

## MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU), executed on 20/02/2026 between **State Government of Chhattisgarh**, represented by Special Secretary, Finance Department, Government of Chhattisgarh, having its Headquarters at Mahanadi Bhavan **Nava Raipur** (hereinafter called the "**State Government of Chhattisgarh**" or "The First Party" which expression shall unless the context otherwise requires, include its successors, and permitted assigns of the ONE PART

**AND**

Chhattisgarh Gramin Bank (CGB), a body Government constituted under the RRB Act, 1975 and carrying on the business of banking, having its Corporate Office at Sector 24, Atal Nagar, Naya Raipur (hereinafter called 'CGB' and/or the "Bank" which expression shall unless the context otherwise requires, include its successors in business) through Shri Ashish kumar Tamrakar (General Manager) Corporate Office, Naya Raipur of the OTHER PART

WHEREAS

a) Chhattisgarh Gramin Bank (CGB) has offered to provide banking services as detailed in the MoU and Annexures to the regular employees of State Government of Chhattisgarh maintaining their salary accounts with the Bank.

b) The State Government of Chhattisgarh in its efforts to make available modern banking facilities to its regular employee has decided to accept the proposal submitted by CGB.

**CGB and State Government of Chhattisgarh** are individually referred to as "Party" and collectively as "Parties".

**Now therefore this Memorandum of Understanding witnessed as under:**

**Both parties have agreed as follows:**

### **Para 1. Period of MOU:**

This MOU shall be operative with effect of 20/02/2026 unless terminated earlier or till the next MoU is signed, as mutually agreed by both parties. However, the MOU shall be reviewed by CGB every year for any amendment/ addition/ deletion of features of the Salary package.

### **Para 2. Salary Accounts:**

(a) The Account holders should check whether their account is properly categorized as per their eligibility, as Salary Package benefits are linked to product code of Salary Package accounts in Bank's system. Discrepancy observed, if any, should be brought to the notice of the Branch concerned immediately.

(b) In case of any employee of the Chhattisgarh State Govt. who has availed personal loan from Chhattisgarh Gramin Bank changes his/her salary account to other financial institution, then the State Government of Chhattisgarh will revert back the salary account to CGB on the advice of CGB.

### **Para 3. Facilities to Account holders:**

The Bank undertakes to provide the following facilities/ services to regular employees of State Government of Chhattisgarh drawing their salary through any of its branches:

- i. Existing salary accounts of officers/ employees of State Government of Chhattisgarh will be converted to Government Salary Package (GSP) subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in **Annexure-I**.
- ii. Loan facilities
- iii. Personal Accident Insurance
- iv. Permanent Total Disability Cover
- v. Permanent Partial Disability Cover
- vi. Air Accident Insurance
- vii. Term Insurance
- viii. Other Facilities available to GSP account holders
- ix. General Terms and condition will be applicable as per **Annexure-III**

*Shri Ashish Kumar Tamrakar*  
(श्री अशिश कुमार तमराकर)  
विशेष सचिव  
छत्तीसगढ़ शासन  
वित्त विभाग  
नया रायपुर, अटल नगर



All the benefits/facilities will be as per variant (Silver/Gold/Platinum) of Government Salary Package (GSP) enclosed at **Annexure-II** depending upon the type of account. These benefits will be made available to those Salary Accounts only which are categorized as Government Salary Package accounts.

**Para 4. Loan Facilities:**

Loans will be granted to eligible regular employees of State Government of Chhattisgarh upon fulfilment of eligibility criteria and on meeting Bank's terms & conditions, including establishing the applicant's creditworthiness as per the Bank's guidelines. CGB will provide the Personal Loan to eligible GSP account holders.

State Government of Chhattisgarh does not undertake any liability for loans given by CGB to State Government's regular employees in their individual capacities. State Government of Chhattisgarh will not be impleaded in any claim, action, lawsuit which an account holder may file against CGB or vice versa, i.e. CGB may file against the account holder. Loans will be disbursed to the eligible regular employees upon fulfilment of eligibility criteria by the State Government of Chhattisgarh's regular employees and on meeting Bank's terms and conditions, including establishing of the applicant's creditworthiness as per the Bank's guidelines. However, in case of need, bank may seek assistance from State Government.

**Para 5. Dissemination:**

The MoU, once entered by both Parties, will be widely disseminated to all employees by means of service letters/ office memorandum/ other modes by 1<sup>st</sup> Party and CGB, Data Network, Internet and any other means.

