



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.

11-11-2025

NOTICE

INDIAN BANKS ASSOCIATION (IBAs) GROUP MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES – ESCALATION MATRIX, SOP FOR E CARD GENERATION AND SPOCs OF HERITAGE TPA FOR THE POLICY PERIOD 2025-26.

The Indian Banks Association (IBA) Group Medical Insurance Policy of retired employees has been renewed from 01.11.2025 to 31.10.2026 through National Insurance Company Ltd. All cashless and reimbursement claims will be serviced by **Heritage Health Insurance TPA Pvt. Ltd.**

We have been receiving references from the field that retirees are facing difficulties in downloading e-Card from Heritage TPA's site. For the ready reference, we are enclosing **SOP & Escalation Matrix of Heritage TPA**, as under –

1. e-Card Download (Annexure I)
2. Escalation Matrix (Annexure II)
3. ZO/CO SPOCs (Annexure III)

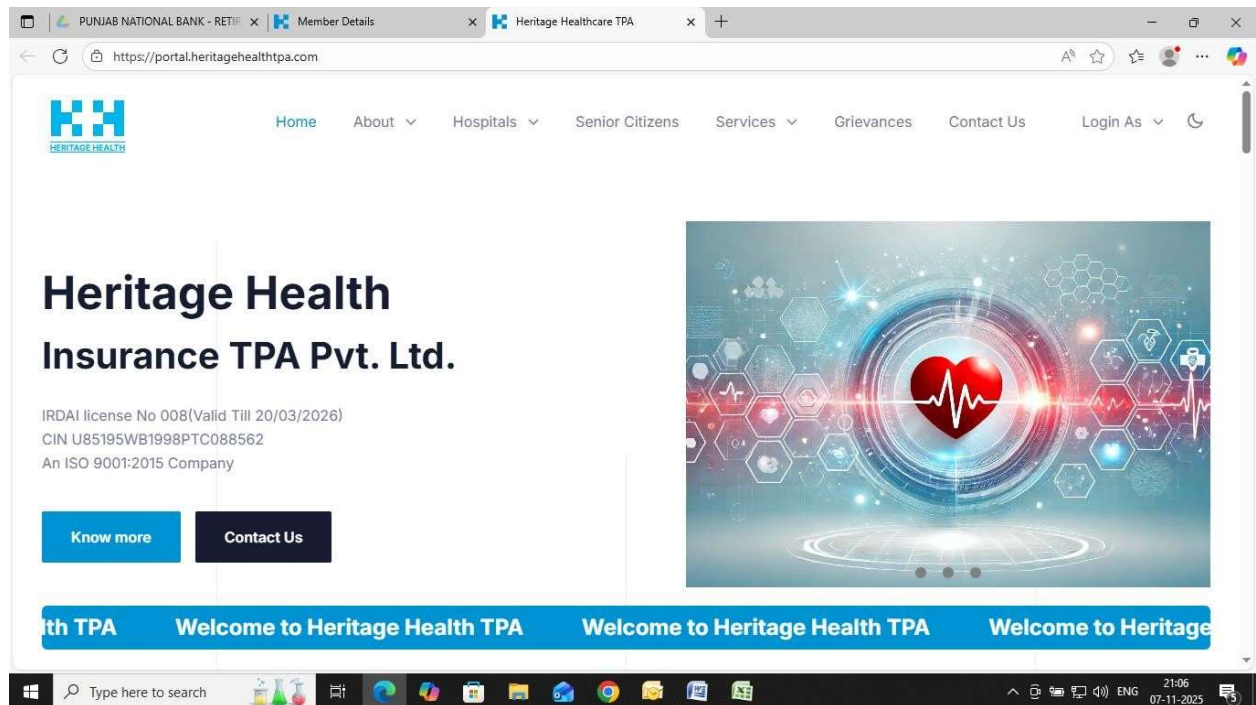
All the retired employees may contact their respective Controlling Office in case of any issue regarding IBA's Group Medical Policy, further they may also raise their grievance as per the escalation matrix of the TPA.

All are advised to be guided accordingly.

