatment Sheet, Pharmacy bills, lab reports etc.
- FIR/MLC (accident), death certificate (if applicable)
- Submit all documents to TPA (if applicable), or Designated Bank Office as per timeline given below –

Reimbursement of Hospitalization and pre hospitalization expenses (30 days)	Within 30 days of date of discharge from hospital
Reimbursement of post hospitalization expenses (limited to 90 days)	Within 30 days from completion of post hospitalization treatment

- In cases where claim has already been settled under any other health insurance policy, submission of TPA verified documents along with settlement letter showing details of allowed and disallowed Items from the earlier claim is mandatory to initiate claim under IBA GMI Policy

Step 4: Acknowledgment & Scrutiny by TPA

- TPA scrutinizes documents within 7 working days if incomplete deficiency/ query letter will be sent to the insured.

- TPA will send three reminders with a gap of 10 working days if query reply not received.
- Pre-post Hospitalisation claim shall be processed only after decision of the main hospitalisation claim.

Step 5: Verification in Case of Pre-Auth Issued

- In cases where pre-authorization was already issued but was not utilised by the insured, and the claim is now submitted for reimbursement, the TPA shall verify with the concerned network hospital whether the pre-auth was utilized. Only upon confirmation that it was not utilised, the claim will be processed and settled accordingly.

Step 7: Assessment & Settlement of Claim

- If Claim is admissible, it is assessed & settled as per policy T&C.
- If Claim is not admissible under policy T &C, then it can be rejected.
- On settlement of claim the claim Settlement letter is issued by the TPA, in case where the claim is rejected, reason for rejection is conveyed vide email/SMS.

IBA GMI Policy Check List**Basic Mandatory documents for submitting claims under Reimbursement:**

- The Documents may be submitted as per the checklist mentioned below –

		YES/NO/NA
1	Duly filled original claim Form Part -A (for Insured) & Part -B (from Hospital), with Claimant Signature mentioning exact Claim Amount, Contact details, e-mail Id etc. Reason for delay may be given additionally only if the claim documents are being submitted 30 days after the date of discharge.	
2	Copy of cancelled cheque / copy of front page of passbook & photocopy of gov. Recognized photo id proof.	
3	Original advice for admission to hospital / reference letter for admission and first prescription with clinical notes, in original	
4	Original Discharge Summary / Card / Certificate with Date & Time and details of treatment duly signed and stamped by hospital. (In case of Day Care procedure provide Day care discharge summary)	
5	All original investigation reports including Pre & Post Hospitalization, all the prescriptions, money receipt/cash memo, Investigation reports.	
6	Original numbered final hospital bill with money receipts.	
7	In case of Implant - sticker & tax Invoice with money receipt in original.	
8	In case treatment taken in non-empaneled hospital then detailed bifurcated bills having details such as room rent, surgery, medicine, investigation, consultation etc.	
9	Copy of claim Intimation (mail copy/ web intimation)	
10	In accidental cases self-statement/FIR/Medico legal report.	
11	Original X-ray report with film (Compulsory for fracture cases).	
12	Details of therapeutic diet related to ailments from treating doctor. (In Ayurvedic Treatment, if any)	

- In cases where claim has already been settled under any other health insurance policy, submission of TPA verified documents along with settlement letter showing details of allowed and disallowed Items from the earlier claim will be mandatory to initiate claim under IBA GMI Policy.

Verified by: -	
Bank Official: Name -	TPA Representative: (CO/ZO:_____) Name -
Signature & Stamp:	Signature & Stamp:
Date -	Date -

IBA GMI Policy Check List

Basic Mandatory documents for submitting claims under Domiciliary treatment:

- The Documents may be submitted as per the checklist mentioned below –

		YES/NO/NA
1	Duly filled & signed claim form	
2*	Treating doctor's prescription, original bills for medicines and reports if any.	
3	Diagnosis and Doctor's registration number should be mentioned in the submitted prescription.	
4	Self-declaration for Injury related cases.	
5	GST No., Batch No, Expiry date of medicine should be mentioned medicine bill.	
6	For Physiotherapy bills: Registration no. of Physiotherapist, Doctor prescription, detailed break up of bill along with Therapy activity chart.	

* Original treating doctor prescription is required for first claim. However, in exceptional cases claims can also be submitted with copy of prescription/ investigation reports duly verified by bank officials (with designation stamp). Further, it may be noted that the prescription submitted is valid for three months only.