**Para 6. Termination:**

In the event of termination of the MOU before its term as per Para 1 earlier, the disbursement of salaries to the individual account holders may be done through the same account, but without the special Salary Package benefits as offered through this MoU.

This MOU may be terminated by either party by giving three months' notice of termination in writing to the other party.

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, 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/guidelines as per the provision of the insurance policies of the Insurance Company with whom the bank has a Tie up and Insurance Regulatory and Development Authority of India.

**Para 7. Awareness and engagement:**

The Bank is committed to creating awareness amongst the State Government of Chhattisgarh employees at various establishments/ locations about Banks' products, investment opportunity through engagement programs. Such programmes will be anchored by CGB branches.

**Para 8. Complaint Redressal and Review Mechanism:**

A Complaint Redressal Mechanism has been structured for employees of State Government of Chhattisgarh as bank has appointed a Government Salary Relationship Manager to coordinate and assist with all related processes and grievance redressal mechanism, Senior Manager Business in all Regional Offices of CGB will be designated as Government Salary Relationship Manager. In the event of a dispute remaining unresolved, it may be referred to the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme. List of Government Salary Relationship Manager attached in Annexure IV.

*Serna*  
(शीतल शाश्वत वर्मा)  
विशेष सचिव  
छत्तीसगढ़ शासन  
वित्त विभाग  
मंत्रालय, नवा रायपुर, अटल नगर



**Para 9. Publicity:**

Chhattisgarh Gramin Bank may publish/market about its services extended to State Government of Chhattisgarh employees under this MOU and/or promote its business objectives from time to time at offices/ establishments of State Government of Chhattisgarh .

**Para 10. Personal Accident Insurance (Death) {PAI}/ Total Permanent Disability/ Partial Permanent Disablement Cover / Air Accident Insurance (Death) :**

All Personal Accident Insurance (Death / Disability) claims of the Government Salary Package account holders should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom CGB has a tie-up; the tie-up being subject to annual review and renewal. The details of the appointed insurance company with will be placed by CGB on Bank's website <https://cgb.bank.in> which can be accessed by the employees of State Government of Chhattisgarh for getting know how of terms and condition of personal accidental insurance benefits and related claim process/grievance mechanism thereon. It is the duty of the claimants to submit the claim document in timely manner. The Insurance Company, after receipt of the claim papers from the claimant, will initiate the process of claim settlement. All the correspondence related to claim will be directly taken up between the Insurance Company and the claimant. All the settlement/ disputes will be between the claimant and the insurance company, and the Bank will not be a party to such disputes arising out of the claim settlement process and the decision of the insurance company on any of the claims. Claims will be settled by the Insurance Company independently as per the Terms and Conditions of the Insurance Policy. A Broker hired by CGB will monitor and assist in early settlement of all legitimate claims the detail of which are also placed on the bank's website.

**Para 11. Group Term Life Insurance Cover:**

a) All Group Term Life Insurance (Death / Disability) claims of the Government Salary Package account holders should be submitted by the claimant, on proper format, along with the relevant documents as prescribed by the Insurance Company with whom CGB has a tie-up. The tie-up and continuation of covers being subject to annual review and renewal of the policy.

b) On receipt of the complete set of claim documents the insurance company will settle the life insurance claims independently. All the settlement / disputes will be between the claimant and the insurance company, and the Bank will 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 which bank will tie-up will be inform separately with in a month . Bank has also appointed insurance brokers for assistance of the claimants and servicing of claims, the details of which is also will be inform separately with in a month

c) Parties understand and agree that the personal data of the salary package account holders will be shared by CGB with the third- party companies/entities /insurance company (ies) offering the special features or complimentary benefits related to the said Government Salary Package accounts and also that such sharing will be in accordance with the applicable laws on sharing of personal data (including the Digital Personal Data Protection Act, 2023, as and when the same is made effective).

d) A list of all such employees who are eligible for Group Life Insurance Cover under Government Salary Package will be shared by State Government of Chhattisgarh with designated office (CGB Corporate office Nawa Raipur) of CGB for onward sharing with insurance provider appointed by CGB. A refreshed list of all eligible employees will be shared by State Government of Chhattisgarh by **5th of every month** for addition of all new employees eligible for such coverage and removal of employees becoming ineligible for coverage on account of death/retirement / loss of employer-employee connection due to any reason with State Government of Chhattisgarh. The life insurance cover will be applicable w.e.f. date of addition of accounts with the appointed insurance company in accordance with the terms and conditions of the insurance company and not from the date of providing data by the State Government of Chhattisgarh.