**DEPUTY GENERAL MANAGER
(VIRAJ DOGRA)**

Annexure-I

HOME PAGE:



SELECT INSURED & PROVIDE USER ID AND PASSWORD :

HERITAGE HEALTH

Home About ▾ Hospitals ▾ Senior Citizens Services ▾ Grievances Contact Us Login As ▾

Login to Your Account

Enter your User Name

Password

Forgot Password? Forgot Username?

Login

Don't have an account? [Sign Up](#)

Insured

Agent/Broker

Corporate

Hospital

https://portal.heritagehealthpa.com/auth/signin?paths=%2Fauth%2Fmembercheck

Type here to search

21-07 07-11-2025

User ID - PNB_PF NUMBER

Password- PNB@PF NUMBER

AFTER LOGIN, SELECT POLICY/INSURED DETAILS

The screenshot shows a web browser window with the URL <https://portal.heritagehealthtpa.com>. The page features the Heritage Health logo and a navigation menu with links: Home, About, Hospitals, Senior Citizens, Services, Grievances, and Contact Us. A user profile dropdown is open, showing the user's name "Hello, UNIB_771112" and a close button (X). The dropdown menu includes the following options: Claim Status, Download E-Card, Policy / Insured Details (highlighted in blue), Claim Intimation, and a Logout button. The main content area displays the company name "Heritage Health Insurance TPA Pvt. Ltd." along with its IRDAI license number (No 008, valid till 20/03/2026), CIN (U85195WB1998PTC088562), and ISO 9001:2015 certification. Below this, there are "Know more" and "Contact Us" buttons. A large graphic on the right side of the page depicts a heart with a pulse line, surrounded by hexagonal patterns and glowing light effects. At the bottom of the page, a blue banner reads "Welcome to Heritage Health TPA". The browser's taskbar at the bottom shows the Windows logo, a search bar, and various application icons. The system clock indicates the time is 21:09 on 07-11-2025.

Heritage Health Insurance TPA Pvt. Ltd.

IRDAI license No 008(Valid Till 20/03/2026)
CIN U85195WB1998PTC088562
An ISO 9001:2015 Company

[Know more](#) [Contact Us](#)

Hello, UNIB_771112 X

- Claim Status
- Download E-Card
- Policy / Insured Details**
- Claim Intimation
- Logout

Welcome to Heritage Health TPA

SELECT POLICY NO

The screenshot shows a web browser window with the URL <https://portal.heritagehealthtpa.com/auth/policydetail>. The browser tabs include 'PUNJAB NATIONAL BANK - RETI...', 'Member Details', and 'Policy Details'. The page features the Heritage Health logo and a navigation menu with links to Home, About, Hospitals, Senior Citizens, Services, Grievances, and Contact Us. A central section titled 'Policy' displays a policy number: 251100502510000122. The footer contains four columns: 'Heritage Health Insurance TPA Pvt. Ltd.' with regulatory details, 'Quick Links' with Home, Downloads, and Careers, 'Support' with Contact Us, and a 'Newsletter' subscription form. The Windows taskbar at the bottom shows the search bar, application icons, and system clock indicating 21:10 on 07-11-2025.

Heritage Health
Insurance TPA Pvt. Ltd.
IRDAI license No 008(Valid Till 20/03/2026) CIN U85195WB1998PTC088562 An ISO

Quick Links
Home
Downloads
Careers

Support
Contact Us

Newsletter
Subscribe to receive future updates
Email address

CLICK ON VIEW MEMBER DETAILS

The screenshot shows a web browser window with the following details:

- Browser Tabs:** PUNJAB NATIONAL BANK - RETIREMENT, Member Details, Policy Details.
- Address Bar:** <https://portal.heritagehealthtpa.com/auth/policydetail>
- Page Header:** HERITAGE HEALTH logo, navigation links (Home, About, Hospitals, Senior Citizens, Services, Grievances, Contact Us), user profile icon, and a menu icon.
- Policy Details:**
 - Country: 50
 - Email ID:
 - Policy Year: 2025-2026
 - Validity: 01-11-2025 to 31-10-2026
 - Product ID: 181
 - Company ID: 51
 - Issuing Office ID: 214
 - Receipt Date: 31-10-2025
 - Soft Copy Received Date: 31-10-2025
- Action:** A blue button labeled "View Member Details" is located below the policy details.
- Footer:** A blue upward arrow icon is visible in the bottom right corner of the page content area.

