

ALL INDIA BANK OF BARODA OFFICERS' ASSOCIATION

(CENTRAL OFFICE)

Registered Under Trade Union Act. 1926 & Recognized by Bank
(Affiliated to INTUC and INBOC)

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AIBOBOA : CIR NO : 2021/16

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CIRCULAR TO ALL MEMBERS

Dear Members,

SUB : UPDATED OFFICERS' SERVICE CONDITION BOOKLET

You are aware, we as a responsible trade Union in Bank of Baroda, have been providing regularly the updated Service Conditions Booklet to our members, incorporating various changes made from time to time. Such a booklet has been quite handy and useful for the officers in general and our members in particular.

You are also aware that consequent upon signing of 8th Joint Note on Wage Revision Settlement of Officers, we had promptly released E-booklet Containing complete details of Settlement dated 11.11.2020. The said E-booklet has already been uploaded on various WhatsApp Groups down the line to ensure that it reaches our members.

Now we are pleased to forward herewith a latest edition of the SERVICE CONDITIONS BOOKLET for officers in Bank of Baroda for your ready reference and records . It is updated till 31.03.2021

Sh. R.K. Chatterjee, President of our Association has taken extra pains and has compiled all the Bank's Guidelines with the help of other Barodians. We thank him and his support team for their efforts in updating our Service Conditions Booklet.

We are sure, this Booklet will come handy to help you in knowing your entitlements.

A copy of Service Condition Booklet is being uploaded on our Website and App also.

With warm greetings.

Yours sincerely,

**PREM KUMAR MAKKER
GENERAL SECRETARY**



HANDBOOK
on
Service Conditions

and
Other Benefits to Officers

ALL INDIA BANK OF BARODA OFFICERS' ASSOCIATION

(Affiliated to INTUC and INBOC)

PREFACE

Updation of Service Conditions Booklet is necessitated because of the Salary Revision and changes in important policies related to Service Conditions of Officers. **WE - AIBOBOA**, a member focused organization, have once again come up with updated version of “Handbook on Service Conditions and other benefits to Officers”.

With the signing of **8th Joint Note on 11th November, 2020**, we were able to secure 15 % increase on wage load, Salary revision including officers upto Scale VII and PLI linked to Operating / Net Profit of the individual Banks. In this Wage Revision we have clinched some **additional benefits** like yearly encashment of 5/7 days of PL, **introduction** of Learning Allowance and Locational Allowance, **one additional stagnation increment** upto scale IV and **introduction of one stagnation increment** for Scale V Officers. Eligibility for stagnation increments is reduced from 3 years to 2 years of completed service and enhancement of Family Pension at 30% of the pay of the deceased employee.

We, gratefully, acknowledge the favourable considerations, by the Top Management under the leadership of **MD & CEO Mr Sanjiv Chadha, ED Mr Deba Datta Chand, CGM Mr Joy Deep Dutta Roy, CGM (HRM) Mr P V Rathi and DGM (HR OPS) Mr C M Tripathi**, of our genuine demands and issues concerning officers raised from time to time.

Each one of us has suffered the adverse impact of pandemic **COVID-19** since March 2020 and during this critical scenario without respite, our Progressive Management, led by MD & CEO, Mr Sanjiv Chadha, has risen to the occasion by extending facilities to staff members befitting to the occasion, particularly the **financial relief to the tune of Rs.50 lacs** to the bereaved family of deceased employee, which is unique in the industry.

We are deeply indebted to **Shri K. K. Nair, our beloved Chairman**, who has, over the years, made unparalleled contributions in improvement of Officers' Service Conditions.

Our thanks to **Shri S K Singh** for his sincere and hard work in preparing this handbook.

Feedback and suggestions are solicited from the readers.

Mumbai

9th April, 2021

**PREM KUMAR MAKKER
GENERAL SECRETARY
AIBOBOA**

**R. K. CHATTERJEE
PRESIDENT
AIBOBOA**

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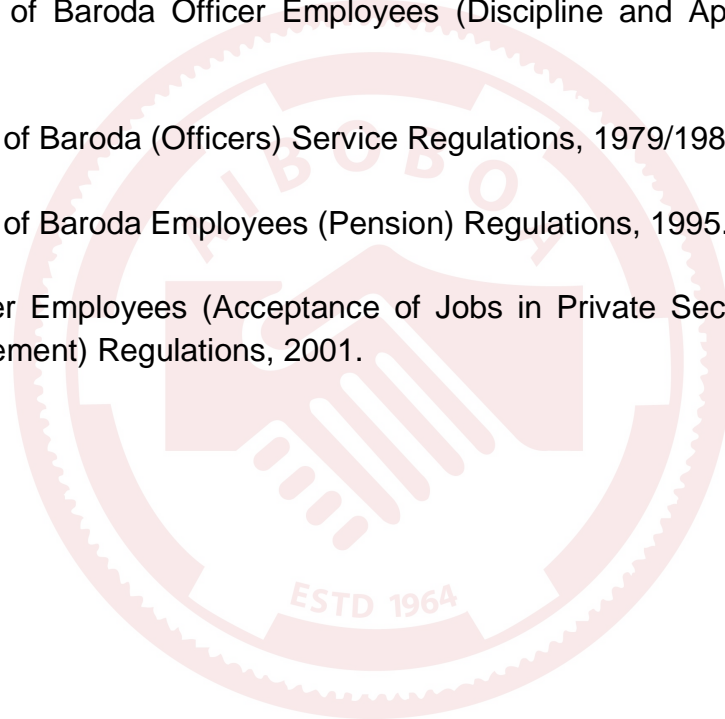


INTRODUCTORY TO BANK OF BARODA OFFICERS' SERVICE CONDITION

The All India Bank of Baroda Officers' Association is the association of officers with whom the Bank holds discussions on various service matters relating to officers.

At present, the Service Conditions of Officers are governed by the following Regulations:

1. Bank of Baroda Officer Employees (Conduct) Regulations, 1976
2. Bank of Baroda Officer Employees (Discipline and Appeal) Regulations, 1976
3. Bank of Baroda (Officers) Service Regulations, 1979/1984; and
4. Bank of Baroda Employees (Pension) Regulations, 1995.
5. Officer Employees (Acceptance of Jobs in Private Sector Concerns after Retirement) Regulations, 2001.



1. PROBATION / CONFIRMATION / GRADES AND SCALES OF PAY

1.1 PROBATION AND CONFIRMATION IN OFFICER CADRE:

Probation:

- An Officer directly appointed to the Junior Management Grade shall be on probation for a period of One year
- An employee of the Bank, promoted, as an officer in the Junior Management Grade shall be on probation for one year.
- Probation period for existing confirmed employees who are recruited afresh in a higher scale shall be for -6-months.
- An Officer appointed to any other grade shall be on probation for such period as may be decided by the Bank.
- Provided that the Competent Authority may, in the case of any Officer, reduce the period of probation or dispense with probation.
- The period of probation shall be extended by the period the officer is on Loss of Pay or maternity Leave.
- The period of probation may be extended if the performance of the officer is not satisfactory by such period as may be decided by the competent authority.
- In case of promotee officers in JMG/S-I, if their performance is not satisfactory, they are liable for reversion to the grade or cadre from which they were promoted as may be decided by the Competent Authority.

Confirmation:

- An officer shall be confirmed in the service of the Bank if, in the opinion of the Competent Authority, the officer has satisfactorily completed the training in any institution to which the officer may have been deputed for training, and the in-service training in the Bank.
- In case of officer directly recruited to the Junior Management grade may be required also to pass a test.

Bank has adopted a -4- step process, which will involve the following weightage for each of the factors vis-à-vis the benchmark is as follows:

Factors	Weightage	Minimum Cut Off	Overall Benchmark
On line written test	50	50%	70 %
Performance & managerial effectiveness report	50	50 %	
Verification of character and antecedents	Satisfactory	Satisfactory	
20 E-learning courses		Completion of any 20 E-learning courses	

The on line test may include case studies/ practical problems in Banking operations for generalist Officers & in the area of specialization for specialist Officers.

1.2 SCALES OF PAY:

(Ref. BCC:BR:112:778 dated 30.12.2020)

As per **8th Joint Note dated 11.11.2020 on Officers' Wage Revision** signed by Indian Banks' Association (IBA) and representatives of Officers' Organisations of Public Sector Banks Salary of Officers from Scale I to VII has been revised with effect from **01.11.2017**.

(Scale I to VII w.e.f. 01.11.2017):

Scale I: Rs.36000- 1490 / 7- 46430- 1740 / 2- 49910- 1990 / 7- 63840

Scale II: Rs.48170- 1740 / 1- 49910- 1990/10- 69810

Scale III: Rs.63840- 1990 / 5- 73790- 2220 / 2- 78230

Scale IV: Rs.76010- 2220 / 4- 84890- 2500 / 2- 89890

Scale V: Rs.89890- 2500 / 2- 94890- 2730 / 2- 100350

Scale VI: Rs.104240- 2970 / 4- 116120

Scale VII: Rs.116120- 3220 / 4- 129000

(Scale VIII Revised w.e.f. 31.03.2020):

Scale VIII Rs.166350- 4400 / 4- 183950

Fitment:

Fitment shall be stage to stage i.e. on corresponding stages from 1st stage onwards and the increments shall fall on the anniversary date as usual.

1.3 STAGNATION INCREMENTS: W.E.F. 01.11.2017

(Ref. BCC:BR:112:778 dated 30.12.2020)

As per the **8th Joint Note dated 11.11.2020 on Officers' Wage Revision-introduction** of one more stagnation increment upto Scale IV, introduction of one stagnation increment for Scale V Officers have been made and eligibility for stagnation increments has been reduced from 3 years of completed service to 2 years of completed service.

- a) Officers in JM Grade Scale I, who have moved to scale of pay for MMG Scale II in terms of regulation 5 (b) after reaching maximum of the higher scale, are presently eligible for four stagnation increments.

With effect from 1st November, 2017, these officers will be eligible for **five stagnation increments**. The first four stagnation increments will be released after every two completed years of service, of which first two shall be Rs.1990/- each and next two shall be Rs.2220/- each. The fifth stagnation increment of Rs.2220/- will be released two years after receipt of fourth stagnation increment or w.e.f. 1st November, 2017, whichever is later.

- b) Officers in MMG Scale II, who have moved to Scale of Pay for MMG Scale III in terms of Regulation 5 (b) after reaching maximum of higher scale are presently eligible for four stagnation increments.

With effect from 1st November, 2017, these officers will be eligible for **five stagnation increments**. First four stagnation increments of Rs.2220/- will be released after every two completed years of service after reaching the maximum on the higher scale. The fifth stagnation increment of Rs.2220/- will be released two years after release of fourth stagnation increment or w.e.f. 1st November, 2017, whichever is later.

- c) Officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG scale III are presently eligible for five stagnation increments.

With effect from 1st November, 2017, these officers shall now be eligible for total **six stagnation increments**. First four stagnation increments of Rs.2220/- after every two completed years and next two increments of Rs.2500/- each, two years after receipt of fourth stagnation increment. The sixth stagnation increments of Rs.2500/- will be released two years after release of fifth stagnation increment or w.e.f. 1st November, 2017, whichever is later.

- d) Officers in SMG Scale IV are presently eligible for one stagnation increments of Rs.2500/- two years after reaching maximum of scale.

These officers will now be eligible for **one additional stagnation increment** of Rs.2730/- after two years of receipt of first stagnation increment or w.e.f. 1st November 2017, whichever is later.

- e) Provided further that the stagnation increment/s received by the Officers from Scale I to Scale IV who are / were in service of the banks as on 1st November, 2017 as per periodicity hereinbefore would be readjusted from three year periodicity to two year periodicity from the date of reaching their maximum and officer shall be notionally eligible for stagnation increments w.e.f. 01.11.2017 in terms of this Joint Note as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted periodicity of stagnation increment/s shall be payable from 1st November, 2020 or the actual date of entitlement, whichever is later.
- f) Officers in SMGS – V shall be eligible for **one stagnation increment** of Rs.2970/- two years after reaching maximum of scale or w.e.f. 01.11.2020, whichever is later.

1.4 PERFORMANCE LINKED INCENTIVE SCHEME:

(Ref. BCC:BR:112:778 dated 30.12.2020)

Performance Linked Incentive (PLI) Scheme is a **new introduction made in the 8th Joint Note dated 11.11.2020**. This new PLI scheme is **applicable from FY 2020-21** i.e. from 01.04.2020.

The wages settled during wage revision at industry level are paid by all Banks uniformly, irrespective of the size of the Banks and their financial strength. In today's challenging environment, where there is stiff competition among Banks, a genuine need is felt to allow Banks to pay their employees something extra by way of encouragement as per the profitability and financial soundness of the respective Banks. In order to inculcate a sense of competition and also to reward the performance, the concept of Productivity Linked Pay was discussed and after discussions between the parties, it is agreed to introduce Performance Linked Incentive Scheme in Public Sector Banks which will be based on Operating Profit / Net Profit of the individual bank (optional for private and foreign banks). **The PLI shall be payable to all employees ANNUALLY over and above the normal salary payable.** The PLI matrix shall decide the amount payable to the employees (in number of days of pay = Basic + DA) depending on the annual performance of the Bank. All the employees shall get the minimum number of days of pay as incentive depending on where in the matrix the Bank's performance fits in, broadly as per Matrix as under:

Performance Linked Incentive:

Sr. No	YoY (Year on Year) Growth in Operating Profit	No. of days for which Salary (Basic + DA) shall be paid
1	< 5%	Nil
2	5% to 10%	5 days
3	>10% to 15%	10 days *
4	>15%	15 days *

* 3rd and 4th slabs are payable only if the Bank has Net Profit. If a Bank has growth in Operating Profit of 5% & more, but there is no Net Profit, then minimum 2nd slab of 5 days will be payable.



2. ALLOWANCES

2.1 DEARNESS ALLOWANCE (DA):

(Ref. BCC:BR:112:778 dated 30.12.2020)

On and from 01.11.2017, Dearness Allowance shall be payable for every rise or fall of 4 points over 6352 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100 at 0.07 % of Pay

2.2 HOUSE RENT ALLOWANCE (HRA):

(Ref. BCC:BR:112:778 dated 30.12.2020)

1) (a) On and from 01.11.2017, House Rent Recovery shall be @ 0.50% of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.

(b) Where an officer is not provided any residential accommodation by the Bank, he shall be eligible on and from the 1st day of November, 2012, the House Rent Allowance as specified in the table below, namely:-

	I	II
i	Major "A" Class Cities and Project Area Centres in Group A	9 % of Pay
ii	Other places in Area I and Project Area Centres in Group B & State of Goa	8 % of Pay
iii	Other places	7 % of Pay

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him / her shall be the actual rent paid by him / her for the residential accommodation in excess over 0.50 % of Pay in the first stage of the Scale of Pay in which he / she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in Column II above.

Note: The claims of officer employees for House Rent Allowance linked to the cost of their ownership accommodation shall also be restricted to 150% of House Rent Allowance as hitherto.

2) Where an officer resides in his own accommodation he shall be eligible for a House Rent Allowance on the same basis as mentioned in provisions to clause (b) of sub-regulation (1) as if he was paying by way of monthly rent a sum equal to one twelfth of the higher of (A) or (B) below:

- A. The aggregate of: **(I)** Municipal taxes payable in respect of the accommodation; and **(II)** 12% of the capital cost of the accommodation including the cost of the land and if the accommodation is part of a building, the proportionate share of the capital cost of the land attributable to that accommodation, excluding the cost of special fixtures, like air conditioners; **OR**
- B. The annual rental value taken for municipal assessment of the accommodation.

2.3 **SPECIAL ALLOWANCE:**

(Ref. BCC:BR:112:778 dated 30.12.2020)

With effect from 01.11.2017 Officers shall be paid Special Allowance as under:

Scale I to III	16.40 % of Basic Pay + Applicable Dearness Allowance thereon
Scale IV to V	19 % of Basic Pay + Applicable Dearness Allowance thereon
Scale VI to VIII	20 % of Basic Pay + Applicable Dearness Allowance thereon

Note:

The special allowance with applicable DA thereon shall not be reckoned for superannuation benefits, viz, pension including NPS, PF and Gratuity

2.4 **FIXED PERSONAL PAY:**

(Ref. BCC:BR:112:778 dated 30.12.2020)

With effect from 01.11.2017 Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

Increment Component (Rs)	DA as on 01.11.2017 (Rs)	Total F.P.P. payable where bank's accommodation is Provided (Rs)
(A)	(B)	(C)
1990	53	2043
2220	59	2279
2500	66	2566
2730	73	2803
2970	79	3049
3220	86	3306

Note:

- I. F.P.P. as indicated in “C” above shall be payable to those officer employees who are provided with bank’s accommodation.
- II. F.P.P. for officers eligible for House Rent Allowance shall be “A” + “B” plus House Rent Allowance payable on the last increment of the relevant scale of pay.
- III. The increment component of F.P.P. shall rank for superannuation benefits.
- IV. Only officers who were in the service of the bank on or before 01.11.93 will be eligible for F.P.P one year after reaching the maximum scale of pay they are placed.