*(Signature)* (शीतल शाश्वत वर्मा)  
विशेष सचिव  
छत्तीसगढ़ शासन  
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मंत्रालय, नवा रायपुर, अटल नगर



**Para 12. Amendment:**

Except as otherwise provided in Para 1, any provisions of this MOU may be amended or waived only by an instrument in writing signed by both Parties.

**Para 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. *(Such addresses /email addresses may be mentioned hereunder)*

State Government of Chhattisgarh	CGB
Special Secretary, Finance, Government of Chhattisgarh Email: sec.fin-cg@gov.in	Shri Ashish Kumar Tamrakar (General Manager), Chhattisgarh Gramin Bank, Corporate Office, Atal Nagar Sector -24,Naya Raipur (C.G.) Email- gm1.ho@cgb.bank.in

**Para 14. Employee Discretion in Bank Selection:**

State Government of Chhattisgarh 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 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. Employees shall retain the freedom to either migrate to any bank of their choice or continue with their current salary account, without any interference from the State Government of Chhattisgarh subject to Para 2(b) of the MOU.

**Para 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 State Government of Chhattisgarh, 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 State Government of Chhattisgarh.

**Para 16. Confidentiality & Data Protection:**

The Parties agree that all employee data shared under this MoU (including personal, financial and employment -related information) shall be treated as confidential and used exclusively for the purpose for GSP only.

The Bank shall implement industry-standard security measures to safeguard the data against unauthorized access, disclosure, or misuse, and shall use it only for the purpose the data is intended for.

**Para 17. Miscellaneous:**

a) As most of the benefits of the Government Salary Package Account variant are linked to the variant of salary account based on net salary credited to the salary account of regular employees of State Government Office/ Head quarter of State Government of Chhattisgarh will communicate to all the employees that as and when there is a change in the net salary, the individual will intimate

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the new net salary (with salary certificate) to the CGB branch where his/her Salary Package account is maintained.

b) In the event of non-credit of salary for more than three months in the GSP account or default in loan accounts of any employee, Bank has the discretion to convert such account to normal Saving Bank account and all benefit extended to the Salary Package account holders shall stand withdrawn, without any communication. After repaying the defaulted amount of loan, employee may apply in Bank for again converting the concerned account into GSP.

c) Benefits of Salary Package Accounts are available to GSP categorized accounts only. The employees of State Government of Chhattisgarh to verify / ensure from their Passbook / Statement of account / Internet Banking that their account is categorized under applicable GSP (Silver/Gold / Platinum) as per their net salary.

d) If the account is not categorized properly as mentioned above, employees have to submit his/their application with required documents at their branch of the bank for categorizing the account properly.

e) As regards "Know Your Customer norms" as per RBI guidelines, PAN /Form-16 (mandatory) and Officially Valid Documents (OVDs) to be provided for opening of Bank accounts. These instructions will be governed by directions issued by RBI/ Bank from time to time. Along with PAN & OVD a certificate/ letter issued/ countersigned by the authorized signatory from the individual's office, certifying his identity and present address along with certified copy of salary slip/certificate will be acceptable to the Bank.

f) This MOU will be governed by the Laws of India and will be subject to the jurisdiction of the competent courts in Raipur.

In witness whereof, each Party has scribed their respective hands through its duly authorized representative.

Signed on behalf of,  
State Government of Chhattisgarh  
*Verma* **मंत्री**, नवा रायपुर, अटल नगर

Name: **SHITAL SHASHWAT VERMA, IRS**  
Designation: **SPECIAL SECRETARY, FINANCE DEPARTMENT**  
State Government of Chhattisgarh

Signed on behalf of  
Chhattisgarh Gramin Bank  
*Shishu Kumar*

Name: **Shishu Kumar**  
Designation: **General Manager**  
Chhattisgarh Gramin Bank, CO, New Raipur



Witness:

*Ankit Kumar Modi*

(Name) **ANKIT KUMAR MODI**  
(Designation) **ADDITIONAL DIRECTOR**  
**DIRECTORATE OF INSTITUTIONAL FINANCE, GOVT. OF CHHATTISGARH**

*Shubham Kottam*

(Name) **Shubham Kottam**  
(Designation) **SR. Manager,**  
**Chairman Secretariat, New Raipur**

Application-cum-undertaking to be taken from all account holders new existing /applying for conversion

**The Branch Manager**

Chhattisgarh Gramin Bank  
.....Branch

Dear Sir,

**GOVERNMENT SALARY PACKAGE**

**(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO GSP ACCOUNT AND  
(2) UNDERTAKING FROM SALARY PACK ACCOUNT HOLDERS FOR CONVERSION,  
SHARING OF PERSONAL DATA WITH THIRD PARTIES, NEW AND CONVERTED**

1. I maintain a SB account with your branch and the account number is...../ I intend to open a new salary package Account. I am presently employed in ..... as ..... at....., and my employee ID 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 office/ salary slip and request you to accept it for satisfying the 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 eligible salary package account with all its special features.