Verified by: -	
Bank Official: Name -	TPA Representative: (CO/ZO:_____) Name -
Signature & Stamp:	Signature & Stamp:
Date -	Date -

ANNEXURE V**List of Zone Wise SPOCs of Heritage Health Insurance TPA Pvt. Ltd.**

Zonal Office	SPOC 1		SPOC 2	
	Name of Employee	Mobile No.	Name of Employee	Mobile No.
Agra	Ravikant Ahirwar	9599882550	Harsh Pathak	7903597506
Ahemadabad	Kamlesh Nadia	8153916360	Jignesh Nadia	9601913483
Amritsar	Subhash Chandra	8725917887	Aman Singh	7303504029
Bhopal	Rohit	9893098779	Manoj Shukla	9406768199
Bhubaneshwar	Jagannath Behera	7327929092	Mukesh Kumar Mallick	7978413557
Chandigarh	Devender Singh	8264838269	Aman Singh	7303504029
Chennai	Vinod	8072992511	Sullan Saravanan	7550178950
Dehradun	Bhola Singh	7985148270	Nandini	9650823081
Delhi	Vijay Singh	9534603537	Vivek Kumar	9821517200
Durgapur	Arpan Ghosh	6292321733	Sanjoy Chatterjee	7318821969
Guwahati	Rajib Paul	8721817043	Tumpa Chanda	8486469363
Hyderabad	Shaik Jani	9100517616	Swapna	9701527616
Jaipur	Kamlesh Kumar	7231878556	Abhishek Udawat	9602918000
Kolkata	Priti Shaw	6292264913	Rasmita Sahoo	6292321734
Lucknow	Rajan Pandey	9670091012	Tarun Sharma	9935593426
Ludhiana	Sukesh Chandra	9646337853	Vivek Kumar	9821517200
Meerut	Gautam Singh	8700454520	Harsh Pathak	7903597506
Mumbai	Prathamesh	9137268440	Anil Yadav	9820547808
Patna	Vivek Pandey	6292250073	Chandan Kumar	9199863707
Raipur	Kamna Jinwal	7314001370	Manoj Shukla	9406768199
Shimla	Amandeep	7087694191	Nandini	9650823081
Varanasi	Bharat Yadav	6394607978	Ashish Tiwari	8542925399