2.5 PROFESSIONAL QUALIFICATION PAY (PQP): W.E.F. 01.11.2017

(Ref. BCC:BR:112:778 dated 30.12.2020)

- A.** Officers shall be eligible for professional qualification pay as under :
- I. Those who have passed only CAIIB - Part I / JAIIB:
 - Rs.1020/- p.m. one year after reaching top of the scale.
 - II. Those who have passed both parts of CAIIB:
 - Rs.1020/- p.m. one year after reaching top of the scale.
 - Rs.2550/- p.m. two years after reaching top of the scale.
- B.** An Officer employee acquiring JAIIB/CAIIB (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification the first instalment of PQP and the release of subsequent instalments of PQP shall be with reference to the date of release of first instalment of PQP

2.6 CITY COMPENSATORY ALLOWANCE (CCA): W.E.F. 01.11.2017

(Ref. BCC:BR:112:778 dated 30.12.2020)

	Area	Rate
I	Places in Area I and in the State of Goa	Rs.1400/- p.m.
II	Places with population of five lakhs and over and State Capitals and Chandigarh, Pondicherry and Port Blair	Rs.1150/- p.m.

2.7 PROJECT AREA ALLOWANCE:

(Ref. BCC:BR:112:778 dated 30.12.2020)

On and from 01.11.2017 Project Area Compensatory Allowance shall be payable at the following rates:

- Project Areas falling in Group A – Rs.600/- p.m.
- Project Areas falling in Group B – Rs.525/- p.m.

2.8 SPECIAL AREA ALLOWANCE: W.E.F. 01.11.2017

(Ref. BCC:BR:112:778 dated 30.12.2020)

At specified places where special area allowance is payable in terms of regulation 23 (ii) of Officers' Service Regulations, 1979 / 1982, the said allowance shall be payable at rates as specified in Annexure IV of Settlement dated 11.11.2020 (For Annexure IV Please refer Circular No. BCC:BR:112:778 dated 30.12.2020).

Clarifications:

1. The officers **on deputation** will continue to be governed by the scales of pay and emoluments applicable to their headquarters. The officers deputed to Special Areas will not be eligible for the Special Area Allowance. They will be entitled only to Halting Allowance at appropriate rate provided such deputation is temporary and for short duration.
2. From 01.01.1990, at the places where Hill & Fuel Allowance is also payable, the officer will be eligible to draw only **higher of the two** allowances.
3. If such higher of the two allowances is less than the aggregate of Special Area Allowance and Hill & Fuel Allowance drawn by the officer on 31.12.1989, then such difference shall be protected as Personal Allowance till such time the officer remains at that place. (HO:RM:94:2 dated 18.04.2002)

2.9 HILL AND FUEL ALLOWANCE: W.E.F. 01.11.2017

(Ref. BCC:BR:112:778 dated 30.12.2020)

	Place	Rate
a	Place with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of Rs.1125/- p.m.
b	Place with an altitude of 1500 metres and above but less than 3000 metres	2.5 % of Pay subject to a maximum of Rs.1500/- p.m.
c	Places with an altitude of 3000 metres and above	5% of Pay subject of a maximum of Rs.3000/- p.m.

2.10 MID ACADEMIC YEAR TRANSFER ALLOWANCE:

(Ref. BCC:BR:112:778 dated 30.12.2020)

On and from 01.11.2020 Mid Academic Year Transfer Allowance shall be payable @ Rs.1650/- p.m. subject to other conditions.

2.11 CLOSING ALLOWANCE:

On and from financial year 1997-98 if he is posted at a branch where books are closed on 31st March and 30th September a Closing Allowance of 250/- for each of the two closings

2.12 DEPUTATION ALLOWANCE:

(Ref. BCC:BR:112:778 dated 30.12.2020)

On and from 01.11.2020 Deputation Allowance shall be at the following rates

Place	Rate
An officer deputed to serve outside the Bank	7.75 % of Pay with a maximum of Rs.6000/-
An officer deputed to an organisation at the same place or to the training establishment of Bank	4 % of Pay with a maximum of Rs.3000/-

2.13 SPLIT DUTY ALLOWANCE:

(Ref. BCC:BR:112:778 dated 30.12.2020)

On and from 01.11.2017 Split Duty Allowance shall be payable at Rs.300/- p.m.

2.14 HALTING ALLOWANCE:

(Ref. BCC:BR:112:778 dated 30.12.2020)

On and from 01.11.2020 an officer / executive shall be entitled to per diem Halting Allowance as specified in the table below, namely :-

Grade / Scale of Officers	Metro (Rs)	Major 'A' Class Cities (Rs)	Area I (Rs)	Other Places (Rs)
Officers in Scale VI and above	2700	1950	1650	1425
Officers in Scale IV & V	2250	1950	1650	1425
Officers in Scale I / II/ III	1950	1650	1425	1200

2.15 LOCATION ALLOWANCE (NON-CCA CENTRES):

(Ref. BCC:BR:112:778 dated 30.12.2020)

Location Allowance is a **new introduction made in the 8th Joint Note dated 11.11.2020**. With effect from 01.11.2017 a fixed allowance of Rs.700/- p.m. is payable to all Officers posted in areas other than the areas that are eligible for CCA. This fixed allowance shall not be reckoned for payment of DA, superannuation benefits, viz. pension including NPS, PF and Gratuity.

2.16 LEARNING ALLOWANCE:

(Ref. BCC:BR:112:778 dated 30.12.2020)

Learning Allowance is a **new introduction made in the 8th Joint Note dated 11.11.2020**. With effect from 01.11.2017 Officers shall be paid Learning Allowance of Rs.600/- together with applicable Dearness Allowance thereon.



3. RESIDENTIAL ACCOMMODATION & FURNITURE

3.1 RESIDENTIAL ACCOMMODATION:

(HO:BR:111:116 dated 10.05.2019)

Eligible officers shall be provided residential accommodation either owned by the Bank or rental / leased residential accommodation. In cases where officers are to be provided rental/leased accommodation, the Bank would acquire the same subject to the following rent ceiling-:

Residential Accommodation (Rental ceiling per month in Rs.):

Particulars	SCALE		SCALE		SCALE		SCALE	
	-VII	-VI	- V	-IV	-III	-II	- I	
MUMBAI	WILL BE DECIDED ON A CASE-TO- CASE BASIS BY ESTATE MGMT DEPT		30500	25500	22000	22000	20000	
DELHI			28500	23500	20000	20000	19000	
MAJOR 'A' CLASS CITIES			26500	22000	18000	18000	17000	
AREA-I			21000	17500	14000	14000	13000	
AREA-II			16000	12500	11000	11000	10000	
OTHER CENTERS			15000	12000	8500	8500	7500	

Note: The above rental ceilings will be inclusive of all taxes, w.e.f. 01.03.2015.

The definition of areas / centres for the purpose of providing residential accommodation to Officers/ Executives in our Bank as under:-

Area	Definition
Delhi & Mumbai	Separate Rental ceiling for Delhi & Mumbai
Other major 'A' Class cities	Kolkata, Chennai, Ahmedabad, Bangalore, Hyderabad and Pune
Area I	Centres with population of 7.5 Lakh and above
Area II	Centres with population of 1 Lakh and above but below 7.5 Lakh
Others	All places not included above
State Capitals situated in other than Major 'A' class centres	As applicable to 'Area I' centres

The other terms and conditions, approved by the Board of Directors in regards to the captioned scheme are as under:

1. Rental ceiling for leased accommodation in Ghaziabad, Faizabad, Noida, Ballabgarh, Sahibabad and Gurgaon is to be treated at par with the rental ceiling at New Delhi.
2. Rental ceiling for leased accommodation in Chandigarh, Mohali and Panchkula shall be at par with rental ceiling applicable to Area-I.
3. **Brokerage**, equivalent to one month's rent entitlement, shall be reimbursed to the officers at all centres on production of receipt for arranging fresh residential accommodation. Such reimbursement will be made only when residential accommodation is acquired through a broker. Further, it will be reimbursed only once during the posting of an officer in a particular place / centre.

3.2 FURNITURE SCHEME TO OFFICERS:

(Ref. HO:BR:111:116 dated 10.05.2019)

I. Eligibility:

- a) All confirmed Officers, JMG/S-I to TEG/S-VII, who are in the service of the Bank.
- b) Promotee Officers [promoted from Clerical to Officers' Cadre] are eligible immediately on promotion.
- c) All officers presently on posting/deputation to subsidiaries such as BOBCARDS, BOB Capital, RRBs, CDR Cell, CBI, etc.; are eligible to avail of the furniture scheme. However, Officers/Executives posted overseas and to DRT will not be eligible during the tenure of their posting/ deputation as the case may be.
- d) In case where both husband and wife are employees of the Bank, both of them can avail of the facility individually.
- e) Officers who have opted for Voluntary Retirement or tendered resignation will not be eligible under the Furniture Scheme during the notice period.

II. Limit:

The maximum limit for purchase of furniture and fixtures and other items will be as under:

Grade/Scale	Limit in Rs. [Inclusive of all taxes]
Officer – JMG/S-I	1,25,000/-
Manager – MMG/S-II	1,50,000/-
Senior Manager – MMG/S-III	1,75,000/-
Executives in SMG/S-IV	2,00,000/-
Executives in SMG/S-V	2,50,000/-
Executives in TEG/S-VI	4,00,000/-
Executives in TEG/S-VII	5,00,000/-

The above limits are inclusive of all taxes, installation charges of Air Condition etc.; such charges will be paid for 1st time of installation only.

III. Option:

The officer who has availed furniture under **the old scheme** before implementation of this scheme, has to buy back old furniture while availing of the revised scheme with following options:

- a. Where the furniture availed under old scheme is more than 10 years old the officer has to purchase the said furniture @ 4% of the original cost of furniture. He will be then eligible for full entitlement as per new scheme.
- b. Where the furniture is less than 10 years old from the date of purchase - The furniture has to be bought back @WDV and then the officer will be eligible for full limit as per his entitlement under new scheme. **OR**

He / She may continue to hold the furniture till completion of 10 years from the date of purchase and thereafter buy back @ 4% of purchase price. Till that time the limit under new scheme will be curtailed to the extent of original value [**now W.D.V**] of the furniture held by the officer under old scheme.

No maintenances charges will be paid by the Bank on such old furniture, once the officer opts for new Furniture Scheme.

IV. Repair / maintenance:

Repairs of the furniture & fixtures, minor or major will not be undertaken by the Bank. However, the officers will be eligible for annual reimbursement of maintenance expenses equivalent to 5% of the total value of furniture & fixture after three years of the purchase of each item on declaration basis. The eligibility for such reimbursement shall commence from 1st April of the fourth year from the Financial Year in which the furniture is purchased.

e.g. If an item is purchased on 31st March, 2015, maintenance expenses @ 5% of the purchase price can be claimed by the officer on 1st April, 2018.

V. Record:

Record/s of the amount/s availed by the officer during his service period in the Bank has to be maintained in BARODA HR-Connect.

3.3 RECOVERY OF HOUSE / FURNITURE RENT:

(Ref. BCC:BR:112:778 dated 30.12.2020)

- a) On and from 01.11.2017, **House Rent Recovery shall be @ 0.50%** of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.

Rates for Standard Rent applicable as on date are as under:

Sr. No	Range of living Area (in Sq. mt.)	Standard Rent (Rs.)
1	Up to 50	183
2	51 - 60	241
3	61 - 75	279
4	76 - 90	387
5	91 -105	520
6	106 – 120	632
7	121 - 150	773
8	151 – 180	924
9	181 – 225	1087
10	226 – 300	1557
11	301 – 400	1924
12	401 – 550	2290
13	Beyond 550	2672

(1 sq. mt. = 10.76 sq. ft.)

- b) On and from 01.11.2017 **Furniture rent recovery shall be @ 0.10%** of the first stage of the scale of pay in which Officer is placed.

3.4 HOUSE MAINTENANCE ALLOWANCE:

Scale	Entitlement (in Rs. Per month)						
	JMG/ S-I	MMG/ S-II	MMG /S III	SMG/ S-IV	SMG/ S -V	SMG/ S-VI	TEG/ S-VII
Self-accommodation	200	300	300	400	500	500	600
Self-Leased Accommodation	300	400	400	500	500	600	600
Bank Leased Accommodation (Bank Quarter)	500	600	700	1200	1200	1500	1500

*Reimbursement of House Maintenance Expenses to be claimed online through BARODA HR-Connect.

4. LEAVE / LEAVE TRAVEL CONCESSION (LTC)

(Ref. MASTER CIRCULAR - BCC:BR:96:284 dated 05.08.2004 & CIRCULAR-BCC:BR:112:778 dated 30.12.2020)

An Officer is eligible for the following kinds of leave, subject to the grant of such leave being determined by the exigencies of service:

4.1 CASUAL LEAVE:

- Eligibility 12 days with full emoluments in a year
- May be availed not more than 4 days at a time

Note:

- Casual leave not availed of in any year may be availed as sick leave in the following year with full pay. It is not necessary that the **unavailed casual leave (UCL)** is to be prefixed or suffixed to sick leave.
- On and from 01.11.2020, Casual leave not availed of in any year may be suffixed or prefixed to sick leave in the following five years. Further w.e.f. 01.11.2020, an Officer can avail **unavailed casual leave** not exceeding 4 days on grounds of sickness, without production of Medical Certificate. (BCC:BR:112:778 dated 30.12.2020)

4.2 UNAVAILED CASUAL LEAVE (UCL):

(Ref. BCC:BR:112:778 dated 30.12.2020)

- i. On and from 01.11.2020 Casual Leave not availed of in the year 2017 or in any subsequent years shall lapse in the following five years.
- ii. On and from 01.11.2020, although the availment of unavailed casual leave (UCL) by the Officers in the following years shall continue to be permitted **only on medical grounds**, production of medical certificate need not, henceforth, be insisted upon in case the period of such unavailed casual leave at a stretch not exceeding 4 (four) days.

4.3 SPECIAL CASUAL LEAVE:

(Ref. BCC:BR:112:778 dated 30.12.2020)

- a) With effect from the 01.11.2020, Special Casual Leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employee is residing is affected by curfew, riots, prohibitory orders, natural calamities, floods, etc.
- b) With effect from 01.11.2020, 4 days Special Casual leave shall be granted to all physically / orthopedically handicapped employees each year.

4.4 PRIVILEGE LEAVE: W.E.F. 01.11.2020
(Ref. BCC:BR:112:778 dated 30.12.2020)

Privilege Leave other than for the purpose of availing the Leave Fare Concession should be applied **not less than 10 days** before the proposed date of commencement of such leave.

Privilege Leave taken on sick grounds when there is no credit in the sick leave account of the employee, will not be counted as an occasion of availing Privilege leave.

Privilege Leave accruing to an employee shall be allowed to be accumulated beyond 240 days up to a maximum of **270** days. However, encashment of privilege leave shall be restricted up to a maximum of **240** days.

Note:

- For every 11 days of service on duty, an Officer is eligible for one day privilege leave.
- No privilege leave may be availed of before completion of 11 months of service on duty.
- Full emoluments are paid during the privilege leave period.

4.5 PRIVILEGE LEAVE AGAINST FUTURE ACCRUAL:
(Ref. HO:BR:110:143 dated 09.08.2018)

Privilege Leave against Future Accrual may be sanctioned to employees on compelling reasons at the rate mentioned above from the date of joining to the date of proceeding on leave, subject to following conditions:-

- a) It shall not be claimed as a matter of right and should be sanctioned by competent authority (leave sanctioning authority) on merit.
- b) On compelling reasons only irrespective of confirmation e.g. self-marriage and serious sickness or death of spouse, parents or children.
- c) At the rate of 1 day leave for every 11 days of service from the date of joining to the date of proceeding on leave, but it should not exceed 10 days before completing 11 months of service.
- d) Report and conduct of staff should be satisfactory.
- e) Emoluments may be recovered in case of resignation before credit of PL.
- f) The leave sanctioning authority will be the Competent Authority to sanction the Privilege Leave against Future Accrual.

4.6 ANNUAL ENCASHMENT OF PRIVILEGE LEAVE: W.E.F.01.11.2020
(Ref. BCC:BR:112:778 dated 30.12.2020)

Annual encashment of Privilege Leave is a **new introduction made in the 8th Joint Note dated 11.11.2020.**

From the calendar year 2020, Privilege Leave encashment shall be permitted at the rate of **5 days for each calendar year** at the time of any festival of the employee's choice. **Employees who have completed 55 years of age as on 01.01.2020 and above shall be entitled to encash at the rate 7 days for each calendar year, till retirement as a one-time measure.**

4.7 SICK LEAVE: W.E.F. 01.11.2020
(Ref. BCC:BR:112:778 dated 30.12.2020)

- a) An officer employee upon completion of 30 years of service, shall be eligible for further additional sick leave of 3 months at the rate of one month for each year of service in excess of 30 years, subject to a maximum of **720 days** in entire service.
- b) Women officer employees can avail sick leave for the sickness of their children of 8 years and below subject to production of medical certificate.

Note:

- Sick leave can be availed only on production of medical certificate acceptable to Bank. Fitness certificate is required for resumption of duty after sick leave.
- During the sick leave period an Officer shall be eligible to receive one half of the full emoluments.
- Full emoluments may be paid during the sick leave period after debiting twice the number of such leave period if the Officer requests so.
- The sick leave credited and earned up to appointed date under terms and conditions of service obtaining in the Bank prior to the appointed date shall be protected notwithstanding that such accumulated sick leave may exceed the ceiling of 360 days.
- Casual leave not availed off in any year may be suffixed or prefixed to sick leave in the following **five** years. **The availment of such unavailed casual leave in the following years is permitted on medical grounds not exceeding 4 days without production of medical certificate.**

4.8 ADDITIONAL SICK LEAVE:

W.e.f. 01.01.1989 additional sick leave at the rate of one month for each year of service in excess of 24 years of service subject of maximum of three months of additional sick leave is allowed to an Officer who has put in a service of 24 years. For this purpose, service means the service spent on duty as well as on leave including loss of pay. The benefit of commutation of additional sick leave on full pay and allowances is allowed on or after 29.06.1999 in terms of Regulation 35.