*(strike out if not applicable, in case of new customers)*

3. I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately.

4. If I have availed unsecured loan from CGB, I further undertake that I shall not seek to change my Salary Bankers from CGB unless I have liquidated all personal loans outstanding with CGB.

5. I hereby give my consent to CGB to share my personal data with the companies/ entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features.

Address: \_\_\_\_\_

Yours faithfully,

Name:

Mob. No.:

Date:

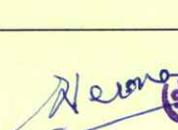
Place:

Address

*S. Verma*  
(शीतल शाश्वत वर्मा)  
विशेष सचिव  
छत्तीसगढ़ शासन  
वित्त विभाग  
मंत्रालय, नवा रायपुर, अटल नगर



S. No.	PARTICULARS	CATEGORY		
		Silver	Gold	Platinum
1	Net Salary- Monthly (in Rs.)	Above 5000 to 25,000	Above 25000 to 60,000	Above 60,000
2	Min. Balance Charge	Nil (No minimum balance required to be maintained)		
3	SMS Alert charges	Free		
4	Passbook	Free		
5	Mobile banking	Free		
6	Internet banking	Free		
7	Auto Sweep Facility (on request)	Threshold Amount : Rs 35000/- TDR/STDR To be Created for a minimum of Rs. 10000/- (and in multiples of Rs. 1000/-) in any one instance.		
8	Transaction At ATM	AT SBI ATM : Unlimited Free		
9	Setting up of Standing Instruction within CGB	Free		
10	PMSBY Premium (First Year only)	By CGB	By CGB	By CGB
11	Locker annual Rent Concession (Only Self Name, First Allotment)	NO Concession	Concession 20% for first five consecutive year.	Concession 50% for first five consecutive year.
12	NEFT/ RTGS Charges (Through Internet and Mobile Banking)	Waived		
13	DD/ BC Charges	Unlimited Free (if issued through Salary Account)		
14	Cheque book (For 1 <sup>st</sup> Year only) Free	1 (15 Chq)	2 (15 Chq)	4 (15 Chq)
15	DEBIT Card Annual Maintenance Charges	Free		
16	New Card Issuance charge	Free RuPay Card	Free all Variant	Free all Variant
17	RuPay Card: Add-On Features	NIL	<b>PLATINUM CARD</b> 1 Amazon Pay Offer, 2 Lounge Access, 3 Swiggy Offer, 4 Comprehensive Insurance Cover Upto Rs. 2.00 Lakh, 5 Exclusive Merchant Offers, 6 24/7 Concierge Services (Above all services and products are provided by RuPay and can be changed from time to time by RuPay, hence CGB is not liable for services and subscriptions).	<b>PLATINUM CARD</b> 1 Amazon Pay Offer, 2 Lounge Access, 3 Swiggy Offer, 4 Comprehensive Insurance Cover Upto Rs. 2.00 Lakh, 5 Exclusive Merchant Offers, 6 24/7 Concierge Services (Above all services and products are provided by RuPay and can be changed from time to time by RuPay, hence CGB is not liable for services and subscriptions).

  
 (श्रीमती शाश्वत वर्मा)  
 विशेष सचिव  
 उत्तीसगढ़ शासन  
 वित्त विभाग  
 नया रायपुर, अटल नगर



18	Free Personal Accidental Insurance	25 Lakh	50 Lakh	100 Lakh
19	Free Permanent total disability coverage	NIL	50 Lakh	50 Lakh
20	Free Permanent Partial disability coverage	NIL	25 Lakh	25 Lakh
21	Air accident Insurance coverage	60 Lakh (Additional)	60 Lakh (Additional)	60 Lakh (Additional)
22	Group Term Life Insurance	10 Lakh	10 Lakh	10 Lakh
23	Concession in Processing fee on P- Segment Personal loans	5% (50%)		
24	Concession in Processing fee on Car loans	50%		
25	Concession in Processing fee on Housing loans	100% (Charges for Title Investigation Report (TIR), Valuation etc. To be recovered from customers)		

\*Insurance covers available valid w.e.f. .... Policy valid till ..... and continuation thereafter will be subject to review/ renewal. Terms and Conditions apply. Claims are required to be submitted directly to the insurance company and the Bank will be no party to the issues related with insurance claims. Claims amount and settlement process is subject to insurance regulatory and development authority (IRDA) guidelines adopted as standard by insurance company.