ANNEXURE VI

S.No.	Zone	Office Name	Office	Name of Contact Person	Designation	Mobile No.	Email ID
1	Agra	Zonal Office Agra	ZO	Sneha Singh	Senior Manager	7007092762	sneha.gautam@pnb.co.in
2		Jhansi	CO	Karnika Sahu	Senior Manager	7080000441	karnika.sahu@pnb.co.in
3		BulandshaHR	CO	Jaya Pandey	Manager	7738590314	jaya.pandey@pnb.co.in
4		Etawah	CO	Lalit Singh Gangwar	Manager	9988438391	lalit.gangwar@pnb.co.in
5		Aligarh	CO	Arif Hussain	Senior Manager	8738043123	coali_hrd@pnb.co.in
6		Agra	CO	Devendra Kumar Sharma	Manager	9557030878	devendra.sharma1@pnb.co.in
7		Bareilly	CO	Kuldeep Singh	Manager	9411031137	kuldeep.singh23@pnb.co.in
8	Ahmedabad	Zonal Office Ahmedabad	ZO	Pooja	Senior Manager	7003134464	pooja.gupta3@pnb.co.in
9		Ahmedabad	CO	Srishti Rastogi	Senior Manager	9623176749	coahmhrd@pnb.co.in
10		Rajkot	CO	Kuldeep Gautam	Manager	9643133215	kuldeep.gautam1@pnb.co.in
11		Surat	CO	Sourav Kumar	Manager	8141108571	saurav.kumar8@pnb.co.in
12		Vadodara	CO	Rahul Sahu	Manager	6376284225	rahul.sahu3@pnb.co.in
13	Amritsar	Zonal Office Amritsar	ZO	Yuvraj Anand	Chief Manager	9464776027	zoasrhrd@pnb.co.in
14		Amritsar	CO	Utpal Yadav	Senior Manager	9450797497	coasrhrd@pnb.co.in
15		Hoshiarpur	CO	Virender Kumar	Senior Manager	9395309473	cohsphrd@pnb.co.in
16		Jalandhar	CO	Amanpreet Singh	Manager	9501561166	cojalhrd@pnb.co.in
17		Jammu	CO	Naresh Kumar	Senior Manager	9868610878	cojkhrrd@pnb.co.in
18		Kapurthala	CO	Anil Kumar Singh	Senior Manager	8171710566	cokpthrd@pnb.co.in
19		Pathankot	CO	Ishan Chaudhary	Senior Manager	9418144413	copathanhrrd@pnb.co.in
20		Srinagar	CO	Ghulam Rasool Sheikh	Senior Manager	9419002724	cosgrhrd@pnb.co.in
21	Bhopal	Zonal Office Bhopal	ZO	Neelam Rajput	Senior Manager - HR	9893781247	neelam.malakar@pnb.co.in
22		Indore	CO	Ashok Kumar	Manager	9868677646	ashok.kumar13@pnb.co.in
23		Bhopal	CO	Anand Kumar Soni	Manager - HRD	9340954646	anandkumar.soni@pnb.co.in
24		Ujjain	CO	Pushpa Ninama	Manager	9479823040	pushpa.ninama@pnb.co.in
25		Gwalior	CO	Jyotsna Lathoriya	Officer	9981520301	lyotsna.lathoria@pnb.co.in
26		Jabalpur	CO	Sakshi Shrivastava	Officer - HRD	8358069636	sakshi.shrivastava@pnb.co.in
27	Bhubaneswar	Zonal Office Bhubaneswar	ZO	Satya Narayan Patra	Manager - HRD	9903400434	satya.patra@pnb.co.in
28		Bhubaneswar	CO	Tapaswini Sethi	Officer	9437397808	tapaswini.sethi@pnb.co.in
29		Berhampur (Ganjam)	CO	Manas Ranjan Swain	Manager - HRD	8851087663	manas.swain2@pnb.co.in
30		Baleswar	CO	Subhalaxmi Sahoo	Dy. Manager	8847891241	subhalaxmi.sahoo@pnb.co.in
31		Cuttack	CO	Puspita Naik	Manager	8018060867	puspita.naik@pnb.co.in
32		Sambalpur	CO	Sanjeev Kumar Meher	Dy. Manager	8617688163	sanjeev.meher@pnb.co.in
33	Chandigarh	Zonal Office Chandigarh	ZO	Gurpreet Singh	Manager	9780482544	gurpreet.singh17@pnb.co.in
34		Chandigarh	CO	Piyush Jain	Dy. Manager	9467527137	piyushjain276@pnb.co.in
35		Hisar	CO	Vikas	Manager-Rajbhasha	9309040001	vikash@pnb.co.in
36		Jind	CO	Neha Lakra	Senior Manager - HR	9999153672	neha.lakra@pnb.co.in
37		Karnal	CO	Jyoti Saluja	Manager	9996984486	jyoti.saluja@pnb.co.in
38		Kurukshetra	CO	Kartik Dinkar	Officer - HRD	8894538334	kartik.dinkar@pnb.co.in
39		Panipat	CO	Aarti Kumari	Manager	9899275464	kumari.aarti@pnb.co.in
40		Rewari	CO	Deepak Singh	Dy. Manager	8302430321	deepak.singh4@pnb.co.in