4.9 SPECIAL SICK LEAVE:

With effect from 1st June, 2015, Special Sick Leave upto 30 days may be granted to an employee once during his/her entire period of service for donation of Kidney/Organ.

4.10 SABBATICAL LEAVE:

(BCC:BR:104:132 dated 19.04.2012)

The Bank introduced Sabbatical leave for Officers in May,2006. However, it has been kept under abeyance since February, 2009.

Sabbatical Leave to Women employees:

Presently Bank has introduced a scheme for grant of Sabbatical Leave to Women employees of the Bank for purposes like medical grounds, care of family members, higher studies, visiting spouse etc.

Eligibility-All full time confirmed Officers working in India with minimum 5 years of service in the Bank shall be eligible to apply for Sabbatical leave.

Sabbatical leave before completion of 5yrs of service shall be sanctioned to confirmed women employees only in exceptional circumstances by the Authority next above the leave Sanctioning Authority.

4.11 MATERNITY LEAVE: W.E.F. 01.11.2020

(Ref. BCC:BR:112:778 dated 30.12.2020)

Clause 30 of Bipartite Settlement dated 27th April 2010 shall be substituted by the following:

- a) Maternity leave, which shall be on substantive pay, shall be granted to a female employee generally for a period **not exceeding 6 months on any one occasion and 12 months during the entire period of her service.**

Note:

- i. In case of delivery of twins, the period of Maternity Leave shall be 8 months.
 - ii. Maternity Leave may be availed combining with any other kind of leave except casual leave.
- b) In case of miscarriage / MTP / abortion, maternity leave may be granted as a rule upto 6 weeks on the basis of medical certificate/advice of a competent medical practitioner, i.e. a qualified gynaecologist. In special/exceptional cases involving medical complications, associated with miscarriage / MTP / abortion, maternity leave may be granted beyond 6 weeks if advised by a competent medical practitioner (qualified

gynaecologist) but upto 6 months only on any one occasion, within the overall limit of 12 months during the entire period of service.

- c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 60 days.

Note: In the case of employees who have availed and exhausted Maternity Leave of 12 months, **leave of 15 days** shall be sanctioned over and above the same, subject to production of Medical Certificate.

- d) Leave may also be granted once during service to a childless female employee for legally adopting a child who is below one year of age, for a maximum period of nine months, subject to the following terms and conditions: -

- i. Leave will be granted for adoption of only one child.
- ii. The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.
- iii. The permanent part-time employees are also eligible for grant of leave for adoption of a child.
- iv. The leave shall also be available to biological mother in cases where the child is born through surrogacy.
- v. The leave shall be availed within overall entitlement of 12 months during the entire period of service.

- e) Within the overall period of 12 months, leave may also be granted in case of hospitalisation on account of the following gynaecological ailments / treatments upto a maximum of 30 days.

- i. AUB (Abnormal uterine bleeding)
- ii. Ovarian Tumour
- iii. Tubectomy / Tubectomy reversal
- iv. Post-Partum Depression (PPD)
- v. Post-Partum Haemorrhage (PPH)
- vi. Acute Pelvic Inflammatory Disease (Acute PID)
- vii. Dysfunction Uterine Bleeding; Dysfunction (DUB)

4.12 PATERNITY LEAVE:

(Ref. BCC:BR:112:778 dated 30.12.2020)

With effect from the 1st June 2015, male employees with **upto two surviving children** shall be eligible for 15 days Paternity Leave during his wife's confinement. This leave may be combined with any other kind of leave except Casual Leave. The leave may be availed upto 15 days before or upto 6 months from the date of delivery of the child.

Note: Paternity Leave as above shall be allowed to employees with upto two surviving children for legally adopting a child who is below one year of age.

4.13 EXTRA-ORDINARY LEAVE ON LOSS OF PAY:

During entire period of service an Officer shall be eligible for **360 days** extraordinary leave on loss of pay. Such leave may not be availed of except for sufficient reasons on more than 90 days at a time. It should be duly sanctioned by the Competent Authority.

The Board may **in very special cases** grant leave on loss of pay up to a total period of **720 days**.

4.14 SPECIAL CASUAL LEAVE FOR SMALL FAMILY NORMS:

Special Casual Leave will be available to employee for promoting small family norms under the Government Scheme as under:

- **Male Employees**, who undergo sterilization (Vasectomy operation), shall be entitled to special casual leave for a period not exceeding **six days**.
- **Male employees**, whose wives undergo non-puerperal or puerperal Tubectomy operation, shall be entitled to special casual leave for a period not exceeding **seven days**.
- **Female employees**, who have IUD insertions, shall be entitled to **one day's** special casual leave.
- An employee is not entitled to Special Casual Leave after Maternity leave, if the Sterilisation / re-canalisation were done during the maternity leave
- **Medical certificate** should be given to bank from the doctor who performed the said operation.

4.15 SPECIAL LEAVE IN CASE OF ACCIDENT / INJURY WHILE ON DUTY:

- When an employee is injured / hurt or meets with an accident while on duty whether in the Bank or elsewhere including while on deputation and training, he may be granted special leave, without debiting the same to his leave account for the period he is required to remain absent from his duty due to injury sustained by him provided such injury was not occasioned by employee's own negligence or action.
- Employee may also be reimbursed the actual medical expenses incurred by him for the treatment of the injury after getting the medical bills verified from the Bank's Doctor and provided the Management is satisfied about the genuineness of the claim.
- When the absence of an employee due to the above circumstances exceeds three days, the same should be supported by a medical certificate.

- The Zonal Authorities are authorised to decide, in their discretion, cases which fulfil the above norms as under:
 - to sanction special leave upto maximum of 30 days in a year; and
 - to reimburse medical expenses upto Rs.10,000/-
- The General Manager (HRM) is the Competent Authority for sanction of special leave beyond 30 days in a year and / or reimbursement of medical expenses beyond Rs.10,000/-.

4.16 SPECIAL LEAVE TO DEFENCE REPRESENTATIVES:

- a) If the employee defending the charge-sheeted employee is an employee of the same bank at an outstation branch **within the same State**, he shall be relieved on special leave (on full pay and allowances) to represent the employee and be paid one to and fro fare. In case any adjournment at the instance of bank / enquiry officer, he may be asked to resume duty and, if so, will be paid halting allowance for the period he stays at the place of enquiry for defending the charge sheeted employee as also for the days of the journeys which are undertaken at Bank's cost.
(Clause 12(d) of BPS dated 10.04.2002)
- b) The above provisions of the BPS envisage grant of special leave is **limited to only one representative** for the days of enquiry at an outstation place and the days of to & fro journey undertaken. No special leave shall be admissible for seeking adjournment on behalf of the charge-sheeted employee.

4.17 COMPENSATORY OFF / OUT OF POCKET EXPENSES TO WORK ON SUNDAY AND HOLIDAYS:

(Ref. BCC:BR:109:509 dated 29-09-2017)

For working on Sundays / Holidays by Officers, **compensatory off** has to be granted **within a month of such working**. It must be first exhausted by concerned officer and branch. If granting compensatory off is not possible due to staff constraints or any other reasons, **then only**, officer need to be paid **out-of-pocket expenses @ Rs. 2000/- per day** w.e.f. 01.10.2017. In no case, both compensatory off and out of pocket expenses be sanctioned for working on same Holiday or Sunday. Out of pocket expenses is to be made after obtaining permission from Regional Manager.

The following instances would not be considered for payment of out-of-pocket expenses:-

- I. Clearance of pending work of Branch/ Office which are expected to be done during normal working days.

- II. In order to finish daily activity, work pertaining to day to day functions of a Branch/ Office, if completed on a holiday or by sitting late on a working day.

4.18 MANDATORY LEAVE POLICY:

All employees who have not availed any leave in previous calendar year, are required to avail Mandatory Leave for a period of minimum -10- days continuously in the remaining period of the year.

Mandatory leave shall be taken within the permissible -3- occasions for availing privilege leave during a calendar year.

4.19 LAPSE OF LEAVE:

All leave shall lapse on the death of an Officer or if he ceases to be in the service of the Bank.

Emoluments on account of the accumulated privilege leave at the time of death of an Officer shall be payable to his legal heirs.

An Officer who retires from the Bank's service is permitted to encash his privilege leave accumulation at the rate of last emoluments drawn.

4.20 RECALL FOR DUTY:

Competent Authority may recall an Officer on leave to duty wherever the Bank deems fit to do so. An Officer recalled for duty is eligible for actual expenses incurred for himself and his family members for the onward and return journey for coming back to the station.

4.21 FURNISHING LEAVE ADDRESS:

An Officer who has been sanctioned leave and leaves his place of duty shall furnish the address at which he can be contacted while out of station.

4.22 UNAUTHORIZED ABSENCE:

Whenever an Officer remains absent without any intimation or sanction of leave by the Competent Authority, such absence is considered as unauthorized absence and attracts appropriate action against the Officer.

4.23 LEAVE TRAVEL CONCESSION (LTC):

During each block of 4 years an Officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.

- I. The mode and class by which an Officer may avail LTC shall be same as the Officer is normally entitled to travel on transfer and other terms and conditions subject to which the LTC may be availed of by an Officer, shall be as decided by the Board from time to time. Provided that w.e.f. 01.05.2010 an Officer in JMG/S I while availing LTC will be entitled to travel by air in the lowest fare of economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled whichever is less. The same rules shall apply when an Officer in MMG/S II and MMG/S III while availing LTC where the distance is less than 1000 km.
- II. **LTC encashment** -- An Officer by exercising option any time during a 4 year block or two year block surrender and encash his LTC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to 100% of the eligible fare for the class of travel by train to which he is entitled up to a distance of 4500 km (one way) to and fro journey total 9000 km for Officers in JMG Scale I and MMG Scale II & III and 5500 km (one way) to and fro journey total 11000 km for SMG IV and above. For encashment of LTC facility the entitled class of travel by train by Officers in JMG and MMG may be taken as AC II Tier sleeper.
- III. An Officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st class by train or by Air (economy class).
- IV. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LFC/LTC.
- V. **Definition of Family:** (Ref. BCC:BR:112:778 dated 30.12.2020)

As per **8th Joint note dated 11.11.2020** - Clause 14 (vii) of Joint Note dated 25.05.2015 is modified as under:-

For the purpose of [medical facilities](#) and for the purpose of [leave fare concession](#), the expression '**FAMILY**' of an employee shall mean –

- a) The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children) wholly dependent physically and mentally challenged brother / sister with 40% or more disability, widowed daughters and dependent divorced / separated daughters, sisters including unmarried, divorced / abandoned or separated from husband / widowed sisters as also parents wholly dependent on the employee.

- b) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding **Rs.12000/-** p.m. If the income of one of the parents exceeds **Rs.12000/-** p.m. or the aggregate income of both the parents exceeds **Rs.12000/-** p.m., both the parents shall not be considered as wholly dependent on the officer employee.
- c) A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents / parents-in-law are wholly dependent on her.

Note: For the purpose of medical expenses reimbursement scheme, for all employees, i.e. male / female any two of the dependent parents / parents-in-law shall be covered. The officer employee will have the choice to substitute either of the dependents or both. Physically challenged children of employees to be defined as dependents irrespective of age or marital status, subject to income criteria.

- VI.** Please note that [LTC for travel to the place of domicile \(Home Town\) is not encashable](#). Railway grant concessional fare to Senior Citizens of 60 year of age and above, hence encashment will be considered on the basis of concessional fare only.
- VII.** Overseas travel is not allowed to be undertaken by eligible Officers while availing LTC facility.

5. MODE OF TRAVEL AND EXPENSES ON TRAVEL

5.1 MODE OF TRAVEL:

- a. An officer in Junior Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if so permitted by the competent authority, having regard to the exigencies of business or public interest.
- b. An officer in Middle Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be travelled is more than 1000 km. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.
- c. An officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st Class by train or by air (economy class).
- d. An officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 km. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.
- e. Any other officer may be authorised by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle.

Note: Entitlement by steamer –Deluxe cabin

5.2 HALTING ALLOWANCE:

(Ref. BCC:BR:112:778 dated 30.12.2020)

On and from 01.11.2020 an officer / executive shall be entitled to **per diem Halting Allowance** as specified in the table below, namely :-

Grade / Scale of Officers	Metro (Rs)	Major 'A' Class Cities (Rs)	Area I (Rs)	Other Places (Rs)
Grade / Scales of Officers VI and above	2700	1950	1650	1425
Officers in Scale IV & V	2250	1950	1650	1425
Officers in Scale I / II/ III	1950	1650	1425	1200

5.3 LODGING EXPENSES:

An officer in the Grades / Scales mentioned below may be reimbursed the actual hotel expenses, restricting to single room accommodation charges in ITDC Hotels subject to the limits as given below:

W.E.F.01-Sep-2008, the applicable limits for reimbursement of room tariff to officers / Executives while traveling on duty are as under:

Grade / Scale	Maximum Room Tariff Permissible (Amt. in Rupees)		
	Major A Class Cities	Area I	Other Cities
TEG / S VI & VII	7800*	4400	4000
SMG/ S IV & V	5000*	3400	3000
MMG/ S II & III	3400	2600	2200
JMG S I	2600	2200	1800

* In respect of Mumbai, New Delhi, Kolkata, Chennai, Bangalore and Hyderabad, executives may be reimbursed actual lodging expenses, maximum to the extent of 150% of the applicable ceilings for Major 'A' class cities (BCC:BR:100:248 dated 01.09.2008)

5.4 BOARDING EXPENSES:

An officer shall be entitled to per diem boarding expenses at the rates set out above.

- I. Where lodging is provided at Bank's cost or arranged through the Bank free of cost, $\frac{3}{4}$ th of the Halting Allowance will be admissible.
- II. Where boarding is provided at Bank's cost or arranged through the Bank free of cost, $\frac{1}{2}$ of the Halting Allowance will be admissible.
- III. Where lodging and boarding are provided at Bank's cost or arranged through the Bank free of cost, $\frac{1}{4}$ th of the Halting Allowance will be admissible.

Provided that, in the case of an officer claiming boarding expenses on a declaration basis without production of bills for actual expenses incurred, he shall not be eligible for $\frac{1}{4}$ th of the Halting Allowance.

- IV. A supplementary Diem Allowance of Rs.10/- per day of halt outside headquarters on inspection duty may be paid to all inspecting officers.

CLARIFICATIONS IN REGARD TO REIMBURSEMENT OF ACTUAL HOTEL EXPENSES:

- I. Above rate are w.e.f. 01.09.2008 and the limits specified for boarding charges are inclusive of taxes and the tariff rates for lodging are exclusive of taxes.
- II. Reimbursement of lodging and boarding expenses on the basis of *katcha* bills / receipts should not be permitted. Where hotel facility is not available and an officer produces *katcha* bills / receipts, he should be paid only halting allowance as per his entitlement.
- III. Reimbursement of hotel expenses should be paid for travel on duty outside headquarters only.
- IV. An officer who is reimbursed actual hotel expenses would not be entitled to halting allowance for the days he has claimed reimbursement on actual basis. However, he shall be entitled for :
 - a) 3/4 of halting allowance for the days for which he has claimed reimbursement of only actual lodging expenses.
 - b) 1/2 of halting allowance for the days for which he has claimed reimbursement of actual boarding expenses.
 - c) 1/4 of halting allowance for the days for which he has claimed reimbursement of both actual lodging and actual boarding expenses.
 - d) Where an officer claims boarding expenses on a declaration basis without production of bills for actual expenses incurred, then he shall not be eligible for 1/4th halting allowance.
 - e) Supplementary Diem allowance of Rs.10/- per day of halt outside the headquarters on inspection duty is payable only to Inspecting Officers attached to the Regional/Zonal Inspection Centres / Central Inspection Division.
 - f) If the hotel is charging service charges then the same should be included for reimbursement but the reimbursement should not exceed the prescribed ceiling.
- V. For the purpose of reimbursement of actual hotel expenses, claims submitted by officers be settled separately for lodging and boarding under the maximum limits prescribed for the same and the maximum limits for boarding and lodging should not be clubbed.
- VI. The place of visit or the place of transfer should be taken as the basis for determining the rate of halting allowance admissible to an officer irrespective of the rate applicable to the area of his Head Quarters. **Example** - if an officer from a major 'A' class city is required to visit another place in Area I, he shall draw halting allowance at the Area I rate for both the periods of outward journey and return journey as also for the period of halt at the place of visits.

- VII. The bill should specifically show the lodging and/or boarding charges for one person only. If expenses are for more than one person under any of the items, then the charges applicable for one person only should be reimbursed.
- VIII. When an eligible officer submits T.A. bill wherein he has claimed actual hotel expenses for certain days and diem allowance for the remaining days, his T.A. bill may be passed keeping in view the following points:
- a) First arrive at the total number of days for which he is eligible for Diem allowance (for the period he has remained out of headquarters).
 - b) Secondly, subtract the days for which he has claimed actual hotel expenses.
 - c) He may be paid Diem allowance at appropriate rate for the remaining days.
- IX. When an officer stays for less than 24 hours in a hotel where check off time is 12 noon and he is charged for 2 days he may be reimbursed the **actual lodging expenses** charged by the hotel within the ceiling limit for 2 days as per his eligible star category subject to production of bills. His claim for part halting allowance and boarding should however be for one day only.
- X. If an employee while on outstation duty falls sick, it may be specified that he should return to the headquarters within the stipulated period. In the event of his not reporting to the headquarters within the stipulated period, he will not be entitled to halting allowance. However, where sick leave is granted without any such stipulation and where the employee is required to stay at the place of outstation duty on the advice of the doctor, he would be entitled to halting allowance.
- XI. No supplementary Diem allowance should be paid to the Inspecting Officers over and above the boarding and lodging expenses / halting allowance for the period they are not on inspection duty.
- XII. In terms of the guidelines from the Govt. Of India, reimbursement of maximum 15 days halting allowance is permissible in case no residential accommodation is made available by the Bank to Officer at the new place of posting.