\*Sum Insured would be in fixed slabs which would be maximum up to Rupees Hundred Lakhs.

\*\*Salary commensuration will be checked at the time of claims.

\*\*\*Insurance cover on Select / Platinum Debit Cards (RuPay) is subject to change at the time of renewal of Policy and in accordance with the type of Debit Card possessed by the customer. Benefits of Insurance on Debit Cards will be available to the RuPay Cardholder who have performed minimum one successful RuPay Card induced domestic/international financial transaction at any POS (contactless / contact) or e-com, both Intra & Inter - bank i.e., on-us or off-us within 45 days prior to date of accident including accident date of RuPay Cardholders. Customers may please visit respective card sites for available benefits on debit cards. "Insurance covers offered are subject to changes at the time of annual renewal. Claims are required to be submitted directly to the insurance company and bank will be no party to the issues related with insurance claims. Claims settlement process is subject to insurance regulatory and development authority (IRDA) guidelines adopted as standard by insurance company.

\*\*\*Debit card and Salary Package Insurance are on separate policies and claims are required to be submitted by the claimant to the concerned insurance company directly, which will be processed/settled by the insurance company independently. Though the bank will provide all possible help, support and guidance to claimants in submission of claims, however being the buyer of the related insurance policy on its own cost bank is not directly involved in claim settlement process, therefore, bank will not be a party to claim related process and any dispute in claim settlement will be dealt between the claimant and the insurance company only.

All related offers are subject to regular Salary Credit in CGB GSP Salary A/C, subject to change from time to time, Terms & Conditions apply.

*Verona*  
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**GENERAL TERMS AND CONDITIONS OF PERSONAL ACCIDENT INSURANCE (PAI) DEATH PERMANENT TOTAL DISABLEMENT / PERMANENT PARITAL DISABLEMENT / AIR ACCIDENT INSURANCE (AAI) DEATH**

1. Personal Accident Insurance (Death / Disability) Cover (PAI) will be available only in case of death / Disablement resulting solely and directly from accident caused by external, violent, and visible means. Accidental death is defined as per IRDAI norms/ guidelines. Death / Disablement due to direct war / circumstances traceable to declared war will not be covered.
2. The Personal Accident Insurance Cover will be available to Government of Chhattisgarh Salary Package customers.
3. Only Primary Salary Package Account holders will be eligible for coverage under policy (i.e. account holder for whom salary is being credited). There should be minimum one Salary Credit within 90 days prior to the date of accident for claims being eligible.
4. In case of death / disability by accident of a newly recruited State Government of Chhattisgarh regular employees, he /she will be eligible for Insurance benefits immediately after opening of GSP Account. However, if salary / Stipend is not being credited in this GSP Account after one month from opening of the account, then such customer will not be eligible for Insurance Claims.
5. The benefit of Personal Accident Insurance (Death) Cover {PAI} and Air Accident Insurance (Death) cover will be available to the claimant only if the account is under the Salary Package with appropriate product code of GSP as per terms and conditions of Insurance.
6. In case of multiple accounts related to a single CIF, only one account where salary is credited will be taken into consideration.
7. Joint account holders (other than regular employee) of Salary Package Accounts opened under GSP are not included under Free Personal Accident Insurance (Death) Cover {PAI} /Air Accident Insurance (Death) {AAI} Cover.
8. The Personal Accident cover will be available for the beneficiaries even in case of death in a Terrorist/ Naxalite action.
9. Payment of Insurance will not be eligible in respect of death / disability:
  - a. from intentional self-injury, suicide, or attempted suicide
  - b. whilst under the influence of intoxicating liquor or drugs
  - c. directly or indirectly caused by venereal disease or insanity
  - d. arising or resulting from the insured committing any breach of the law with criminal intent.
10. Insurance in respect of death due to bodily injury or any disease or illness of the insured persons is not payable, if:
  - a) Directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - b) Directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.
11. The insurance under this policy shall not extend to cover death disablement resulting directly or indirectly from pregnancy or in consequence thereof.
12. In case of death due to ship accident other than declared war by Government of India shall also be covered for Personal Accident (Death) Insurance Cover.
13. The Air Accident Insurance (Death) Cover [A/TAI] claim will be treated as valid claim only if, Air ticket have been purchased by debit to Government Salary Package Account using Cheque/Debit Card / Internet Banking, or where ticket is not required to be purchased by the account holder (service/combat/chartered aircrafts of State Government of Chhattisgarh forces) or is provided by the