S.No.	Zone	Office Name	Office	Name of Contact Person	Designation	Mobile No.	Email ID
41		Rohtak	CO	Satyavir Singh	Manager	9833453830	satyavir.singh@pnb.co.in
42		Sirsa	CO	Saroj	Dy. Manager	8288944130	sarojsaharan20@pnb.co.in
43	Chennai	Zonal Office Chennai	ZO	W C Gopalakrishnan	Senior Manager	9940211662	wcgopalakrishnan@pnb.co.in
44		Thiruvananthapuram	CO	Sunil Prajith	Senior Manager	8547788602	sunil.prajith@pnb.co.in
			CO	Vany Prathap C	Manager - HRD	9995886760	vany.pratha@pnb.co.in
45		Kozhikode	CO	S Ramasubramanian	Senior Manager	9833163495	cokozhrd@pnb.co.in
46		Ernakulam	CO	K Rajesh	Senior Manager	9746613432	rajek@pnb.co.in
47		Chennai	CO	Mitra Theja K	Manager - HRD	7024148221	mitratheja.k@pnb.co.in
48		Trichy	CO	Uma Elango	Senior Manager	9551033377	cotryhrd@pnb.co.in
49		Coimbatore	CO	Praveen Shan P	Dy. Manager	7708255111	praveen.shan@pnb.co.in
50	DeHRadun	Zonal Office DeHRadun	ZO	Sanjay Negi	Senior Manager	7895606699	sanjay.negi@pnb.co.in
51		Haldwani	CO	Kumar Vishal	Manager-HR	9990111780	kumar.vishal@pnb.co.in
52		TeHRi	CO	Ankit Jha	Senior Manager - HR	9878819170	ankit.jha@pnb.co.in
53		Haridwar	CO	Gautam Negi	Dy. Manager	8077662080	gautam.negi@pnb.co.in
54	Delhi	DeHRadun	CO	Ankit Pandey	Senior Manager - HR	9140826962	coddnhrd@pnb.co.in
55		Zonal Office Delhi	ZO	Anil Kumar	Senior Manager	9873693846	fgmdelhrd@pnb.co.in
56		East Delhi	CO	Jain,Punam Sharma	Dy. Manager	9674628127	coeastdelhrd@pnb.co.in
57		West Delhi	CO	Ruchi Mahtta	Manager	9650527779	ruchi.mahtta@pnb.co.in
58		South Delhi	CO	Swati Minj	Manager	8285709772	swati.minj@pnb.co.in
59		North Delhi	CO	Dr. Mamta Rani	Manager - HRD	9163233984	mamta.rani3@pnb.co.in
60		Ghaziabad	CO	Samar Fatima	Senior Manager - HRD	7042658899	samar.fatima@pnb.co.in
61		Noida	CO	Charu	Chief Manager	9412350372	charu2@pnb.co.in conoidahrd@pnb.co.in
62	Durgapur	Gurugram	CO	Kumari,Neelam	Manager - HRD	9958359472	neelam.kumari@pnb.co.in
63		Zonal Office Durgapur	ZO	Subhojit Bhattacharjee	Manager	9614348368	subhojit.bhattacharjee@pnb.co.in
64		Bardhaman	CO	Shyam Kishor	Manager	8340673853	shyam.kishor@pnb.co.in
65		Durgapur	CO	Sohini Dutta	Manager-HR	9830570312	sohini.dutta@pnb.co.in
66		Malda	CO	Subhrajyoti Choudhury	Manager	9733206430	shivam.pandey@pnb.co.in
67		Murshidabad	CO	Shivam Pandey	Dy. Manager	8726080053	shivam.pandey@pnb.co.in
68		Nadia	CO	Sahil Kumar	Officer - HRD	9470865695	sahil.kumar5@pnb.co.in
69		New Jalpaiguri (Siliguri)	CO	Albert Narjinary	Manager	9064275243	albert.narjinary@pnb.co.in
70	Guwahati	Purulia	CO	Praveen Kumar Pathak	Dy. Manager	8102654754	praveen.pathak@pnb.co.in
71		Zonal Office Guwahati	ZO	Umesh Kumar Roy	Chief Manager-HR	9470267296	umeroy@pnb.co.in
72		Agartala	CO	Amitabh Kumar	Chief Manager	9471003999	amitabh.kumar@pnb.co.in
73		Dibrugarh	CO	Debasish Choudhury	Chief Manager	9078937956	debasichoudhury@pnb.co.in
74		Guwahati	CO	Sulava Deb	Chief Manager	9435100888	sulavad@pnb.co.in
75		Imphal	CO	Vivek Kumar Burnawal	Chief Manager	9051511717	vivekburnwal@pnb.co.in
76		Jorhat	CO	Ravindranath Radhesh	Chief Manager	9867600330	radhesh@pnb.co.in
77		Nagaon	CO	Sudipta Majhi	Chief Manager	7872915921	sudipta.maji@pnb.co.in
78		Silchar	CO	Sanjeev Kumar	Chief Manager	8709675535	sanjeev.kumar6@pnb.co.in
79		Zonal Office Hyderabad	ZO	Bharti, Neha	Senior Manager - HR	7760976113	zohydhrd2@pnb.co.in