5.5 TRAVELING EXPENSES FOR TRAVEL IN OWN VEHICLE FOR OFFICIAL DUTY:

(Ref. BCC:BR:104:2 dated 02.01.2012)

The following rates are applicable for reimbursement of traveling expenses for travel in own vehicle for official duty, shifting of own vehicles by road on transfer & for availing LTC -:

Sr. No.	Type of Vehicle	Reimbursement Rate per K.M.
1	Four wheeler – Engine capacity of 1000 cc or more	Rs 9.00
2	Four wheeler - Engine capacity of less than 1000 cc	Rs 7.00
3	Motor cycle and scooter	Rs 4.50
4	Mopeds	Rs 3.00

Above is effective from 30.09.2011.

For use of own vehicle, prior permission of competent authority is required.

5.6 REIMBURSEMENT OF CONVEYANCE ON TRAINING:

Non-residential training programme w.e.f. 01.07.2010 reimbursement of conveyance on training to non-residential training programmes are as under:

Centre	Rate
Mumbai, Delhi, Kolkata, Chennai Bangalore, Hyderabad, Ahmedabad	Actual expenses subject to Rs.125 per working day
At all other centres	Actual expenses Subject to Rs.75 per working day

5.7 REIMBURSEMENT OF TRAVELLING AND STAY EXPENSES FOR THE ESCORT AVAILED BY PERSON WITH DISABILITIES EMPLOYEES FOR ON-DUTY TRAVEL:

(Ref. BCC:BR:109:90 dated 10.02.2017)

While attending various training programmes, at Baroda Apex Academy as well as other Baroda Academies nominated, PWD employee (Persons with Disability), due to their mobility constraints, often find it difficult to travel alone and in case nominated are required to travel with an escort (mostly a family member) to attend the training programme and incur additional cost of the escort's travel. Due to this aspect, they generally opt out of attending training programmes.

Now, Bank decided to extend the facility of reimbursement of travel and stay expenses for -1- person accompanying the visually impaired employee / orthopedically challenged employee who requires assistance of a person even on day-to-day basis for reporting to duties, while attending training / interview and other outstation work, as per the entitlement of the concerned employee.

5.8 HALTING / DIEM ALLOWANCES TO EXPATRIATE OFFICERS / OFFICERS IN INDIA AND VISITING FOREIGN COUNTRIES FOR OFFICIAL PURPOSE:

Bank has issued guidelines in November, 2008 with regard to above. However, revision has been effected by the Bank for payment of Halting / Diem allowance to expatriate Officers / Officers in India & visiting foreign countries for official purposes in February, 2014.

5.9 TRAVELLING ALLOWANCE ON RETIREMENT:

On retirement, an officer will be **eligible to claim travelling allowance**, baggage and other expenses for himself and his family **as on transfer** from the last station, at which he is posted to the place he proposes to settle down on retirement.

The above benefit is also extended to Officers seeking Voluntary Retirement under Bank of Baroda (Officers') Service Regulations, 1979 and the Officer taking voluntary retirement in terms Bank of Baroda (Employees') Pension Regulations, 1995. (Ref.- HO: BR: 92/241 dated 28.8.2000).

The above benefit is NOT available to Officers whose services are terminated or who is Compulsorily Retired as a punishment as per Bank of Baroda Officers Employees' (Discipline and Appeal) Regulations. (Ref. HO:BR: 93:07 dated 08.01.2001).

5.10 TRAVELLING ALLOWANCE TO THE FAMILY OF AN OFFICER WHO DIES IN HARNESS:

The family of an officer who dies in harness should be paid the **travelling expenses** for the family **as well as for the transportation of household goods** as per rules from the last place of posting to the place in India where the family proposes to settle down.

6. TRANSFER POLICY, TRANSFER AND TRANSFER EXPENSES

6.1 REVISED TRANSFER POLICY FOR JMG/S-I, MMG/S-II AND MMG/S-III:

(Ref. BCC:BR:112:786 dated 31.12.2020)

Earlier transfer policy for Officers vide Circular No. BCC:BR:110:300 dated 08.06.2018 now has been revised.

Revised Transfer Policy for Officers in JMG/S-I, MMG/S-II and MMG/S-III approved by Board of Directors in its meeting held on 24.01.2020 and Bank has circulated new guidelines vide Circular No. **BCC:BR:112:786 dated 31.12.2020**. **This new Revised Transfer Policy is effective from 31.12.2020.**

Highlights of Revised Transfer Policy are as under:

- For deployment of officers to deficit Zones, applications will be **first invited** from officers posted in all surplus Zones, who have completed at least 3 years in that Zone and after adjusting such requests, remaining officers will be identified for IZT to the deficit Zones on the basis of 'longest stay'. Such transfer of officers considered against their applications will be treated as 'Request Transfers'.
- If both the husband & wife are working in our Bank as officers and in case any one of them is identified for IZT on 'longest stay' basis, Bank may consider IZT of the spouse (upto Scale-IV) also, to the concerned Zone in case he / she is willing for transfer, subject to administrative feasibility. In such cases, Inter Zonal / Regional Transfer, shall not be counted as request transfer.
- During the Inter-Zonal Transfer Exercise, **Officers in deficit Zones may seek transfer to another deficit Zones after 3 years**, if the same is mutually agreed upon by both the officers, provided other conditions of the policy are satisfied.
- Officers awarded AA grade in any of the immediately preceding 2 years, will be eligible for Inter-Zonal Transfers upon completion of 5 years instead of 6 years.
- The Zones shall carry out Inter-Regional Transfers within the Zone to balance surplus-deficit positions amongst Regions or for any other requirements, which shall be based on 'longest stay' criteria in the Region.
- Bank may consider requests for transfer received from Officers, twice in the entire career, provided other conditions of the policy are satisfied.

- All officers of the Bank shall have to stay at the place of their posting or within a radius of 30 KM from the place of posting, until and unless expressly permitted to stay otherwise.

For more details of revised Transfer Policy please refer “Annexure-A” of the referred circular BCC:BR:112:786 dated 31.12.2020

6.2 JOINING TIME ON TRANSFER:

- I. An Officer shall be eligible for joining time on one occasion, not exceeding seven days, excluding the number of days spent on travel.
- II. An Officer may be permitted to avail joining time in maximum two installments provided he avails the same within 12 months from the date of his reporting to the new place of posting and the total joining time does not exceed 7 days. On both the occasion the joining time should be for the purpose of shifting family / goods and other incidental activities connected with shifting / transfer and not any other purpose.
- III. Officer is eligible for Diem Allowance for the period of days spent on travel when he is reporting for the first time to the new place of posting.
- IV. No joining time is admissible when an Officer on transfer does not shift their residence to the new place of posting.

6.3 TRANSFER TRAVELLING ALLOWANCE ETC.:

1. An officer on transfer and the members of his / her family will be eligible to travel to the place of posting by the same mode of travel and class of accommodation by the officer as in the case of travel on tour.

When the members of the family travel by road, the entitlement will be the actual or the 1st class rail fare for the distance covered whichever is less.

Explanation:

"**Family**" for the purpose of this Regulation will be limited to the spouse as also children, parents, brothers and sisters residing with and wholly dependent on the officer employee

2. An Officer on transfer will be reimbursed his expenses for transporting his / her baggage by goods train up to the following limits:

Pay Range	Where an officer has family	When an officer has no family
Rs 23700/- pm to Rs 31705/- pm	3000 Kgs.(3 tonnes)	1500 Kgs. (1.5 tonnes)
Rs 31706/- pm and above	Full Wagon (12 tonnes /120 quintals)	2500 Kgs. (2.5 tonnes)

Where an Officer on transfer transports his baggage by Lorry, for the purpose of reimbursement of actual charges, the maximum Limit in cases where 'full wagon' is applicable shall normally be 60 quintals by goods train. However, where the expenses incurred are beyond such maximum, the Bank may, keeping in mind the hardship involved to the Officer concerned, reimburse the actual expenses incurred on the basis that the maximum charges for transport of goods in an -8- wheeler wagon would be 120 quintals provided the baggage is transported through approved transport operators. Reimbursement of expenses would be made at following rates:

Distance (in Km)	Rate per Tonne*, per km (to be applied on slab basis)
Up to 2000 Km	Rs.4.00
Beyond 2000 Km	Rs.2.80

*One Tonne = 1000 Kgs

Note: The above rates do not apply on a slab basis;

6.4 **COMPENSATION ON TRANSFER:**

(Ref. BCC:BR:112:778 dated 30.12.2020)

With effect from 01.11.2020 an officer on transfer will be eligible to draw a **lump sum amount** as indicated below for expenses connected with packaging, local transportation, insuring the baggage etc.

Grade / Scale of officer	Amount (Rs.)
Officers in Scale IV & Above	Rs.30000/-
Officers in Scale I, II & III	Rs.25000/-

7. BENEFITS AND PERQUISITES

(Major Ref. MASTER CIRCULAR HO:BR:111:116 dated 10.05.2019)

7.1 REFRESHMENT EXPENSES:

Reimbursement of refreshment expenses to all employees of the Bank & discontinuation of canteen subsidy w.e.f. from 01.11.2015. Eligibility for all full time employees-Rs.750/- per month. The amount is now being credited directly by HRcpc every month.

Those employees who are absent for an entire month shall not be paid Refreshment Expenses for that month. Therefore, claim for a particular month will be allowed in the system only after the closure of the month.

7.2 CONVEYANCE EXPENSES: (HO:BR:111:116 dated 10.05.2019)

(1) TO OFFICERS IN SCALE – I, II, III & IV:

The scheme for reimbursement of Conveyance Expenses to Officers in Scale – I, II, III & IV under Reg. 26 of BOB(O)SR, 1979 as under:

SCHEME-I: Applicable to Officers who do not own a vehicle.

(Limit in Rs. per month)

Scales	SMG/S-IV	MMG/S-III	MMG/S-II	JMG/S-I
Limits (All Areas)	1200	1000	800	700

SCHEME II: Applicable to Officers who own a vehicle.

Four Wheelers:

	BRANCH / OFFICE AREA	SCAL E- IV	SCALE III	SCAL E - II I	SCALE -
Per Month	MAJOR 'A' CLASS	100	90	50	50
Eligibility (Petrol In Litres)	AREA-I	100	75	50	50
	AREA-II	100	65	50	50
	AREA-III	100	55	50	50

Two Wheelers:

	OFFICERS (SCALE- I TO SCALE IV)			
Area	Major A	Area- 1	Area - 2	Area- 3
Per Month Eligibility (In Litres)	50	45	40	35

- Reimbursement to be made on declaration basis and limited to the monthly entitlement.
- Highest rate of petrol at Mumbai, Kolkata, Delhi, Chennai & Vadodara as on last date of the month shall be the ceiling.

As per the guidelines issued by IBA, the classification of different areas/ centres have been defined as under:-

Major 'A' Class Cities / Places with population of more than 45 lakhs	Mumbai, Kolkata, Delhi, Chennai, Ahmedabad, Bangalore, Hyderabad, Surat & Pune
Area I	Places with population of over 12 Lakhs and below 45 Lakhs
Area II	Places with population of over 5 Lakhs and below 12 Lakhs
Area III	Places with population below 5 Lakhs

- ❖ Area shall include the urban agglomeration as per the Govt. directions.

Conditions:

Vehicle should be having valid registration. If the registration certificate of the vehicle has expired, officer, will be entitled for claiming Conveyance Expenses under Scheme I Only.

- Vehicle should be available at the place of posting.
- Vehicle should be in the name of self.

Branches / Offices are advised to obtain a copy of valid Registration Certificate from the officers attached to their Branch/ Office, who are claiming Conveyance Expenses under Scheme II and keep the same in Personal file maintained at the Branch/ Office. A declaration in attached format (Annexure-A) is to be obtained by the Branch/ Office Administration Dept. from such officers at the time of their reporting consequent upon their transfer.

(2) CONVEYANCE SCHEME FOR EXECUTIVES:

Area	Scale VI & VII	Scale-V : Bank's car or Lump sum payment in lieu of Bank's car per month
Metro	Bank's Car	Bank's car or Rs.20000/-
State Capitals		Bank's car or Rs.17500/-
Other Centres		Bank's car or Rs.15000/-

- A. Scale – V executives may be provided Bank’s car subject to administrative availability of Bank’s car

Details on Petrol Usage for different categories of Executives-:

Cadre	Facility of providing Bank’s Car with Driver	Ceiling on Petrol Usage
General Manager positions		
GMs – Corporate Office	YES	200 ltrs. p.m.
GMs - ZHs		No Ceiling on Petrol
Deputy General Manager positions		
DGMs – Corporate Office	YES	200 ltrs. p.m.
DGMs – RHs		No Ceiling on Petrol
DGMs – BHs		No Ceiling on Petrol
DGMs – DZHs		No Ceiling on Petrol
DGMs – ZIC Heads		200 ltrs. p.m.
DGMs – Subsidiaries		200 ltrs. p.m.
DGMs – RRB Chairman		No Ceiling on Petrol
Asst. General Manager positions		
AGMs - RHs	YES	No Ceiling on Petrol
AGMs – DRMs		No Ceiling on Petrol
AGMs – BHs		No Ceiling on Petrol
AGMs – SMELF Heads		No Ceiling on Petrol
AGMs – RRB Chairman		No Ceiling on Petrol
AGMs – Corporate Office		Option for-: Either Reimbursement of Conveyance Expenses on lump sum basis OR Bank’s Car with Driver with petrol ceilings (150 ltrs / 125 ltrs / 100 ltrs) per month, as applicable
AGMs - Subsidiaries		
AGMs – RRB – Other positions		
AGMs – RBO		
AGMs – Vice Principal (Staff College)		
AGMs – ZIC Head		
2 nd man in Scale – VI Branch		
AGMs – Zonal Offices		

Please note to ensure the following:

- a) All Executives who have been provided with the facility of Bank’s Car have to necessarily maintain a log book for the Bank’s Car every month.

- b) The Executives provided with the facility of “No Ceiling” on petrol usage to submit copy of log book (in a consolidated form) to the next Higher Authority/ Regional/ Zonal Heads, as the case may be. Such usage be closely monitored by the concerned Authority to ensure proper use of Bank’s Car/ Fuel.
- c) The Executives are permitted to travel only within their operational area. Any travel outside the operational area by Bank’s Car has to be permitted by the next Higher Authority, mentioning the purpose of travel.

B. Reimbursement to Executives for Personal Driver (in Rs. per month):

The reimbursement towards expenses for personal drivers who are provided with Bank’s car and permitted by Bank or eligible to engage personal drivers as under:

Centre	Salary (P.M.) in Rs.
At Mumbai, New Delhi, Kolkata, Chennai	15500
At Remaining A Class Cities / Area I / State Capitals	14500
At all other places	13500

The amount of reimbursement to eligible executives for payment to personal drivers on account of outstation duty/ overnight stay/ stay beyond 10 p.m. is **Rs.200/- per day with a cap of Rs. 2000/- per month.**

C. Reimbursement of Car Parking Expenses (in Rs. per month):

Executives (SMG/S-V & above) who are provided with Bank’s car and are required to pay parking charges:

Area	SCALE-VII	SCALE-VI	SCALE-V
METRO & MAJOR'A Class Cities	500	500	500
OTHER PLACES	400	400	400

D. Reimbursement of Car Washing Expenses (in Rs. per month):

Executives (SMG/S-V & above) who are provided with Bank’s car and are required to pay car washing expenses:

Area	SCALE-VII	SCALE-VI	SCALE-V
METRO & MAJOR'A Class Cities	1000	1000	1000
OTHER PLACES	900	900	900

7.3 PURCHASE OF MOBILE HANDSET:

(Ref. HO:BR:111:116 dated 10.05.2019)

There has been a lot of changes in the field of communication. In order to keep up with these changes, the Bank has decided the limits for the purchase of smart phones of renowned brands to various Grades of employees. The limits are as under:

Sr. No.	Category / Cadre	Limit (in Rs.)	Eligibility
1	General Manager	25,000	Yes
2	Dy. General Manager/ Regional Head	18,000 / 20,000	Yes
3	Asstt. General Manager / Dy. Regional Head *	11,000	As per specific sanction by the Competent Authority
4	Chief Managers *	9,000	
5	ADC Managers/ Branch Heads up to Scale-III *	6,000	
6	GM's Driver – Bank's employee only *	2000	
Periodicity		3 years	

Note: * Having specific sanction from Competent Authority

7.4 REIMBURSEMENT OF MOBILE EXPENSES:

(Ref. HO:BR:111:116 dated 10.05.2019)

The monthly ceiling for mobile / landline (both inclusive) for Executives/ officers are as under:-

DESIGNATION	Ceiling Limit. As per eligibility (exclusive of taxes) # (in Rs.)
All General Managers	Actuals
All Zonal Heads (Other than GMs)	Actuals
All DGMs (Other than Zonal Heads) and Regional Head	3500
AGMs (posted as Regional Head and Branch Head)	2120
All AGMs posted as DRMs	2120
PRO/Protocol officer (Delhi and Mumbai)	1400
AGM posted at (CO/HO/Admin. Offices), DRM, CM, Security & Fire officers	1400
All CMs posted as RMs/ DRMs	1100
CMs posted at Branches, CO/HO/ZO other than RMs/DRMs, Branch Heads Scale II & III; HRM Heads posted at Regional Offices (MMG/S-III), Secretary to GM at HO/Corp.	1000

Office, Secretaries to Zonal Heads, Secretary to EDs	
Branch Head – Scale I	700
Any other officers to whom facility to be made available with special permission	Maximum 500/-
USB Dongle/Data Card Dongle provided to Executives/Officers	Maximum 500/-
International Calling SIM Card (Top Executives)	Maximum 3500/-

(Consolidated monthly ceiling limit includes - Mobile Connection, Landline, USB Dongle, Data SIM).