The Windows taskbar at the bottom shows the search bar, task view button, and several application icons. The system clock indicates the time is 21:10 on 07-11-2025.

PL CLICK ON ECARD OF ANY INSURED AS PER CHOICE

HERITAGE HEALTH

Home About Hospitals Senior Citizens Services Grievances Contact Us

Member Details

Search by EMPID Search by CARD_NO Search by INSURED_NAME

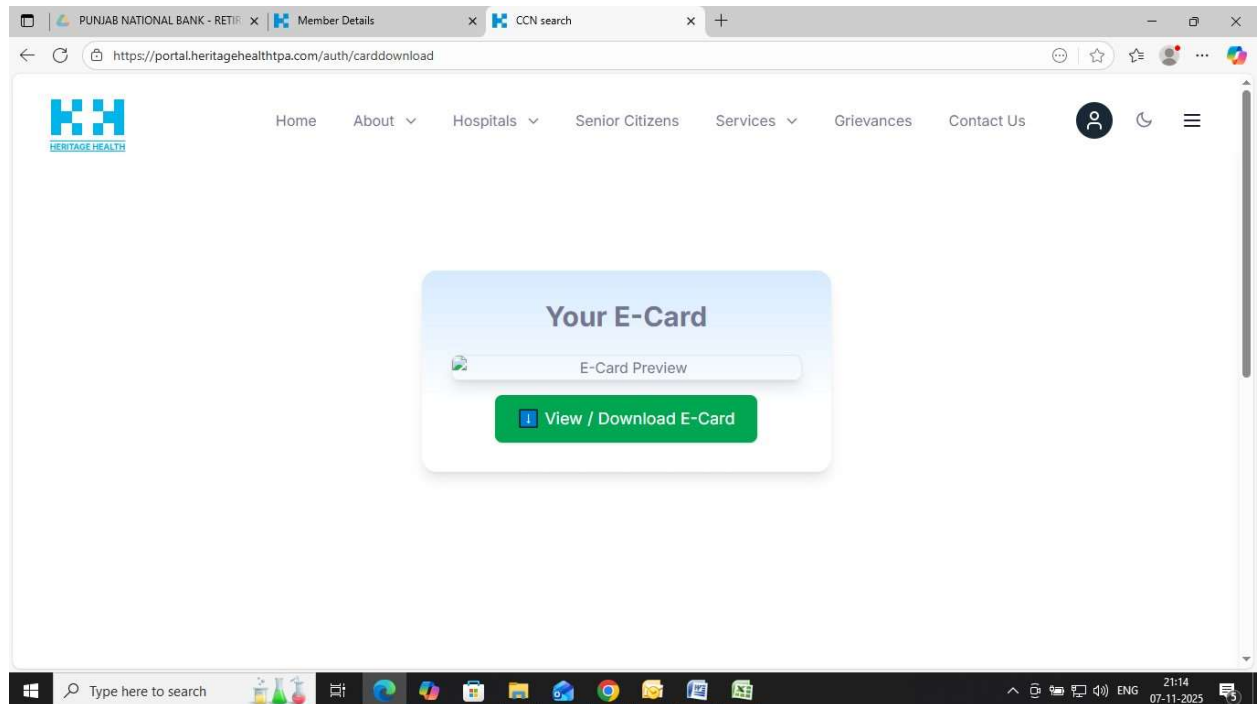
EmpID	Insured Name	Card No	Action
771112	Thresiamma Paily	HHS1.0202685546	Claim ECard Grievances
771112	Seena Shijo	HHS1.0202685544	Claim ECard Grievances
771112	Sandria Shijo	HHS1.0202685547	Claim ECard Grievances
771112	Paily P P	HHS1.0202685545	Claim ECard Grievances
771112	PAUL SHIJO	HHS1.0202685543	Claim ECard Grievances
771112	HANNA SHIJO	HHS1.0202685548	Claim ECard Grievances

https://portal.heritagehealthtpa.com/auth/carddownload

Type here to search

21:13 07-11-2025

CLICK ON VIEW/DOWNLOAD E CARD



E CARD :