S.No.	Zone	Office Name	Office	Name of Contact Person	Designation	Mobile No.	Email ID
80	Hyderabad	Secunderabad	CO	Bhagyashree,Bagulwad	Officer	9030276235	cosechrd@pnb.co.in
81		Hubli	CO	Haritha,Nandanar	Officer	9177608086	cohblihrd@pnb.co.in
82		Vijaywada	CO	Chikati,Sarada	Officer	9989040281	coandhrahrrd@pnb.co.in
83		Vizag	CO	Eedubilli Kodanda Ram	Manager-HR	7900633330	covizaghrd@pnb.co.in
84		Bangalore	CO	Keshri,Binita	Senior Manager - HR	8283806488	cobangeasthrd@pnb.co.in
85		Hyderabad	CO	Benjamin Paul,G	Senior Manager - HR	7044477099	cohydhrrd@pnb.co.in
86	Jaipur	Zonal Office Jaipur	ZO	Lokesh Kumar	Manager	9672941141	lokekumar5@pnb.co.in
87		Alwar	CO	Narsingh Suhag	Dy. Manager	9602350092	coalwhrrd@pnb.co.in
88		Bikaner	CO	Sandeep Kumar	Manager	8112212515	sandeep.kumar98@pnb.co.in
89		Jodhpur	CO	Sohan Lal Saran	Manager	8639536495	cojdhrrd@pnb.co.in
90		Bharatpur	CO	Jeetendra Chaturvedi	Manager	9460869797	jeetendra.chaturvedi@pnb.co.in
91		Hanumangarh	CO	Ravinder Kumar	Manager	9649787869	ravinder.kumar17@pnb.co.in
92		Ajmer	CO	Shrivastava,Apoorva	Officer	9352896400	apoorva.shrivastava@pnb.co.in
93		Kota	CO	Santosh Kumar Tripathi	Senior Manager - HR	9560392050	santotripathi1@pnb.co.in
94		Udaipur	CO	Bhanwar Singh Godara	Officer	8764473134	bhanwar.godara@pnb.co.in
			CO	Kishan Lal Sharma	Senior Manager	9413849638	kishan.sharma2@pnb.co.in
95	Kolkata	Sikar	CO	Pritam Joswal	Manager	9324020320	pritam.joswal@pnb.co.in
96		Sriganganagar	CO	Ramesh Goswami	Officer	9877648324	ramegoswami@pnb.co.in
97		Zonal Office Kolkata	ZO	Amit Kumar Das	Chief Manager-HR	7228872227	akdas2@pnb.co.in
			ZO	Sudeep Kumar Bhakat	Dy. Manager	7080564777	sudeep.bhakat@pnb.co.in
98		Kolkata South	CO	Noel Norbert	Manager	9643792128	noel.norbert@pnb.co.in
99		Kolkata West	CO	Rajesh Kumar Sharma	Manager	7202917724	rajesharma19@pnb.co.in
100		Kolkata North	CO	Gunjan Nandi	Manager	7872242848	cokolnorthhrd@pnb.co.in
101		North 24 Parganas	CO	Avirup Das Gupta	Manager	8961313289	avirup.gupta@pnb.co.in
102		South 24 Parganas	CO	Abhishek Bhowmik	Senior Manager - HRD	9867263012	abhishek.bhowmik@pnb.co.in
103		Hooghly	CO	Sayani Sen	Officer	8240777298	sayani.sen@pnb.co.in
104	Lucknow	Kharagpur	CO	Lakhikanta Patra	Manager	8145620476	cokgphrrd@pnb.co.in
105		Purba Medinipur	CO	Sonali Tyagi	Manager	7415262265	sonali.tyagi@pnb.co.in
106		Paschim Midnapur	CO	Nirjharini Sahoo	Manager - HRD	8249065808	nirjharini.sahoo@pnb.co.in
107		Zonal Office Lucknow	ZO	Mohd Shoeb	Manager	9792474175	mohd.shoeb@pnb.co.in
108		Ayodhya	CO	Parul Verma	Manager - HRD	9756005533	parul.verma@pnb.co.in
109		Gorakhpur	CO	Ashtosh Srivastava	Officer	9889043602	ashutosrivastava3@pnb.co.in
110	Ludhiana	Lucknow	CO	Surjal Singh	Officer	9412095184	surjal.singh@pnb.co.in
111		Sitapur	CO	Manish Kashyap	Manager - HRD	7838225126	manikashyap2@pnb.co.in
112		Zonal Office Ludhiana	ZO	Himani	Manager	8930309939	zoldhrrd@pnb.co.in
113		Bhatinda	CO	Rakesh Kumar Garg	Manager	9855552081	cobtldhrrd@pnb.co.in
114		Fazilka	CO	Vikas Bajaj	Senior Manager	9680594888	cofazilkahrd@pnb.co.in
115		Moga	CO	Harsimran Singh	Manager	7888464671	comogahrd@pnb.co.in
116		Ludhiana	CO	Kiranjit Singh	Manager	7888744709	coldhrrd@pnb.co.in
117		Patiala	CO	Preetinder Singh	Dy. Manager	8699645483	coptlhrd@pnb.co.in
118		SAS Nagar (Mohali)	CO	Etti Chhabra	Dy. Manager	7657922285	cosashrd@pnb.co.in