7.5 REIMBURSEMENT OF FACILITIES PROVIDED TO SALES PERSONNEL OF SMS, SMELF AND MARKETING DEPARTMENT:

(Ref. HO:BR:111:116 dated 10.05.2019)

Staff members posted at outfits like **Regional Marketing set up / Zonal Marketing set up / Loan factories** are required to undertake field visits and make contacts with existing and potential customers personally, electronically or through mobile etc. for business development.

So, such officers shall be eligible for reimbursement, on different items as mentioned below:

Office	Conveyance Expenses (Per month)	Mobile and / or Land Line Expenses (including Monthly rental)
1. Zonal / R.O (Excluding BCC)	*Metro : Rs.2000/-	*Metro : Rs.700/-
Marketing Officers (Specialists)	NonMetro:Rs1500/-	NonMetro:Rs.500/-
2) SMS		
Sales staff and Inspectors (Officers)		
3) SME Loan Factories		
To all Relationship Manager / Relationship Officers and Head (Sales)		
* Metro - Delhi, Mumbai, Chennai and Kolkata		

The limits for reimbursement of Conveyance Expenses mentioned above are over and above their original entitlements of the Grade/ Scale.

Sales Kit (Soft Bag):

For officers undertaking outbound sales activities @ Rs. 750/- once in two years.

Kit Allowance & Mobile expenses reimbursement for Head of SMELF / SMS:

Kit Allowance (eligibility)	Benefit	
Head of SMELF / SMS	Rural and Semi Urban Centres	Rs.2,000/- p.a.
	Urban Centres	Rs.3,500/- p.a.
	Metro Centres	Rs.5,000/- p.a.
Telephone and Mobile Bills Heads of SMELF / SMS may be allowed reimbursement of telephone / mobile bills at par with Branch Heads in respective Grade / Scale of the centre.		

7.6 NIGHT SHIFT AT DATA CENTER, TREASURY & GIFT CITY:

(Ref. HO:BR:111:116 dated 10.05.2019)

Shift Details:-

Shifts	Timings
Morning	Shift Starts from 07:00 A.M. to 03:00 P.M.
Evening	Shifts starts from 03:00 P.M. to 11:00 P.M.
Night	Shift starts from 11:00 P.M. to 07:00 A.M.

Staff who are required to work in night shifts shall be reimbursed as under:

Eligibility		Staff working in night shifts at Data Centre, Treasury & GIFT city
Out-of- Pocket Allowance	Major A Class	Rs.250 per working day
	State Capital & Area-I	Rs.225 per working day
	Area-II & III	Rs.200 per working day
Phone		Rs.250 per month

7.7 REIMBURSEMENT OF EXPENSES TO INTERNAL AUDITORS WORKING AT INTERNAL AUDIT SYSTEM:

Officers posted in Bank’s Internal Audit function primarily face hardships in their assignments, such as frequent travelling, unavailability of home-cooked food, staying away from their family for longer periods.

In the light of the above the following benefits are provided to the Internal Auditors posted outside their normal place of stay as under:

1) Residential Accommodation for family at Place of Choice: Bachelor Accommodation (1 BHK) fixed up-to RS. 6000 in non-metro cities and RS. 10,000/- in Metro cities. Rent recovery would be made as per Bank’s extant guidelines.	
2) Local Conveyance:	
City	Conveyance (in Rs.)
Mumbai , New Delhi , Kolkata , Chennai ,Hyderabad, Bengaluru and Ahmedabad	Actual expenses subject to maximum of Rs.500/- per working day.
For Major ‘A’ Class Cities and Area 1	Actual expenses subject to maximum of Rs.300/- per working day.
Other Places	Actual expenses subject to maximum of Rs.200/- per working day.
3) Kit Allowance: Officers may avail reimbursement towards purchase of kit to take care of frequent travel up to an annual limit of Rs.5000/- for the first year and Rs.3000/- for each subsequent year of his posting in Internal Audit System.	
4) Additional Travelling Expenses to meet the Family: Internal auditor may be allowed to visit his family at the second centre of his choice of accommodation once in a year. Alternatively, his family consisting of his dependents can be allowed to join him at his place of posting once in a year and Bank would reimburse for such Travel, as per the Officers entitlement.	
5) Extension of Coverage of Deputation allowance to internal auditors in line with trainers at Baroda Academy / training Establishment: Officers posted in Internal Audit function may be paid deputation allowance @ 4% with a maximum of Rs.2000/- per month on the lines of deputation allowance being paid to officers deputed to RRBs, Training System and other Government Departments.	
6) Reimbursement of expense towards buying Smart Phone may be reimbursed an amount of Rs.10,000/- towards purchase of Smart Phone, only once during their tenure.	

7.8 ENTERTAINMENT EXPENSES:

(Ref. HO:BR:111:116 dated 10.05.2019)

(Limits Per Financial Year in Rs.)

SCALE	JMG / S-I	MMG/ S-II	MMG/ S-III	SMG/ S-IV	SMG/ S-V	TEG/ S-VI	TEG/ S-VII
Branch Heads	5400	7200	9000	12000	15000	18000	24000
Other than Branch Heads	4600	5200	6400	9000	12000	18000	24000

- a) The above reimbursement to be made Online through BARODA HR-Connect **every quarter.**
- b) Officers who are retiring, resigning or taking Voluntary retirement from Bank's service may be permitted reimbursement of entertainment expenses for the entire year, if they have declared to have spent the full amount of their annual entitlement before their relieving from Bank's service.
- c) Officers promoted in the middle of the year and who have already availed the reimbursement as per the eligibility of their previous cadre/ scale may be reimbursed the difference amount as per the eligibility on pro-rata basis.

7.9 BRANCH HEAD ROLE PERQUISITE:

For domestic branches, the Branch Head will be eligible for Branch Head perquisite in case his/her **"My GEMS score" is greater than or equal to 80% of the KRA based total score** (Excluding score for Customer Satisfaction) available in Baroda GEMS. The assessment of **performance of the Branch Heads will be done on Monthly basis.** However, the payment will be made **on quarterly basis.**

Differentiated pay-out will be given to the Branch Heads based on his / her percentage KRA achievement level, as under:

Grade/Scale	Branch Head Role Perquisite Per Month (in Rupees) based on different KRA achievement levels (GEMS Score)		
	80-89%	90-99%	>=100%
I	2,500	3,750	5,000
II	3,000	4,500	6,000
III	3,500	5,250	7,000
IV	4,000	6,000	8,000
V	4,500	6,750	9,000
VI	5,000	7,500	10,000

7.10 NEWSPAPERS, BOOKS & PERIODICALS TO OFFICERS (IN Rs. PER FINANCIAL YEAR):

(Ref. HO:BR:111:116 dated 10.05.2019)

With the objective to foster the culture of continuous learning, intellectual growth of human capital in the Bank by inculcating and nurturing the habit of reading quality and useful contents through Newspapers & Books, which ultimately adds value to persona and improves quality of work-life, reimbursement of expenses for purchase of Newspapers, Books and Periodicals was introduced.

Grade	S-VII	S-VI	S-V	S-IV	S-III	S-II	S-I
Eligibility	14000	12000	11500	11500	3800	3300	2800

- a) The above reimbursement are to be claimed online in BARODA HR-Connect.
- b) The reimbursement of expenses to Officers / Executives for purchase of newspapers, periodicals, and books be now made against individual declaration by the employee on an annual basis.
- c) For Officers who join the Bank in the middle of the year, pro-rata reimbursement may be made for that many number of months during the financial year from the annual ceilings for purchase of newspapers/ periodicals. No pro-rata system to be reckoned for reimbursement of books.
- d) Officers promoted in the middle of the year and who have already availed the reimbursement as per the eligibility of their previous cadre / scale may be reimbursed the difference amount as per the eligibility.

7.11 KIT ALLOWANCE:

(Ref. HO:BR:111:116 dated 10.05.2019)

FOR	Limit per F.Y. (in Rs.)
General Managers	20000
Dy. General Managers	15000
Branch Heads (other than GMs & DGMS)	
• at Metro Centers	5000
• at Urban Centers	3500
• at Semi Urban & Rural Centers	2000

- a) The above reimbursement shall be made on self-declaration basis.
- b) Executives promoted in the middle of the year and who have already availed the reimbursement as per the eligibility of their previous cadre/ scale may be reimbursed the difference amount as per the eligibility.

- c) Officers officiating on temporary basis in Higher Grade/ Scale for short period during the leave/ absence etc. of regular incumbent shall not be entitled to reimbursement of cost of the above perquisites. However, the officers who are officiating on regular basis against categorized positions in executive cadre, duly approved by the competent authority, shall be eligible to claim reimbursement of the perquisites.
- d) If Branch Head is posted as Branch head at a place with higher amount, the difference shall be paid to him.

7.12 KIT ALLOWANCE FOR OVERSEAS POSTINGS:

Officers / Executives identified for overseas postings on regular basis are reimbursed Kit Allowance in equivalent Rupees on self-declaration basis as under (w.e.f.. 01.04.2012):

Category	Amount in US \$	
	Area I	Area II
Officer (if single)	900	675
Only Officer & Spouse	1800	1350
Officer, Spouse & 1 child	2400	1800
Officer, Spouse & 2 child	3000	2250

(Area I: US, Japan, Canada & Europe, Area II: All countries other than Area I countries)

7.13 CLUB MEMBERSHIP FEES:

(Ref. HO:BR:111:116 dated 10.05.2019)

The Bank may reimburse to an officer fees for membership of clubs and professional institutions as may be decided by the Board in accordance with guidelines of the Government. Present entitlements are as under-:

a. Admission Fees:

Category	Entitlement (in Rs. p.a.)
All Branch Heads	3000
All Officers (other than Br. Heads)	3000

b. Annual Membership Fees / Subscription Fees:

Category	Entitlement (in Rs. p.a.)
Branch Heads	
SMG/S-V & above	2700
SMG/S-IV	2400
MMG/S-III	2100
MMG/S-II	1800
JMG/S-I	1500
All Officers (other than Br. Heads)	
TEG/S-VI & VII	3000
SMG/S-V	2400
SMG/S-IV	2100
MMG/S-III	1800
MMG/S-II	1500
JMG/S-I	1200

7.14 BRIEFCASE TO OFFICER:

(Ref. HO:BR:111:116 dated 10.05.2019)

Officers are reimbursed cost of briefcase with a view to facilitate them to discharge their role effectively.

Scale	JMG/ S-I	MMG/ S-II	MMG/ S-III	SMG/ S-IV	SMG/ S-V	TEG/ S-VI	TEG/ S-VII
Limit (in Rs.)	1500	1500	1500	2000	2000	3500	3500
Periodicity	Once in two years					Every year	

- Year shall be reckoned as Financial Year.
- The above reimbursement are to be claimed online in BARODA HR-Connect.
- Employees promoted in the middle of the year and who have already availed the reimbursement as per the eligibility of their previous cadre/ scale may be reimbursed the difference amount as per the eligibility on pro-rata basis.

7.15 EXECUTIVE ATTACHÉ FOR SCALE-IV TO VII:

Eligibility	From SMG/S-IV to TEG/S-VII	
Entitlement	Scale	Entitlement (in Rs.)
	SMG/S-IV & V	4000
TEG/S-VI & VII	5000	
Periodicity	Once in 3 years (year means Financial Year)	

7.16 CROCKERY ALLOWANCE:

(Ref. HO:BR:111:116 dated 10.05.2019)

Grade/Scale	SMG / S-IV	SMG / S-V	TEG / S-VI	TEG / S-VII
Limit (Rs)	2000	3000	4000	5000
Periodicity	Once in two years	Every year		

- a) The above reimbursement shall be made on self-declaration basis in BARODA HR-Connect.
- b) Year shall be reckoned as Financial Year.
- c) Officers officiating on temporary basis in Higher Grade/ Scale for short period during the leave/ absence etc. of regular incumbent shall not be entitled to reimbursement of cost of the above perquisites. However, the officers who are officiating on regular basis against categorized positions in executive cadre, duly approved by the competent authority, shall be eligible to claim reimbursement of the perquisites
- d) Employees promoted in the middle of the year and who have already availed the reimbursement as per the eligibility of their previous cadre/ scale may be reimbursed the difference amount as per the eligibility on pro-rata basis.

7.17 ONLINE CLAIMS THROUGH BARODA HR-CONNECT:

(Ref. BCC:BR:112:330 dt. 04.08.2020 & BCC:BR:112:356 dt. 31.08.2020)

Considering aspiration of Gen-Next Employee, as a major change in existing systems and HR related issues, our Bank has introduced the **new HRMS Portal** christened as “**BARODA HR-Connect**”. The new system will deliver end to end solutions for various HR activities like-

- Employee Self Service (**ESS**) - Personal / Employee Data
- Reimbursement (All monthly, quarterly, annual and periodic benefits)
- Leave
- Payroll
- Various reports
- Full and final settlement & many more.

In due course, additional features will be added in this new portal, from time to time.

Bank has also published manual titled as “**BARODA HR CONNECT Employee Self Service User Manual**” Version 1.0 dated 24.08.2020.

Through new portal “**HR CONNECT**”, by using “**Reimbursement Self Service**” module, now any Officer can get reimbursement of all monthly, quarterly, half yearly, annual and periodic benefits.

8. AWARDS AND INCENTIVES

8.1 MILESTONE AWARDS (W. E. F. 01.04.2019):

(Ref. HO:BR: 111:101 dated 25.10.2019)

Following -3- types of MILESTONE AWARD will be given to **all Employees irrespective of Cadre or Grade / Scale:**

1. 10 YEARS' SERVICE MILESTONE AWARD:

Employees will be paid Award of **Rs.8,000/-**, on completion of 10 years active service on or after 01.04.2019.

2. 25 YEARS' SERVICE MILESTONE AWARD:

Employees will be paid Award as mentioned below on completion of 25 years active service on or after 01.04.2019:

Grade/scale	Sub-staff	Clerical	Scale I to III	Scale IV to VI	Scale VII
Amount (Rs)	10000	10000	12000	14000	16000

Bank's scheme for "Silver Jubilee Felicitation Scheme for Employees" is replaced with the above scheme "25 years' Service Milestone Award" w.e.f. 01.04.2019.

3. SUPERANNUATION MILESTONE AWARD:

Employees will be paid an Award as mentioned below on Superannuation (i.e. retirement on attaining age of superannuation, i.e. -60- years of age):

Milestone	Amount in (Rs.)
Sub-staff	15000
Clerical	18000
Scale I to III	22500
Scale-IV to V	30000
Scale-VI to VII	37500

However, Abhinandan Yojna scheme (customized 200 grams **Silver memento with BOB Logo & Service Tenure of an individual**) will continue as per the existing terms and conditions:

- a. Superannuation milestone award will be paid at the time of retirement on attaining the age of superannuation.

- b. The award would be in the form of an article like wrist watch, Silver memento, or any other article of the employee's choice. Employees will be required to purchase an article of the respective value and claim reimbursement using Payroll claim module, by submitting bill/payment receipt.
- c. The reimbursement may be claimed within 3 months after reaching the service milestone.
- d. The cost of the award will be inclusive of all applicable taxes & would not exceed the amount stipulated in this circular.

Superannuation milestone will be presented on monthly basis as per the prevailing practice and family members / spouse may be invited for the function.

8.2 BARODA ALOK CHANDRA BRAVERY AWARD:

(Ref. HO:BR:110:240 dated 04.12.2018)

Bank has launched a new bravery award “**Baroda Alok Chandra Bravery Award**” in the memory of our Officer, Late Shri Alok Chandra, who laid down his life while protecting bank’s interest, while being posted in Arwal Branch, Patna Region.

This award is for recognizing exemplary beyond the call of duty efforts taken by our staff members in displaying courage (one of our core values) for furthering safeguarding and protecting the interests of the bank.

This award consists of Baroda Alok Chandra Bravery Gold Medallion AND a cash reward of Rs.1 lakh. The bank shall declare the award on 15th August, every year at a suitable function.

9. STAFF LOANS

(Major Ref. MASTER CIRCULAR HO:BR:112:284 dated 29.06.2020)

9.1 STAFF HOUSING LOAN REVISED (w.e.f. 01.04.2019):

A. STAFF HOUSING LOAN:

(Ref. BCC:BR:113:183 dated 03.04.2021 and HO:BR:112:284 dated 29.06.2020)

Eligibility: Confirmed in Bank of Baroda's service

Purpose: For- (A) Constructing a new dwelling unit on an existing plot. (B) Purchase of plot for construction of House thereon within 3 years of such purchase. (C) For plots allotted by Govt. Authorities – 3 years from possession of the plot. (D) Purchase of new or old dwelling unit.

It can be sanctioned to employee for purchase of plot owned singly / jointly with his / her spouse.