ANNEXURE II
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

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)

From 10 AM To 04 PM (Monday to Saturday)

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	alok.sahoo@bajoria.in
	II	Saikat Bag	8101054462	heritageenrollment@bajoria.in
	II	Sandip Srivastava	9831056476	ssrivastva@bajoria.in
Cashless Facility	I	Soubhagya Ranjan Das	8777033755	srdas@bajoria.in
	II	Kuntal Roy	9007001828	kuntal.roy@bajoria.in
Reimbursement	I	Rashmita Sahoo	6292321734	ibacclaims3.heritage@bajoria.in
	II	Preety Shaw	6292264913	ibacclaims.heritage@bajoria.in

Nodal Officer :			
Concerned Person	Contact No.	Email	Location
Somen Dey	6293759873	ibacclaims3.heritage@bajoria.in	Kolkata
Chandan Singh	9199863707	chandan.singh@bajoria.in	Bihar & Jharkhand
Mr. Vinod	8072992511	heritagechennai.iba@bajoria.in	Chennai
Vivek Kumar	9821517200	ibacclaims3.heritage@bajoria.in	New Delhi
Anil Yadav	9820547808	ayadav@bajoria.in	Mumbai
Manoj Shukla	9406768199	mshukla@bajoria.in	MP & Chattisgarh

Grievance Redressal (Cashless) :			
Escalation Level	Concerned Person	Contact No.	Email
I	Dr.Suman podder	9831650852	suman.poddar@bajoria.in

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

ANNEXURE III

Zonal Office	ZO/CO	Day of Visit	Name of TPA Representative	Mobile No.
Agra	Zonal & CO Agra	Monday	Ravikant Ahirwar	9599882550
	Jhansi	Friday	Deepchand Sahu	8299878926
	Bulandshahr	Thursday	Asheesh Kumar Tiwari	8542925399
	Etawah	Friday	Tarun Sharma	9935593426
	Aligarh	Friday	Asheesh Kumar Tiwari	8542925399
	Bareilly	Friday	Vishal Yadav	8445027259
Ahmedabad	Zonal & CO Ahmedabad	Monday	Jignesh Nadia	9601913483
	Rajkot	Wednesday	Amish Chauhan	9824333511
	Surat	Friday	Jay Chaudhary	9624146455
	Vadodara	Friday	Bhaskar Harijan	9265246858
Amritsar	Zonal & CO Amritsar	Monday	Suraj Dang	9650021643
	Hoshiarpur	Thursday	Subhash Chandra	8725917887
	Jalandhar	Wednesday	Suraj Dang	9650021643
	Jammu	Thursday	Rimpy Kumari	8492991693
	Kapurthala	Friday	Suraj Dang	9650021643
	Pathankot	Wednesday	Rimpy Kumari	8492991693
	Srinagar	Friday	Rimpy Kumari	8492991693
Bhopal	Zonal & CO Bhopal	Friday	ADITYA RAWAT	9770178699
	Indore	Monday	Manoj Shukla	9406768199
	Ujjain	Wednesday	Manoj Shukla	9406768199
	Gwalior	Friday	Bhuvanesh Sharma	7489501231
	Jabalpur	Friday	Ashish Shukla	9406744966
Bhubaneswar	Zonal & CO Bhubaneswar	Monday	Mukesh Kumar Mallick	7978413557
	Berhampur (Ganjam)	Friday	Mukesh Kumar Mallick	7978413557
	Baleswar	Thursday	JAGANNATH BEHERA	7327929092
	Cuttack	Monday	JAGANNATH BEHERA	7327929092
	Sambalpur	Friday	JAGANNATH BEHERA	7327929092
Chandigarh	Zonal & CO Chandigarh	Monday	Davender Singh	8264838269
	Hisar	Monday	Dinesh Kumar	9518103053
	Jind	Wednesday	Dinesh Kumar	9518103053