S.No.	Zone	Office Name	Office	Name of Contact Person	Designation	Mobile No.	Email ID
119	Meerut	Zonal Office Meerut	ZO	Sudhir Kumar	Dy. Manager	9557134094	sudhir.kumar7@pnb.co.in
120		Bijnore	CO	Nirmal Shukla	Senior Manager	6388060376	cobjrhrd@pnb.co.in
121		Moradabad	CO	Arman Singh	Senior Manager	7251853535	arman.singh@pnb.co.in
122		Muzaffarnagar	CO	Neha Varun	Officer - HRD	9818530155	tryng2engineer@pnb.co.in
123		Meerut	CO	Pallavi Patel	Manager	9651570586	pallavi.patel@pnb.co.in
124		Saharanpur	CO	Chetansi Poswal	Senior Manager	9999126687	chetansi.poswal@pnb.co.in
125	Mumbai	Zonal Office Mumbai	ZO	Sunil Kumar	Chief Manager	7696775991	sunil.kumar26@pnb.co.in
126		Mumbai City	CO	Sreejith T	Chief Manager	7356377766	sreejith@pnb.co.in
127		Mumbai Western	CO	Annu Sinha	Senior Manager	9905335760	comumbaiwesternhrd@pnb.co.in
128		Thane	CO	Anushree Jain	Chief Manager	8527274806	anushree@pnb.co.in
129		Pune	CO	Prashant Deshmukh	Dy. Manager	9423417136	prashant.deshmukh@pnb.co.in
130		Nagpur	CO	Deepak Ojha	Chief Manager	8750785244	deepak.ojha@pnb.co.in
131		Nashik	CO	Shri Anand Pradhan	Chief Manager	8130401515	anandpradhan@pnb.co.in
132		Kolhapur	CO	Dhanraj Chandanshive	Chief Manager	9579114891	cokolhapurhrd@pnb.co.in
133	Patna	Zonal Office Patna	ZO	Jyoti Kumari	Senior Manager - HR	7258943571	fgmptnhrd@pnb.co.in
134		Arrah	CO	Vishal Kumar	Manager	7766905250	coarahrd@pnb.co.in
135		Aurangabad	CO	Ajit Harsh Wardhan	Chief Manager	9910994486	ajitharsh@pnb.co.in
136		Bhagalpur	CO	Sanjeev Kumar Singh	Senior Manager	7070213155	sanjeev.singh6@pnb.co.in
137		Bihar Sharif	CO	Ravi Kapur	Senior Manager	8283804071	ravi.apur@pnb.co.in
138		Champaran (Motihari)	CO	Aditi Mani	Officer	9905056745	cochamphrd@pnb.co.in
139		Darbhanga	CO	Sweta Kumari	Dy. Manager	7903497853	codarhrd@pnb.co.in
140		Gaya	CO	Kunal Kant	Senior Manager	7091750795	kunalkant@pnb.co.in
141		Muzaffarpur	CO	Vinit Sinha	Manager	9546458342	comzphrd@pnb.co.in
142		Patna	CO	Saurav Kumar	Manager	7081300092	coptnhrd@pnb.co.in
143		Purnea	CO	Shrawan Kumar	Manager-HR	8960729608	shrawan.kumar@pnb.co.in
144	Raipur	Zonal Office Raipur	ZO	Chandra Pratap Patel	Senior Manager - HRD	9826900456	zoraipurhrd@pnb.co.in
145		Bilaspur	CO	Ravindra Kuldeep Minj	Senior Manager	9425530698	ravindra.minj@pnb.co.in
146		Bokaro	CO	Binit Eric Mundu	Manager	9931286598	binit.em@pnb.co.in
147		Raipur	CO	Vishal Raj	Dy. Manager	8233597397	coraipurhrd@pnb.co.in
148		Ranchi	CO	Satyajeet Kumar	Manager - HRD	9508451427	coranhrd@pnb.co.in
149	Shimla	Zonal Office Shimla	ZO	Deepa Chauhan	Senior Manager	7018511255	fgmsmlhrd@pnb.co.in
150		Dharamshala	CO	Pridarshini Monalisa	Manager	7049220079	codmlhrd@pnb.co.in
151		Hamirpur	CO	Eshita Tandon	Senior Manager	9968974089	cohmrhrd@pnb.co.in
152		Mandi	CO	Sushil Kumar	Senior Manager	9817950392	comanhrd@pnb.co.in
153		Shimla	CO	Ankit Sharma	Manager	9816265944	cosmlhrd@pnb.co.in
154		Solan	CO	Rajat Sahni	Manager	9552171457	cosolanhrd@pnb.co.in
155	Varanasi	Zonal Office Varanasi	ZO	Piyoosh Satyam	Senior Manager	8755206677	zovnshrd@pnb.co.in
156		Kanpur City	CO	Sachin Porwal	Manager	9235547410	cokanhrd@pnb.co.in
157		Kanpur City	CO	Mitali Bajpai	Officer	6392914199	cokanhrd@pnb.co.in
158		Mau	CO	Rajan Kumar	Chief Manager	7091744236	comauhrd@pnb.co.in
159		Prayagraj	CO	Rishi Shukla	Senior Manager	8127119444	coalhrd@pnb.co.in