Loan limit:

90% of total cost or subject of Maximum limit as mentioned below, whichever is lower. (Ref. BCC:BR:113:183 dated 03.04.2021)

Existing		Revised	
Cadre / Grade	Limit	Cadre / Grade	Limit
Scale I, II, III	Rs.60 lacs	Scale I, II, III	Rs. 75 lacs
Scale IV	Rs 70 lacs	Scale IV	Rs 80 lacs
Scale V and above	Rs.80 lacs	Scale V	Rs. 90 lacs
		Scale VI and VII	Rs.100 lacs
		Scale VIII & Whole Time Directors #	Rs.125 lacs

It has been decided to include Whole Time Directors for grant of home loans on the same terms and conditions of Staff Housing Loan Scheme of Bank.

ROI: (w.e.f.01.04.2020, BCC:BR:112:205 dated 07.04.2020)

Up to Rs.40 lacs: 5.50 % (simple)
Above Rs.40 lacs: 6.00 % (simple)

Margin: 10 %

Repayment: 360 installments (270 principal, 90 interest)

Note: After retirement on superannuation or Voluntary retirement, repayment period can be extended **maximum up to 75 years of age** by taking permission from the competent authority / sanctioning authorities. (HO:BR:111:297 dated 15.10.2019)

B. 2ND HOUSE LOAN: (W.E.F. 29.01.2015)
(Ref. BCC:BR:107:117 dated 09.03.2015)

It is available for purchase of a 2nd house within the overall maximum revised limit stipulated for the Staff Housing Loan (the loan limits availed for both the houses will not exceed the maximum revised limit stipulated for the Staff Housing Loan) as per the following terms

Limit: The amount of loan under Staff Housing loan for purchase of the 2nd House / flat will be restricted to:-

90% of the cost of the 2nd house to be acquired/amount outstanding, as on the date of application, in the loan account raised under public scheme from our Bank or from any other financial institution to acquire the 2nd House.

OR

Entitlement as per the revised staff Housing loan limits reduced by Staff Housing loan limit availed earlier, irrespective of whether the earlier house is sold or not, **whichever is lower**

C. 3RD HOUSE LOAN:

(Ref. BCC:BR:107:117 dated 09.03.2015)

It has been also decided to permit employees to avail 3rd Staff Housing Loan within the overall Loan ceiling prescribed for Staff Housing Loan subject to the following conditions:

- I. At any point of time, there should not be more than 2 dwelling units in the name of the employee.
- II. Employees shall be permitted to avail 3rd Housing Loan within the overall Maximum revised limit stipulated for Staff Housing Loan.
- III. This loan is not to be used for speculative purposes.

Limit: The amount of loan will be restricted to:-

90% of the cost of house acquired / amount outstanding, as on the date of application in the loan account raised under public scheme of the Bank or any other Financial Institution to purchase the house

OR

Entitlement as per the revised staff Housing loan limits reduced by Staff Housing loan limit availed earlier, irrespective of whether the earlier house is sold or not, **whichever is lower**.

This facility will also be available to an employee even if the employee or his spouse already owns a house/property in the town / urban agglomeration where the 2nd house is proposed to be constructed or acquired.

D. ADDITIONAL HOUSING LOAN:

(Ref. BCC:BR:113:183 dated 03.04.2021 and HO:BR:112:284 dated 29.06.2020)

Purpose: For Repairs, Maintenance, Enlargement, Renovation

Eligibility: Confirmed in bank's service

Loan limit: **Rs.30 lacs** (Earlier Limit was Rs.10 lacs)

Margin: 25% of estimated cost

Rate of interest: Same as Staff Housing Loan i.e. 5.5 % p.a. simple.

Repayment: 120 installments (90 principal, 30 interest)

E. LOAN ELIGIBILITY WHERE HUSBAND AND WIFE ARE BOTH EMPLOYEES OF BANK:

(Ref. HO:BR:112:284 dated 29.06.2020)

In case where husband and wife are both employees of Bank, **each of them shall be eligible in their individual capacity and entitlement**, for Staff Housing Loan for maximum -2- properties (singly or jointly). **They can avail the combined loan limit** and their income shall be clubbed for enhanced loan eligibility provided the property proposed to be purchased is jointly held.

LIFE INSURANCE COVER FOR STAFF HOUSING LOAN:

Now, Group Life Insurance cover is available for all Staff Housing loan accounts being sanctioned under this revised scheme henceforth. The premium for the same shall be borne by the employees and the one-time premium amount may be included as part of the overall loan component, at the option of the borrower.

It will protect against the unforeseen consequences of death of the borrower and the family will not be required to repay the outstanding loan amount to the extent of the claim settled by the Insurance provider.

9.2 CONVEYANCE LOANS:

(Ref. HO:BR:112:284 dated 29.06.2020)

1 CAR & TWO WHEELER LOANS:

Eligibility:

Car Loan: All confirmed Officers with minimum 2 years of continuous service in Bank.

Two Wheeler: Confirmed Officer

Limit: 90% of 'On road price' including invoice price, Road Tax, cost of registration and total Insurance, less discount (if any) & excluding cost of accessories, extended warranty etc. **or** Rs.15/- lacs, whichever is less.

Rate of Interest: 5.5% p.a. (Simple) w.e.f. 01.04.2020

Repayment:

Car Loan: 120 installments (90 principal,30 interest).

Two Wheeler: 84 installments (70 principal, 14 interest)

Note:

- Officers can avail 2 simultaneous / subsequent loans (1 Car and 1 Two Wheeler) within the overall limit i.e. 90% of 'On road price' or Rs.15/- lacs whichever is less.
- If Officer has less than 10 years of service remaining at the time of sanction of Car / four wheeler then loan can be extended beyond superannuation upto maximum age of 67 years (not exceeding 120 installments in the ratio of 3:1 towards Principal and Interest respectively) with the approval of Competent Authority / Sanctioning Authority. Repayment period beyond retirement is not available for Two Wheeler.
- Maximum permissible deductions from salary should not exceed 65% of gross salary.

2 BARODA VEHICLE LOAN FOR YOUNG OFFICERS:

(HO:BR:112:284 dated 29.06.2020)

Purpose: For purchase of new / second hand Car / Two Wheeler for personal use.

Eligibility: All officers who are not eligible for staff Conveyance Loan due to length of service.

Limit: Car: Rs.7 Lakhs; Two Wheeler: Rs.75000/-

Margin: 10% of 'On Road Price'. On Road Price include invoice price, Insurance & registration charges.

Rate of Interest: One year MCLR + Strategic Premium.

Repayment: 60 EMI.

Other Conditions: Officer will not be able to avail another Vehicle Loan from our Bank / other Bank till this loan is repaid in full.

Finacle Code: LA656 for Car & LA657 for Two Wheeler.

9.3 CLEAN OVERDRAFT FACILITY:

(Ref. HO:BR:112:284 dated 29.06.2020)

Purpose: For any bona fide need. However, the account should not be used for any transactions of speculative nature.

Eligibility: All confirmed Officers with minimum one year of Service.

Limit:

Length of Service * (aggregate service in all cadres)	Limit Available (Rs.in Lacs)
1 year and above but less than 10 years	6.00
10 years and above	8.00

***Service** refers to the aggregate service in all cadres

Enhancement in Limit: As and when the eligibility of the limit changes on the basis of Length of Service, promotion, change in salary or deductions etc.

ROI: 7 % on compounding basis with monthly rest w.e.f. 01.04.2020

Note: All other Staff Loans, except Housing Loan, Conveyance Loan, Special Demand Loan for medical treatment, Flood / Cyclone loan and PF Loan sanctioned by Trustees, are to be closed immediately after sanction of Clean Overdraft Facility.

Conversion of Clean Overdraft into Term Loan: Staff with minimum 5 years of residual service can exercise this option once in his service period and once exercised, it shall be irrevocable.

9.4 SPECIAL DEMAND LOAN FOR MEDICAL PURPOSES:

(Ref. HO:BR:112:284 dated 29.06.2020)

Eligibility:

- For Treatment of Self – Employee should be confirmed in Bank.
- For Treatment of Dependents – Minimum 3 years of service by the employee in the Bank.

There is no limit on number of occasions under the scheme.

Purpose:

Loan for Medical purpose is to be considered only for urgent hospitalisation involving heavy expenses for serious diseases like Cardiac Ailment, Cancer, Kidney Transplant, Serious Accident of employee dependent family member (spouse, dependent children and dependent parents).

Generally, this facility should be sanctioned for medical treatment of serious ailments involving high cost such as By-pass Surgery, Cancer, Tumour, Kidney Transplant, etc. and not otherwise.

Loan Amount: No limit prescribed.

Amount received under Hospitalisation Scheme and other entitlements like Ex-gratia medical aid, not specified under BPS / BOBOSR, etc., should be adjusted first against the amount of loan. **Balance amount, if any, after adjustment should be treated as Loan from the date of disbursement.**

Sanctioning Authority:

Zonal Head in Scale-VII -: Full powers.

Zonal Head in Scale-VI -: 1.5 Lakhs

General Manager (HRM) / Dy. General Manager (HRM) -: for Loan beyond 1.5 Lakhs in case the Zonal Head is in Scale-VI

Rate of Interest:

Staff member: 4 % (Simple) + Interest tax whenever applicable. The Rate of Interest stated above will be applicable only for self and dependent family members (and not for dependent parents).

Dependent parents: the rate of interest should be MCLR, since dependent parents are not covered under Ex-gratia Medical Aid.

For the purpose of medical equipment like Valves, Infusion Pumps, Hearing Aids, etc., the rate of interest will be MCLR.

Documents: Letter of request from the concerned staff members, Estimate of expenses from concerned Doctor / Hospital, D.P. Note, Earmarking of PF, Letter of Instalments.

An undertaking from the employee that all reimbursement to be made by the Bank as per his / her entitlement under the Scheme of reimbursement of medical expenses and ex-gratia medical aid will be credited to the loan account.

Recovery: The balance amount treated as loan should be recovered in maximum **60** monthly instalments.

Other Terms & Conditions:

- The amount of loan should be based on the requirement duly certified by the Hospital Authority concerned.
- In case of transplant of any organ, the charges paid to the donor should not be taken into account.
- If the treatment is given stage - wise, then the disbursement of loan should be made in stages as per the doctor's certificate.
- The employee should submit his claim for regular medical aid as well as ex-gratia medical aid immediately after the treatment and the amount which becomes eligible under regular medical aid and / or ex-gratia medical aid should be first appropriated against the amount sanctioned and balance amount of the advances should be treated as loan from the date of disbursement.
- If the treatment is to be done at the hospital/s where bank has reserved beds, in such case, sanction of financial assistance of medical treatment / hospitalisation will not arise.

9.5 SPEED:

(Ref. BCC:BR:107:213 dated 14.05.215)

SPEED (Scheme for Professional Enhancement & Employee Development) scheme is endeavoured, w.e.f. 14.05.2015, to encourage the employees to enhance their professional acumen by undertaking various courses along with the benefit of reimbursement of course fee and payment of incentive on

successful completion of the course. Bank has introduced Online Application for permission to pursue Professional / IT courses.

With respect to frequently asked questions (FAQs) on SPEED please refer Circular No. BCC:BR:108:390 dated 26.08.2016.

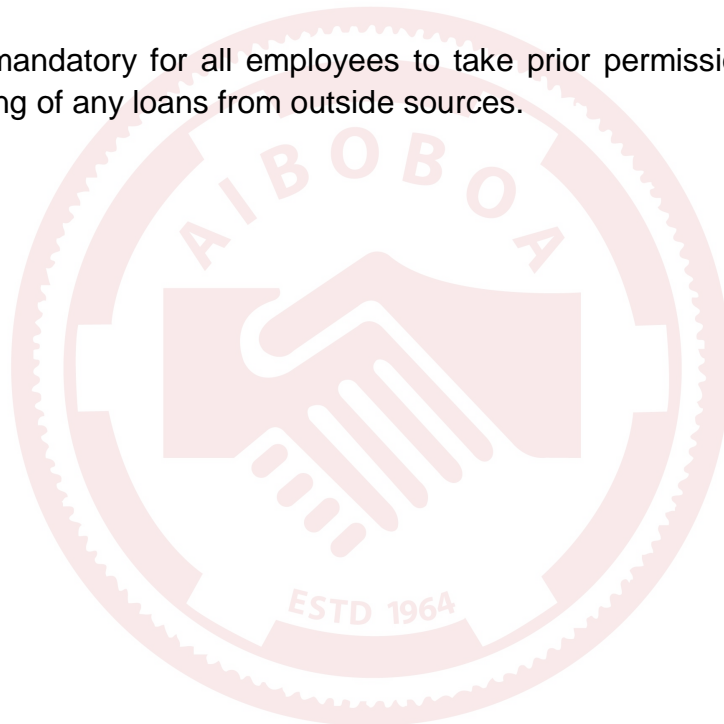
Under this SPEED Scheme quantum of Education loan to Staff has been increased to a maximum limit of Rs.4,00,000/.

9.6 FESTIVAL ADVANCE:

A confirmed Officer is eligible for Festival advance up to one month gross salary in one calendar year w.e.f. 13.05.2016.

9.7 AVAILMENT OF LOANS FROM OUTSIDE SOURCES:

It is mandatory for all employees to take prior permission of the Bank for availing of any loans from outside sources.



10. CAREER PROGRESSION

10.1 PROMOTION POLICY FOR OFFICERS:

(Ref. BCC:BR:111:638 dated 02.12.2019)

The promotion Policy for Officers was reviewed at the meeting held on 8TH and 9th August 2018 and the salient feature of present promotion policy is as under:

Eligibility for promotion:

The channels of Promotion and minimum experience requirement at various levels shall be as under:

Scale	Promotion Channel	Minimum Experience # requirement (In years)	Maximum permissible relaxation by Board (in years)	Minimum length of services In officers cadre (in years)
JMG/S-I to MMG/S-II	Normal/Seniority Channel	5	1	NA
	Merit/Fast Track Channel	3	1	NA
MMG/S-II to MMG/S-III	Normal/Seniority Channel	5	1	NA
	Merit/Fast Track Channel	3	1	NA
MMG/S-III to SMG/S-IV	Merit/Fast Track Channel	3	1	NA
SMG/S- IV to SMG/S-V	Merit Channel	3	1	12
SMG/S-V to TEG/S-VI	Merit Channel	3	1	15
TEG/S-VI to TEG/S-VII # #	Merit Channel	3	1	18
TEG/S-VII to TEG/S-VIII # #	Merit Channel	2	1	20

"**Experience**" will include minimum number of years of service in respective Grade / Scale to be reckoned from the date of initial appointment in / promotion to and will be inclusive of probation period, if any.

Candidates should have a minimum of 2 years residual service to be eligible for promotion. This clause will be applicable from 30.08.2020 onwards.

Service mean actual service in Bank, which shall include all kinds of leave but shall exclude the extraordinary leave / absence on loss of pay/ sabbatical leave/ period of suspension by the Disciplinary Authority)

Cut-off date & other criteria for eligibility:

- I. The **cut-off date** for eligibility as well as completed years of service will be as on 1st of April of the financial year (April-March) in which vacancies arise.
- II. **For eligibility under merit / fast track channel** minimum 75% marks in APAR / GEMS grade score for each of the years of service is required.
- III. **For fast track channel, in JM I to M II and MM II to MM III**, the performance criteria shall be **AA & A** GEMS grades of the last preceding year. Where the GEMS grades for the last year are not available viz. e-Vijaya and e-Dena Officers, then the same percentile of Officers in e-Vijaya and e-Dena, as applicable for **AA & A** grades in Bank of Baroda, would be made eligible, under the fast track Channel.
- IV. **For normal channel in JM I to MM II and MM II to MM III and for the merit channel in all other grade / scales**, the performance criteria for eligibility shall be the first -4- grades in the last preceding year. Where the GEMS grades for the last year are not available viz. for e-Vijaya and e-Dena Officers, then the same percentile of Officers in e-Vijaya and e-Dena, as applicable for the first 4 grades in Bank of Baroda, would be made eligible, under the Normal Channel in JM I t MM II and MM II to MM III and for the merit channel in all other grades /scales.
- V. There shall be **NO option for applying under any one of the two channels.** In case anyone is eligible for Merit / Fast Track but not under Normal / Seniority Channel, then he / she shall apply for the Merit / Fast-track promotions. However, the moment he / she becomes eligible for the Normal / Seniority channel, then he / she can apply through the Normal / Seniority channel mode only.

Rural / Semi-Urban service: - Promotion from Scale I to II and Scale II to III:

1. Three years of service in rural / semi urban areas for promotion to Scale III is required. Minimum -6- months of continuous tenure of Rural / Semi-Urban posting will be reckoned for the purpose of calculation of Rural / Semi-Urban service. Two years continuous in rural area will be equivalent to 3 years Rural / Semi-Urban service.
2. Posting of Officers in Administrative offices which are coming under rural / semi-urban area, will not be considered as rural / semi-urban service.
3. Officers under any of following categories are exempted from stipulation of Rural / Semi-Urban posting.
 - a) Officers, (including Promotee Officers) recruited under PWD Category.
 - b) Officers (including promote Officers) recruited under Physically Challenged Category.
 - c) Officer who is National / International player / coach so long as they are active in sports. Specialist officers (except Agriculture Officers) are also exempt.
 - d) In terms of the extant guidelines of Govt. of India, Officers, having mentally challenged child / children.
 - e) Temporary exemption to the Officers posted abroad.

Exposure requirement:- Promotion to Higher grade:

Branch Head: For promotion to SMG / S-IV and to SMG / S-V preferably the candidates should have Branch Head exposure for at least -02- years and -03- years respectively.