Zonal Office	ZO/CO	Day of Visit	Name of TPA Representative	Mobile No.
	Karnal	Monday	Subhash Chandra	8725917887
	Kurukshetra	Friday	Subhash Chandra	8725917887
	Panipat	Wednesday	Sukesh Singh	9646337853
	Rewari	Wednesday	Ravikant Ahirwar	9599882550
	Rohtak	Thursday	Vijay Singh	9534603537
	Sirsa	Friday	Dinesh Kumar	9518103053
Chennai	Zonal & CO Chennai	Monday	D SANJAY	8072992511
	Thiruvananthapuram	Friday	Sam Joseph	9539834652
	Kozhikode	Friday	Akshay Vijayan	7592902795
	Ernakulam	Monday	Sam Joseph	9539834652
	Trichy	Friday	Joseph Ambrose	9894964497
	Coimbatore	Monday	Subash S	9688202266
Dehradun	Zonal & CO Dehradun	Monday	Harsh Pathak	7903597506
	Haldwani	Monday	Vishal Yadav	8445027259
	Tehri	Friday	Harsh Pathak	7903597506
	Haridwar	Friday	Gautam Singh	8700454520
Delhi	Zonal & CO Delhi	Monday	Vivek kumar	9821517200
	East Delhi	Wednesday	Vivek kumar	9821517200
	West Delhi	Monday	Vijay Singh	9534603537
	South Delhi	Friday	Vijay Singh	9534603537
	North Delhi	Monday	Vijay Singh	9534603537
	Ghaziabad	Monday	Gautam Singh	8700454520
	Noida	Friday	Gautam Singh	8700454520
	Gurugram	Friday	Ravikant Ahirwar	9599882550
Durgapur	Zonal & CO Durgapur	Monday	Sanjoy Chatterjee	7318821969
	Bardhman	Friday	Ajoy Kumar	9749190184
	Malda	Friday	Amit Mondal	8759410508
	Murshidabad	Friday	Kousik Marjit	6294304846
	Nadia	Friday	Dibyendu Dey Chowdhury	9073567117
	New Jalpaiguri (Siliguri)	Friday	Ayan Sinha	8972860739
	Purulia	Friday	Arpan Ghosh	6292321733

Zonal Office	ZO/CO	Day of Visit	Name of TPA Representative	Mobile No.
Guwahati	Zonal & CO Guwahati	Monday	Rajeeb Paul	8721817043
	Agartala	Friday	Dipankar Chakraborty	9612383058
	Dibrugarh	Friday	Ujjal Paul	9394573082
	Imphal	Friday	Rajeeb Paul	8721817043
	Jorhat	Thursday	Ujjal Paul	9394573082
	Nagaon	Wednesday	Rajeeb Paul	8721817043
	Silchar	Friday	Debasish Dutta	6000899064
Hyderabad	Zonal & CO Hyderabad	Monday	Kiran Dasari	9701527616
	Secunderabad	Wednesday	Shaik Jani	9100517616
	Hubli	Friday	Hanumanthappa	9972442392
	Vijaywada	Monday	Tulsi Madhabi	9494462081
	Vizag	Friday	Chandrasekhar	7013705389
	Bangalore	Friday	Changappa	9972623919
Jaipur	Zonal & CO Jaipur	Monday	Abhishek Udawat	9602918000
	Alwar	Friday	Abhishek Udawat	9602918000
	Bikaner	Wednesday	Kamlesh Kumar	7231878556
	Jodhpur	Friday	Govind Bhati	8955604309
	Bharatpur	Friday	Vishnu Sharma	9783306241
	Hanumangarh	Wednesday	Manik Kumar	9888259463
	Ajmer	Monday	Abhishek Udawat	9602918000
	Kota	Wednesday	Abhishek Udawat	9602918000
	Udaipur	Friday	Kamlesh Kumar	7231878556
	Sikar	Monday	Kamlesh Kumar	7231878556
	Sriganganagar	Friday	Manik Kumar	9888259463
Kolkata	Zonal Office Kolkata	Monday	Raju Halder	6293692659
	Kolkata South	Monday	Raju Halder	6293692659
	Kolkata West	Monday	Raju Halder	6293692659
	Kolkata North	Wednesday	Deb Kumar Halder	8910629713
	North 24 Parganas	Monday	Saheb Halder	7603099953
	South 24 Parganas	Wednesday	Saheb Halder	7603099953
	Hooghly	Friday	Saheb Halder	7603099953