*(Signature)*  
 (शीतल शाश्वत वर्मा)  
 विशेष सचिव  
 छत्तीसगढ़ शासन  
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department for official duty, with Any one Accident (AOA) clause of ₹ 25 Crore and Any one Year (AoY) clause of ₹ 50 Crore.

14. Claimants will submit claims directly to the Insurance Company. The Insurance Company will settle claims independently, as per the Policy terms and conditions. Bank will not be a party to any dispute between the claimant and insurance company.

15. All the eligible claims will be payable by the insurance company and Bank/Broker shall have no liability whatsoever in respect thereof.

16. Claimants or their representatives have to send intimation of insurance claim to the concerned Insurance Company directly. Intimation may be sent by email/ phone/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. However, for settlement of claims, the relevant supportive documents as per the arrangement have to be submitted by the claimant subsequent to submission of intimation of claim within 180 days of the date of death of salary package account holder. Insurance company will settle the claim as per IRDAI guidelines.

17. The beneficiary on death of Primary Salary Account holder shall be as follows: -

i. In case of account opened in single name, the nominee registered in Salary Package account of deceased will be beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).

ii. In cases other than i, the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim will be the responsibility of the Insurer.

18. **Permanent Total Disablement (PTD):** In event of injury occurring solely and directly from accident caused by external, violent and visible means resulting in total permanent disablement, the claim will be settled as per terms and conditions on PTD of Insurance Company.

19. **Permanent Partial Disablement (PPD):** Where a part of the body becomes permanently disabled (i.e. partial loss) due to an accident, the claim will be settled by insurance company as per their terms and conditions.

20. **Payment Of Claim:** Insurance claim amount will be paid in beneficiary's account with Chhattisgarh Gramin Bank only. Claim amount will first be appropriated against loan outstanding with CGB, if loan amount is not covered under another Insurance Policy (Rinn Raksha).

21. **Disclosures:** Details in relation to claim guidelines, escalation matrix of insurance company and insurance brokers, grievance redressal mechanism, claim format etc. will be placed by the bank at bank's website <https://cgb.bank.in/>. for information and usage of permanent employees of State Government of Chhattisgarh, and also for public at large.

*Sherma*  
(शीतल शाश्वत वर्मा)  
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वित्त विभाग  
मंत्रालय, नवा रायपुर, अटल नगर



## Government Salary Relationship Manager Contact List

SN	Regional Office	District covered	Contact No
1	AMBIKAPUR	SURGUJA, BALRAMPUR	6232033092
2	BAIKUNTHPUR	SURAJPUR,KOREA,MANENDRAGARH	9203409202
3	BALODA BAZAR	SARANGARH-BILAIGARH, MAHASAMUND,BALODA BAZAR	6232032592
4	BILASPUR	BILASPUR, MUNGELI, GAURELA-PENDRA- MARWAHI	6232032592
5	DHAMTARI	GARIYABAND, DHAMTARI, KANKER	6232032392
6	DURG	DURG, BALOD,	6232032192
7	JAGDALPUR	KONDAGAON, NARAYANPUR, BASTAR,DANTEWADA, BIJAPUR,SUKMA	6232032492
8	KORBA	KORBA, SHAKTI, JANJGIR-CHAMPA	6232032692
9	RAIGARH	RAIGARH, JASHPUR	6232032892
10	RAIPUR	BEMETARA, RAIPUR	6232032092
11	RAJNANDGAON	KABIRDHAM, RAJNANDGAON, KHAIRAGARH CHHUIKHADAN-GANDAI,MOHLA- MANPURAMBAGARH CHOUKI	6232032292

*Desma*  
 (शीतल शाश्वत वर्मा)  
 विशेष सचिव  
 छत्तीसगढ़ शासन  
 वित्त विभाग  
 मंत्रालय, नवा रायपुर, अटल नगर