For this purpose, exposure as Head of SMELF, SMS, RBO, CBO, LDM, RMs of Regional Rural Bank, RM, SARB and Branch Head at Overseas Territories will be included under this criteria.

Also, for being eligible for promotion to MMG/S-III, preferably the candidates should have minimum of operational experience as stipulated in the Job Family and Career Path guidelines.

Administrative Office: For promotion to TEG/S-VII & TEG/S-VIII, the officer should have worked as Regional / Zonal Head or must have worked in MMGS/S-III to TEG/S-VI, in the Regional / Zonal Office / Head Office / Baroda Corporate Centre for **-02-** years. For this purpose, exposure of Baroda Apex Academy and other Baroda Academies, Call Centres, Zonal

Inspection Centres, Regional Rural Banks, BSVS, Cheque Truncation Cells, & Overseas Offices will be included as experience of Administrative Office. Further, the experience as Chairman of Regional Rural Banks/ Associate Bank, Managing Director of Subsidiaries and Overseas Territory Heads would be treated equivalent to experience as Regional / Zonal Head.

Weightage for various factors:

1. The three factors viz. Written / Online Examination, Performance and Potential are relevant for promotions, Written / Online test shall be used for all promotions up to Scale-VI, beyond which it shall be based on Performance and Potential.

The Managing Director & CEO may, looking to various aspects, may consider waiver of the provision of potential (interview). In this case, the marks allotted for potential will be distributed between written / online test and performance in the ratio of 50:50.

2. The respective weightages for each factor:

Promotion	Written Test	Performance	Potential
I to II	40	40	20
II to III	40	40	20
III to IV	30	40	30
IV to V	-	50	50
V to VI	-	50	50
VI to VII	-	50	50

Written / Online test:

- To assess the domain knowledge base of the candidates.
- The minimum qualifying marks, applicable shall be 40%.
- Marks secured shall be uploaded in BARODA HR-Connect.
- For promotion exercise from Scale IV to Scale V and Scale V to Scale VI, the Managing Director & CEO may introduce Written / Online Test or any other type of test as deemed fit in any such promotion exercise in a particular year. In such a situation, the respective weightage for each of the factors for promotion from Scale IV to Scale V and Scale V to Scale VI, will be as under-:

Promotion	Written Test	Performance	Potential
IV to V	20	40	40
V to VI	20	40	40

Performance:

- a) Performance weightage will be based on final APAR ratings/ GEMS Grade Score secured by an officer during the immediately preceding three years prior to the promotion exercise for all scales.

However, if the number of years of actual total service served by any officer is less than 3 years, then his/her performance weightage shall be considered on the basis of Final APAR ratings / GEMS Grade Score secured by him / her during the immediately preceding eligible service years.

Further, however, in respect of Officers whose performance could not be assessed for reasons such as unauthorized absence, suspension, leave, etc. during the assessment period, in such eventualities, the weightage for performance would be arrived at by reckoning the available final performance ratings during the preceding 03 years' service.

- b) The final ratings, arrived as above, shall be first aggregated and thereafter divided by 3 or as applicable so as to arrive at the **final average marks** for performance, rounded off up to 2 decimal points.
- c) A candidate must have secured a minimum of 60% in the final average marks for performance for promotion to the higher grade / scale. A candidate under Merit / Fast Track channel must have secured minimum of 75% for each year of service.

The Managing Director & CEO may relax the minimum performance level in terms of Grade/ Marks as per the Baroda GEMS score for the purpose of promotion exercise in a particular year.

- d) The final average marks so arrived at will be reduced proportionately to give effect to the relative weightage for performance. However, there shall be no rounding off and the actual marks arrived at after applying the weightage, up to 2 decimal figures, will be taken into account.

Potential:

- I. It will be assessed through Personal Interview by Interview Panels. The processes other than Interview may also be utilized for the purpose of shortlisting for Interview. The Competent Authority for promotion will decide on the modes of assessment of potential and assignment of marks as deemed fit.

- II. Candidates who do not meet with the minimum qualifying marks in the performance factor shall not be called for the Written / Online Test / Interview and those who do not meet with the minimum qualifying marks in the Written/ Online Test shall not be called for the Interviews or assessment of potential.
- III. Senior Managers who are deployed on an All India basis to other Zones / Offices or to Corporate Office / special projects, etc. on the basis of their good performance background, expertise, etc. in the following situations shall be given due recognition of their mobility by the panel while assessing potential:
- when they are not due for inter-zonal transfers in the normal course, OR
 - when they are moved to the other Zone / office out-of-turn, OR
 - when their deployment is made to a zone / office, not in accordance with the guidelines for inter-zonal transfers mentioned in the transfer policy for officers.
- IV. During interview for Promotion to Scales-V, VI and VII, due recognition / weightage will be given to the following:-
- Whether the officer has worked in different specialized areas of the banks.
 - Whether officer has been posted to different parts of India or has been only one / few Region / Zone.
 - Whether the officer has experience of working in the field as well as working in Regional / Zonal and Head Office/ Corporate Office.
 - Whether the officer has professional qualifications and / or has the officer acquired additional qualifications after joining the service.
- V. The minimum qualifying marks for Potential for promotions up to S-IV shall be **50%** and for promotions to SMG/S-V, TEG/S-VI & TEG/S-VII, a candidate must have secured a minimum of **70%** marks for promotion to the next grade.
- VI. For promotions to Scale V, VI, VI and VIII, the Bank may decide to also conduct Assessment Centres by an external agency for assessment of behavioural traits of candidates which shall form additional inputs to the Interview Committee.

Selection process for India based Expatriate Officers:

- I. The eligibility criteria and selection process for promotions of India-based expatriate officers working at Overseas Branches / Offices of the Bank shall be the same as given above, subject however to the following modifications.
- II. The expatriate officers shall also be subjected to the same Written/ Online Test as their counterparts in India simultaneously. The test would be conducted at selected Overseas Centres.
- III. Potential for promotions of expatriate officers shall be assessed by the Interview Panel. The Panel may either interview the candidates which includes interview through Video / Tele conferencing OR award the marks for Potential to such expatriate Officers based on records, as deemed fit.
- IV. Marks in respect of Potential of the candidates for promotions where interviews are not held may be assessed by the Panel taking into account the following factors:
 - Detailed bio-data / profile of the officer
 - Business profile of the officers department / function.
 - Self-Appraisal of the officer
 - Report on the concerned Officer by the Territorial Head.

Preparation of the final merit list:

Marks obtained by officers on each of the applicable factors shall be aggregated. The final MERIT LIST shall be prepared, and depending on the number of vacancies, a cut-off point will be arrived at.

For promotions up to Scale-IV, if there are more than 1 candidate at the cut-off point who have scored equal marks, **then all of such candidates scoring equal marks at the cut-off point shall be promoted.** For promotions to Scale-V and onwards, if there are more than one candidate at the cut-off point obtaining equal aggregate marks, then they shall be listed in the merit list in order of their seniority.

For all promotions up to Scale-IV, the merit list so prepared shall however include only such officers who have secured at least 60% in their aggregate marks, for all the factors considered for promotion.

For promotions to SMG/S-V, TEG/S-VI & TEG/S-VII, the merit list so prepared shall include only such officers who have secured at least 70% in their aggregate marks, for all the factors considered for promotion.

In respect of promotions from JMG/S-I to MMG/S-II and MMG/S-II to MMG/S-III, there will be separate merit lists for the normal channel and for the fast-track channel. However, the cut-off point for promotion under the fast-track channel will not be less than the cut-off point for Normal Channel.

Promotion results in all scales shall be declared subject to vigilance clearance on the date of promotion.

The Competent Authority may decide to keep a waitlist of candidates, found eligible for promotion to any grade/Scale, out of the final merit list, against vacancies that shall arise during the year [April-March]. Any wait list so kept shall automatically expire on 31st March of the next year.

Provisions relating to SC/ST, Ex-Servicemen, Sportsmen employees, etc.

The guidelines / directives issued by the Government of India from time to time for relaxation of criteria, reservation of posts, etc., for SC/ST/Ex-servicemen/any other specified category shall be deemed to be a part of this Promotion Policy and shall be given effect to accordingly.

Notwithstanding what is stated hereinabove, promotions, if any, of sportsmen employees, employees apprehending dacoits/robbers, etc., shall be made in accordance with the Government / IBA guidelines.

Procedure in case of officers against whom disciplinary / court proceedings are pending:

The following officers shall be permitted to participate in the promotion exercise, subject to their fulfilling all eligibility conditions: -

- Who are under suspension
- Where charge-sheet has been issued and the disciplinary proceedings are pending.
- Officers against whom prosecution has been launched in a court of law or sanction for prosecution has been issued.

However, the results of such officers will be kept in sealed cover as per Govt. guidelines. Further course of action in respect of such Officers shall be decided by the Bank in terms of the directives/ guidelines received from the Government of India from time to time.

Out-of-turn of outstanding sportspersons:

An officer of the Bank who is an outstanding sportsperson will be eligible to participate in the promotion exercise, out-of-turn, after completion of service

of minimum 4 years, once in his entire career, for promotion up to MMG/S III, whenever he/she is recruited as a sportsperson or otherwise, if he/she represents the country as a playing member of the team in any of the following sports viz. Olympics, Asian Games, World Cup Tournaments, Champions Trophy Tournament, Cricket Test Series, Commonwealth Games, SAARC Games and SAF Games or is awarded a National Sports Award viz. Arjuna Award, Rajiv Gandhi Khel Ratna Award.

An out-of-turn promotion up to MMG/S III is to be granted only to a confirmed employee with a minimum of TWO years service in the Bank.

Rigour of penalty for promotions:

Rigour Policy in Promotions for Officers has been implemented in our Bank.

1. In case of punishment under Minor Penalty, no rigour of punishment is prescribed for the purpose of promotion. However wherever punishment of “withholding of promotion” under Regulation 4 of BOB Officer Employees' (Discipline & Appeal) Regulations, 1976 is imposed, the period ordered by the Disciplinary Authority for withholding the promotion shall be the rigour period. By this Officer concerned shall not be considered eligible for promotion exercise during the relevant 12 months as on the cut-off date i.e. 1st of April every year.
2. In case an Officer is imposed with the punishment of major penalty under Regulation 4 (f) of BOB Officer Employees' (Discipline & Appeal) Regulations, 1976, the rigour of punishment for the purpose of promotion shall be one year from the date of the punishment. By this Officer concerned shall not be considered eligible for promotion exercise during the relevant 12 months as on the cut-off date i.e. 1st of April every year.
3. In case an Officer is imposed with the punishment of reduction in Grade or post under Regulation 4 (g) of BOB Officer Employees' (Discipline & Appeal) Regulations, 1976, the rigour of punishment for the purpose of promotion shall be two years from the date of the punishment. By this Officer concerned shall not be considered eligible for promotion exercise during the relevant 12 months as on the cut-off date i.e. 1st of April every year.

Officers who refuse to accept promotion / seek reversion:

1. An Officer who, for promotion exercise up to Scale-III, wants to refuse the promotion then he/she must apply (with convincing reasons) for his/her refusal to accept promotion within -15- days from the date of receipt of promotion offer letter.

The same may be considered at the discretion of the Bank. If the request of the officer not to accept promotion is considered by the Competent Authority, then the officer shall be debarred from participating in the promotion exercises for the next -2- years from the date of acceptance of such refusal.

2. The request of an Officer who is promoted to higher grade/ scale, but seeks reversion to the previous grade/ scale, the same may be considered at the sole discretion of the bank by the Competent Authority, provided such application is made within a period of six months from the date of declaration of promotion results to the next higher grade/ scale.

The Officer whose request for reversion is considered by the Competent Authority shall be debarred from participating in the Promotion Exercises for the next 2 years from the date of such acceptance of the reversion.

Such reversion is permissible only in respect of promotion of officers' up to SMG/S-IV. There will not be any reversion permissible in respect of promotions to Scale V & above.

Probation period in newly promoted scale:

Probation period, in the new scale, will be for a period of one year from the date of promotion. In case an officer is found not suitable of the higher grade / scale during the period of one year for reasons to be recorded in writing, then the Competent Authority may revert the said officer to the lower grade scale. However, if not reversion proceedings are initiated against the officer within one year, then he / she will be deemed to have been automatically confirmed in the higher grade scale.

10.2 BARODA GEMS:

Under **Project SparshPlus**, Bank has introduced **Performance Management System (PMS)** for empowering and motivating the Banks' employees to achieve their full potential. Under PMS – "**Baroda Growth & Empowerment Management System**" i.e. **Baroda Gems** was introduced.

Baroda GEMS is functional from the FY 2017-18 with the following objectives:

- Scientific and robust target setting process
- Greater role clarity & expectations
- Better measurement of actual performance

- Feedback to officers
- Rewards and recognition
- Greater transparency and objectivity

Out of 100 marks in GEMS, 70 is system driven and calculated automatically based on performance vis-à-vis allotted target and remaining 30 marks shall be rewarded by the Reporting Authority. The **five grades** under the system are **AA, A, BBB, BB, & B**.

Baroda GEMS comprises of four key stages viz. (1) Self-Appraisal, (2) Appraisal by Reporting Authority, (3) Review and finalization of scores by Reviewing Authority and (4) implementation of Grading Framework for all Officers in the Bank.

Appeal against the Scores / Grades received:

In the spirit of upholding fairness, Bank has decided to provide an opportunity to the Officers to appeal / raise their concerns, if any, against the scores / grades received by them.

Officers can raise their APPEAL / raise their concerns on following parameters / points:

1. Incorrect target vs. verified source from planning
2. Mismatch in Minimum Performance Benchmark (MPB)
3. Mismatch of Actual data vs. verified source from Data Centre
4. Incorrect adjustments in Actuals due to movements of officers (i.e. mid-year transfers etc.)
5. Incorrect adjustments of Targets & Actuals due to movement of Accounts.

Above mentioned opportunity of Appeal is only available for any alleged discrepancy in the non-discretionary KRAs / system generated KRAs (85 Marks) and does not include discretionary KRAs score given by the Reporting / Reviewing authorities or in Continuous Learning parameter.

The appeals will be entertained by the Appeals Committee only if they are supported by valid documentary / electronic proof, failing which the request for review or the Appeal may be liable for rejection. Request for review or Appeal is to be made through Baroda Gems portal only.

Note:

For details of the **Grading Framework and Appeal Process 2020-21** please refer circular number [BCC:BR:113:191](#) dated 06.04.2021.

11. HEALTH / MEDICAL FACILITIES

11.1 MANDATORY HEALTH CHECK-UP:

(Ref. HO:BR:111:116 dated 10.05.2019)

Health Check-up scheme is being extended to all employees of all age groups and their spouses. All permanent and confirmed employees and their spouses will be eligible for Health Check-up as per the periodicity stated as under:-

- up to 30 years of age - once in two years;
- above 30 years of age - every year

Health Check-up Amount:

Area	Per Person (in Rs.)	With Spouse (in Rs.)
Metro (Delhi, Mumbai, Kolkata, Chennai, Hyderabad, Bangalore, Pune, Ahmedabad, Surat)	4000	8000
Other Centres	3500	7000

- Health check-up is **mandatory for all employees.**
- A system check in Bank new portal “BARODA HR-Connect” has been built to ensure that the employees undergo Health Check-ups at prescribed periodicity.
- The expenses pertaining to Medical Health Check-up shall be debited from Bank’s P/L account.

11.2 FREE MEDICAL CONSULTATION:

(Ref. HO:BR:111:116 dated 10.05.2019)

- a) Any employee existing or retired can consult Bank’s doctor in case of any sickness as per timings fixed at each centre.
- b) Free consultations at established Clinics at all Zonal Centres, Corporate office and Head Office with appointed Part Time Medical Consultant at each centre.
- c) Free consultation is also available at Regional Offices of Erstwhile Dena Bank Mumbai City, Mumbai Suburb, Ahmedabad, Rajkot, Lucknow.

11.3 ANNUAL MEDICAL AID:

(Ref. BCC:BR:112:778 dated 30.12.2020)

On and from 1st November 2017, reimbursement of medical expenses shall be as under:

- a) Officers in JMG & MMG Scales **Rs.10,300/-** p.a.
- b) Officers in SMG & TEG Scales **Rs.12,300/-** p.a.

11.4 GROUP HEALTH INSURANCE SCHEME FOR OFFICERS IN LIEU OF THE EXISTING HOSPITALISATION SCHEME:

(HO:BR:112:397 dated 03.10.2020)

Bank has renewed the Group Health Insurance Policy with **National Insurance Company** for the Existing Employees for the **period 01.10.2020 to 30.09.2021.**

The salient Features of the renewal policy are as under:

- All Existing Employees and their dependent family members (as per BPS / Jt. Note) are covered under the renewed Group Health Insurance Policy.
- The Terms and conditions of the Policy shall remain the same as in the earlier policy for the year 2019-20, details are as under:-
 - a) Room charges remain same as Rs.5000/- per day.
 - b) All bills/receipts for purchase of medicines must contain the **valid GST Number (Printed)** of the issuer of such bills and receipts etc.

Please note that the above Conditions are applicable for both hospitalization and domiciliary (OPD) Claims.

- **Medi Assist Insurance TPA Pvt. Ltd.** shall be the Third Party Administrator (TPA) for our Bank. Cashless facility will be processed by this TPA.
- Terms & Conditions for submission of Claims for settlement are the same till further instruction, **please refer to circular no. HO: BR: 111:278 Dated 01.10.2019.**
- **All Employees are required to download the New E-card bearing revised Medical Insurance ID in due course.**
- Dependent details updated as on 30th Sept 2020 in HRMS System shall be considered final dependent details under the Renewed Policy 2020-21 and NO further request for addition of dependents shall be considered, except
 - a) Spouse - On marriage
 - b) New born children

National Insurance Company will be issuing new policy in due course. The policy details will be furnished on receipt of the same on Bank's Website.