S.No.	Zone	Office Name	Office	Name of Contact Person	Designation	Mobile No.	Email ID
160		Raebareli	CO	Alpana Trivedi	Functional Manager (HR)	9554905755	coraebarelihrd@pnb.co.in
161		Varanasi	CO	Kumar Rajiv Nayan	Senior Manager	7317829111	covnshrd@pnb.co.in
1	Head Office	Hrd Hospitalisation	HO	Ankit Yadav	Senior Manager	9599884177	hrdhospitalisation@pnb.co.in
2		Hrd Hospitalisation	HO	Minali Chaudhary	Senior Manager	8091341406	hrdhospitalisation@pnb.co.in

Communication and Escalation Matrix for Servicing PNB Employee & Retiree GMC Policies

HERITAGE HEALTH INSURANCE TPA PVT. LTD. (IRDAI Licence No. 008)

Regd. Office : Mcleod House, 3 N.S. Road, Kolkata 700 001

Corporate Office : NICCO HOUSE 5th Floor, 2 Hare Street, Kolkata 700 001

Website: www.heritagehealthtpa.com

(24 x 7) Helpline : 033-40145200 / 033-40557600

(24 x 7) Toll Free No. : 18001024547/18003453477

Email : **For Any Information** - pnb.heritage@bajoria.in

For Any Complaint - heritage.complaint@bajoria.in

From 10 A.M. To 6 P.M. (Monday to Saturday)

HO Help Desk :		
Concerned Person	Contact No.	Email
Aman Prince	8527005564	ibacclaims.heritage@bajoria.in
Abhishek	8178630136	ibacclaims.heritage@bajoria.in

Others :				
Department	Escalation Level	Concerned Person	Contact No.	Email
ID Card	I	Alok Sahoo	9831265100	asahoo@bajoria.in
	II	Saikat Bag	8101054462	heritageenrollment@bajoria.in
	II	Sandip Srivastava	9831056476	ssrivastva@bajoria.in
Cashless Facility	I	Soubhagya Ranjan Das	8777033755	srdsas@bajoria.in
	II	Kuntal Roy	9007001828	cashlesskolkata@heritagehealthtpa.co.in
Reimbursement	I	Rashmita Sahoo	6292321734	ibacclaims3.heritage@bajoria.in
	II	Preety Shaw	6292264913	ibacclaims.heritage@bajoria.in

Grievance Redressal (Cashless) :			
Escalation Level	Concerned Person	Contact No.	Email
I	Dr.Suman podder	9831650852	cashlesskolkata@heritagehealthtpa.co.in

Grievance Redressal (Reimbursement) :			
Escalation Level	Concerned Person	Contact No.	Email
I	Vikash Kumar Singh	8527410585	vkumar@bajoria.in
II	Sonali Das	6293759873	ibacclaims3.heritage@bajoria.in
III	Sangita Halder	9830105274	pnb.heritage@bajoria.in