Zonal Office	ZO/CO	Day of Visit	Name of TPA Representative	Mobile No.
	Kharagpur	Friday	Deb Kumar Halder	8910629713
	Purba Medinipur	Friday	Proloy Biswas	8013542603
	Paschim Midnapur	Friday	Proloy Biswas	8013542603
Lucknow	Zonal & CO Lucknow	Monday	Rajan Pandey	9670091012
	Ayodhya	Friday	Rajan Pandey	9670091012
	Gorakhpur	Wednesday	Bharat Yadav	6394607978
	Sitapur	Wednesday	Rajan Pandey	9670091012
Ludhiana	Zonal & CO Ludhiana	Monday	Sukesh Singh	9646337853
	Bhatinda	Friday	AMANDEEP	7087694191
	Fazilka	Monday	Manik Kumar	9888259463
	Moga	Tuesday	Sukesh Singh	9646337853
	Patiala	Thrusday	Davender Singh	8264838269
	SAS Nagar (Mohali)	Wednesday	Davender Singh	8264838269
Meerut	Zonal & CO Meerut	Wednesday	Gautam Singh	8700454520
	Bijnore	Wednesday	Vishal Yadav	8445027259
	Moradabad	Wednesday	Vishal Yadav	8445027259
	Muzaffarnagar	Wednesday	Harsh Pathak	7903597506
	Saharanpur	Wednesday	Harsh Pathak	7903597506
Mumbai	Zonal Office Mumbai	Monday	Anil Yadav	9820547808
	Mumbai City	Monday	Prathamesh Sudhir sawant	9137268440
	Mumbai Western	Wednesday	Prathamesh Sudhir sawant	9137268440
	Thane	Friday	Prathamesh Sudhir sawant	9137268440
	Pune	Friday	Rutuja	7276010014
	Nagpur	Friday	Ravikant Kumbhalkar	9637408106
	Nashik	Friday	Ish waghmare	8390790481
	Kolhapur	Friday	Sahaji Madane	9820547808
Patna	Zonal & CO Patna	Monday	Vivek Pandey	6292250073
	Arrah	Wednesday	Vivek Pandey	6292250073
	Aurangabad	Friday	Vivek Pandey	6292250073
	Bhagalpur	Wednesday	Dhirendra Mishra	9234222897
	Biharsharif	Friday	Amit Kumar	8804080684
	Champaran (Motihari)	Friday	Manoj Chaudhary	9122872747

Zonal Office	ZO/CO	Day of Visit	Name of TPA Representative	Mobile No.
	Darbhanga	Wednesday	Manoj Chaudhary	9122872747
	Gaya	Wednesday	Amit Kumar	8804080684
	Muzaffarpur	Monday	Manoj Chaudhary	9122872747
	Purnea	Friday	Dhirendra Mishra	9234222897
Raipur	Zonal & CO Raipur	Wednesday	Rahil Khan	8839178095
	Bilaspur	Friday	Rahil Khan	8839178095
	Bokaro	Friday	Pintu Kumar	8877570830
	Ranchi	Friday	Prakash Gautam	9576556877
Shimla	Zonal & CO Shimla	Monday	AMANDEEP	7087694191
	Dharamshala	Thrusday	Sukesh Singh	9646337853
	Hamirpur	Monday	Subhash Chandra	8725917887
	Mandi	Thrusday	AMANDEEP	7087694191
	Solan	Wednesday	AMANDEEP	7087694191
Varanasi	Zonal & CO Varanasi	Friday	Bharat Yadav	6394607978
	Kanpur City	Wednesday	Tarun Sharma	9935593426
	MAU	Monday	Bharat Yadav	6394607978
	Prayagraj	Monday	Tarun Sharma	9935593426
	Raebareli	Tuesday	Asheesh Kumar Tiwari	8542925399