For more details like Medi Assist portal, Medibuddy App, various procedures for making claim etc. please refer Circular No. HO:BR:112:397 dated 03.10.2020 and HO: BR: 111:278 Dated 01.10.2019.

Definition of Family: (Ref - BCC:BR:112:778 dated 30.12.2020)

As per **8th Joint note dated 11.11.2020** - Clause 14 (vii) of Joint Note dated 25.05.2015 is modified as under:-

For the purpose of medical facilities and for the purpose of leave fare concession, the expression '**FAMILY**' of an employee shall mean –

- a) The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children) wholly dependent physically and mentally challenged brother / sister with 40% or more disability, widowed daughters and dependent divorced / separated daughters, sisters including unmarried, divorced / abandoned or separated from husband / widowed sisters as also parents wholly dependent on the employee.
- b) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding **Rs.12000/-** p.m. If the income of one of the parents exceeds **Rs.12000/-** p.m. or the aggregate income of both the parents exceeds **Rs.12000/-** p.m., both the parents shall not be considered as wholly dependent on the officer employee.
- c) A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents / parents-in-law are wholly dependent on her.

Note: For the purpose of medical expenses reimbursement scheme, for all employees, i.e. male / female **any two** of the dependent parents / parents-in-law shall be covered. The officer employee will have the choice to substitute either of the dependents or both. Physically challenged children of employees to be defined as dependents irrespective of age or marital status, subject to income criteria.

11.5 EX-GRATIA MEDICAL AID SCHEME (REVISED):

(BCC:BR:108:194 dated 29.04.2016 and modifications vide HO:BR:112:41 dated 30.01.2020)

Bank is having an Ex-Gratia Medical Aid scheme to provide assistance to the serving employees of the Bank whose Medical claims exceed the sum insured under Medical insurance Policy and also the Corporate Buffer.

Treatment for illnesses like cancer, paralysis, Kidney ailment, accidents, etc. which are covered under the Ex-Gratia scheme.

Salient Features:

- I. With effect from 01.04.2019, in case, limit available under Medical Insurance Scheme and Corporate Buffer is exhausted, Ex-Gratia will be reimbursed in quantum of 95 % of the remaining medical expenses for both self and dependents family members.

Note: Eligible family members are spouse and dependent children. (HO:BR:112:41 dated 30.01.2020)

- II. All the medical claims will be first reimbursed under Medical Insurance Scheme and thereafter under Corporate Buffer. The remaining amount will be considered under Ex-Gratia Medical Aid Scheme, on case to case basis.
- III. Bank will maintain annual corpus of Rs.10 crore for Ex-Gratia Medical Aid Scheme.
- IV. **Maximum reimbursement under different Schemes to an officer & dependent family, subject to the applicable terms and conditions, will be Rs.10 lacs.**
- V. **Cases beyond Rs.10 lacs** can be looked into for reimbursement on a case to case basis.

The bank has decided to cover cases of medical expenditure incurred **even after retirement** also, under the purview of the Bank's Ex- Gratia Medical Aid scheme, if the **treatment is a continuous one and emanating while the employee was in service and the treatment continues even beyond the retirement date.**

This benefit will be extended only to employees retiring on superannuation and to employees voluntarily retiring on medical grounds due to total incapacitation and not to employee ceasing to be in Bank's services due to resignation, Voluntary Retirement under BOBOSR/pension Regulations etc.

Procedure of claim and reimbursement:

It is to be claimed on prescribed EX-GRATIA MEDICAL CLAIM FORM along with necessary papers through Regional office. For details please refer circular No. BCC:BR:108:194 dated 29.04.2016.

12. STAFF WELFARE SCHEMES

(Ref. MASTER CIRCULAR HO:BR:109:182 dated 09.10.2017)

For staff welfare schemes, **Family** shall include only spouse and dependent children. Criteria for dependent shall be as per the Settlement / BOBOSR 1979

Various facilities provided by the Bank under Staff Welfare Schemes are as under:

12.1 HOLIDAY HOMES:

(HO:BR:109:182 dated 09.10.2017)

- Holiday Home can be booked through online by using the Payroll Module only.
- The reservation of room can be made -90- days before the date of availing the Holiday Home facility.
- In case of no availability of room it will move to wait list. If any cancellation is done wait list will be confirmed automatically as per the wait list number.
- Maximum -2- room per day to existing employee and -1- room per day to retirees can be booked for maximum for -7- days on one occasion.
- **Room rent of Rs.100 per day per room** for officers will be debited automatically.
- Employee who change their program should cancel their booking online.

LIST OF HOLIDAY HOMES AS ON 01.01.2021

S. No	Holiday Home	Controlling Branch
A.	RAJASTHAN ZONE	
1.	Mount Abu: -4- Rooms “Ambu Shri Kunj” 1, Janta Colony Behind Hotel Hill Tone Mount Abu – 307 501 Rajasthan Mob: 9427600696	Mount Abu Branch Old Taxi Stand Mount Abu-307501 Rajasthan Ph: 8875006603, (02974) 235166 abu@bankofbaroda.com
2.	Udaipur: -5- Rooms Downtown BnB 5/1, Love Nest, Near Rajasthan Bakery Old Fatehpura, Udaipur 313001 Mob : 9214802833, 9610636763	Fatehpura Branch 7/2, Bedla Main Road New Ahinaspuri Udaipur - 313 001 Ph: (0294) – 245400688 fatuda@bankofbaroda.com

3.	Nathdwara: -4- Rooms Hotel Crimson Park Shripiya Sukhadiya Nagar, N.H 08, Nathdwara-313301 Ph. 02953-233200, Mob: 08875019501	Nathdwara Branch, Dist: Rajsamand Nathdwara, Rajasthan – 313301 Ph: (02953) - 232914, 234108. Mob: 8875006665 nathdw@bankofbaroda.com
4.	Jaipur: -8- Rooms Hotel Ratnavali M.I. Road, 138, New Colony, Nr. Panch Batti, Jaipur - 302 001 Ph: (0141) 4021245 Mob: 9829012456	Park Street Branch 7th Park Street, Sethi Sadan, M.I. Road Jaipur- 302 00, Rajasthan Ph: (0141) 2370366/2379812 Mob: 8094018322 muljai@bankofbaroda.com
B.	NORTHERN ZONE	
5.	New Delhi: -8- Rooms Hotel Swaran Paace 15 A/33, W.E.A., Ajmal Khan Road, Karol Baug, (Opp. Jeesa Ram Hospital), New Delhi-110005 Ph: 011 45042777/25761110 Mob: 9718861155, 7840000068	Karol Baug Branch Bank of Baroda 5-A/14, Amjal Khan Road New Delhi 110005 Ph: (011) 25751650/25723585/ 25720425 Mob: 8826893547 karolb@bankofbaroda.com
6.	New Delhi II: -4- Rooms Hotel C Park 6/13 W.E.A., Karol Bagh, Opp Shastri Market, Gurudwara Road, New Delhi-110005 Ph:011-25751650/ 23585/20425 Mob: 8826893547	Bank of Baroda Karol Baug Branch 5-A/14, Amjal Khan Road New Delhi 110005 Ph: (011) 25751650/ 25723585/ 25720425, Mob: 8826893547 karolb@bankofbaroda.com
7.	Simla: -5-Rooms Sidhowal Lodge Near Christ Church at Ridge Shimla Mob: 8091300076	Simla Branch Shri Guru Singh Sabha, Cart Road, Simla, Himachal Pradesh - 171 001 Ph: (0177) 2653153/2653010 Mob: 7832909163 simla@bankofbaroda.com
8.	Manali: -4- Rooms Hotel Anupam Palace The Mall Manali - 175 131 Ph: (01902) 252181 Mob: 9816023367	Manali Branch Hotel Highway Inn, The Mall, Manali - 175 131 Ph: (01902) 250052 Mob: 7832909157 manali@bankofbaroda.com
9.	Katra : -4- Rooms Hotel Mount View Vaishno Devi, Jammu Rd, Katra, Jammu and Kashmir 182301	Gandhinagar Branch Gole Market Gandhinagar, Jammu - 180004 Ph: (0191) 2451481/2437572 Mob: 9086002737

	Ph: 01991 234 405	ganjam@bankofbaroda.com
10.	Dalhousie : -2- Rooms Hotel Surya Resort Baloon Church Road, Bathri View Estate, Dalhousie Ph: (01899) 242158, 9870334440, 0124-3986377	Pathankot Branch Dalhousie Road Dist: Gurdaspur Pathankot -145 001 Ph: (0186) 2221150/2232235 pathan@bankofbaroda.com
11.	Chandigarh : -4- Rooms The Toy Hotel SCO:165-167 Near Sham Fashion Mall Sector:34-A Chandigarh:160022 Ph: 8054703648, 17204033333	SAFB Chandigarh Branch SCO 91, Sector 44 Chandigarh - 160047 Ph: (0172)-2645147 Mob: 8558846413 agrcha@bankofbaroda.co.in
12.	Amritsar:-4- Rooms Treebo Dee Intercontinental Inside Ghee Mandi Gate Golden Temple Road Amritsar-143001 Ph: 0183-2542074/2544989 Mob: 9152641590	Town Hall Branch Katra Ahluwalia Amritsar, Punjab - 143001 Ph: (0183) 5031582 amrits@bankofbaroda.com
13.	Dharamshala: -4- Rooms Hotel Pine Valley, Cantt. Road, Dharamshala, Distt.- Kangra (H.P.) Ph: 01892-226853 Mob: 9218426853, 9736078910 / 9418312707	Dharmshala Branch Kotwali Bazar, Sudher, Dharamshala, Himachal Pradesh- 176215 Ph: 01892-223175 dhakan@bankofbaroda.com
C.	MEERUT ZONE	
14.	Agra: -4- Rooms Hotel Love Kush Opposite Hotel ITC Mughal, 30/6/20 K-1 Fatehabad Road Mob: 9917475616, 8923482995	Agra Main Branch 13, M.G. Road, Agra - 282001 Ph : (0562) 2461202/2464362 Mob: 8477009332 agra@bankofbaroda.com
15.	Mathura: -4- Rooms Hotel Heera Celebration Opp. Kaila Devi Mandir Junction Road , Dampier Nagar, Mathura, Uttar Pradesh 281001 Ph : (0565) 6543222/ 2406000 Mob: 8272022201, 9412278499, 9012929000	Mathura Branch, PB. No. 17, Kotwali Road Mathura-281 001 Ph : (0565) 2505969/2901183 mathur@bankofbaroda.com
16.	Hardwar: -5- Rooms Hotel Ganges Rivera	Haridwar Main Branch Upper Road,

	Delhi Bypass Road Near Viswakarma Ghat, Kankhal, Uttarkhand Ph: (01334) 240940,240943 Mobile : 9358189261, 9358189263, 7060049080	Haridwar, Uttarakhand-249401 Ph: (01334) 226041/ 220288/ 227535 Mob: 8477009453 hardwa@bankofbaroda.com
17.	Mussoorie: -4-Rooms Hotel Hill Queen Pp: Rope Ways, The Mall Mussoorie-248179 Ph: 0135-2832238 Mobile: 9412050171	Mussoorie Branch Pooranchad Estate The Mall, Kulri, Mussoorie - 248 179 Ph : (0135) 2632356/2630670 Mob: 8477009448 mussoo@bankofbaroda.com
18.	Nainital: -4-Rooms Hotel Sashi, Nainital Naya Bazzar, Tallital, Dist. Nainital Ph : 05942-231152 Mob: 9412084735	Nainital Branch Malli Tal Nainital, Nainital - 263 001 Ph: (05942) 236285/236841 Mob: 7832909157 nainit@bankofbaroda.com
D.	LUCKNOW ZONE	
19.	Lucknow: -4- Rooms Hotel Silver-7 Tcv-13/5-A, Vibhuti Khand Near Indira Gandhi Pratishthan, Gomtinagar, Lucknow Ph. 0522-40118280, 4060680 Mob: 7388600927	Regional Office, Lucknow Region 2nd Floor, 23, Vibhuti Khand 226 Gomti Nagar, Lucknow Ph.: (0522) 6677656 hrm.lucknow@bankofbaroda.com
20.	Varanasi: -5- Rooms Opp- Cantt. Railway Station, Parade Kothi , Varanasi Mob: 7753888355, 7905097882	Nadesar Branch D-28 30-c, Sagra, Varanasi - 221010 Ph : (0542)2361820 Mob: 9554959018 nadebs@bankofbaroda.com
E.	CHENNAI ZONE	
21.	Ooty: -4- Rooms RN Holidays (A Unit Of Darshan Hotel, Ooty) Near Hotel Darshan Near Lake Boat House, Ooty - 643001 Ph: 0423- 2224550, 243378 2443807, 2452288	Coonoor Branch, 57, Grays Hill Road, P.B. No.22, Coonoor Tamil Nadu- 643 101 Ph : (0423) 2231721 Mob: 9489205985 coonoo@bankofbaroda.com
22.	Kanyakumari: -4- Rooms Hotel Amuthum Residency, 6-158-6-23,Main Road, Kanyakumari-629702 Ph: (04452) 247300, 247800,	Nagarcoil Branch, Ddj Centre, Opp: Vadasheri Bus Stand, Nagarcoil, Kanyakumari, Tamilnadu-629001

	248300	Ph: (04652) 232445, Mob: 8220674439, 9489205980 nagcoi@bankofbaroda.com
23.	Kodaikanal: -5- Rooms C/O M/S. Sornam Apartments Fern Hill Road, Opp: Hotel Tamilnadu, Kodaikanal 624 001 Ph: (04542) 240562 Mob: 9842140562	Madurai Main Branch, P.B. No. 142 5, East Avani Moola Street Madurai - 625 001. Ph: (0452) 2622938 Mob: 9489205923 madura@bankofbaroda.com
24.	Munnar: -4- Rooms Ayur County Resorts Ltd. Chinnakanal , P.O. Munnar, Idukki District ,Kerala - 685618 Ph: (04868) 249218/219 / 04842988101, 2988102	Kothamanglam Branch, Pothanikkat Building, Highrange Junction, Kothamanglam- 686691 Ph: 0485-2860002 Mob: 9446899860 kotman@bankofbaroda.com
F.	BANGALORE ZONE	
25	Bangalore: -8- Rooms Hotel Shree Adiga Residency NO:32, 1st Main Road Gandhi nagar, Bengaluru 560008 Mob: 8040434043	K.G. Road Branch Prithvi Building, Kempa Gowda Road, Bangalore. 560 009 Ph : (080) 22268106/107107/108 Mob: 7337884910/9819022128 bangal@bankofbaroda.com
26	Mysore: -2- Rooms M/S Ginger Hotel Nazarbad Mohalla, Near Nazarbad Police Station, Vasanth Mahal Road Mysuru-570010 Ph: 0821-6633333	Mysore Branch, 765 Old Bank Road, Gandhi Square, Mysore-570001 Ph: 0821-2521266 mysore@bankofbaroda.com
27.	Tirupati: -4- Rooms Hotel Bhimas Paradise 33-37 Renigunta Road, Opposite to Reliance Mart, Tirupati, Andhra Pradesh 517501 Mob: 0877 223 7272	Tirupathi Branch 15/3/481 B, V. V. Mahal Road, Tirupathi, Andhra Pradesh- 517501 Mob: 08772222242 tirupa@bankofbaroda.com
28	Hyderabad: -4- Rooms Quality Inn Residency Public Garden Road, Opp. Hyderabad Railway Station, Hyderabad, Telangana-500001 Mob: 8042753422	Abid Circle Branch, Reddy Hostel Compound, Abids Circle, Hyderabad, Telangana-500001 Ph: (040)-23465101/102/103/106 hydera@bankofbaroda.com
G.	PUNE ZONE	
29.	Lonavala: -5- Rooms Harnam Shree Housing Complex, Row, House No. 2,	Karve Road Branch, Darekar Heights, Training Centre, Karve Road, Pune - 411004

	Tungarliward, Plot No. 11, Opp. Biji's Hill Retreat, Lonavala - 410401 Ph: (02114) 273861	Ph : 020 25433673/ 25435326/ 25436948 karver@bankofbaroda.com
30.	Mahabaleshwar: -3- Rooms Hotel Shreyas C.T.S. No. 88, Opp: S.T. Bus Station Mahabaleshwar - 412 806 (Dist: Satara) Maharashtra Ph: (02168) - 260365, 260603	Satara Branch 355-A, Ajinkyatara Bldg Dist. Sainik Satara- 415002 Ph : 02162-234184 Mob: 9923208942 satara@bankofbaroda.com
31.	Shirdi: -4- Rooms Hotel Sai Sparsh Pimpalwadi Road, Tal. Rahata, Dist. Ahmednagar Shirdi - 423 109, Maharashtra Ph: 02423-255141/255833 Mob: 9922296800, 8888889252	Sakuri Branch At Post Sakuri, Tal. Rahata, Maharashtra- 413107 Ph : (02423) 240031 sakuri@bankofbaroda.com
32.	Shirdi: -4- Rooms Hotel Saish Pimpalwadi Rd, Shirdi, Maharashtra-423109 Mob: 099222 96800	Shirdi Branch Pimpalwadi Road Dist. Ahmadnagar Shirdi, Maharashtra-423109 vjshir@bankofbaroda.com
33	Nasik: -4- Rooms Radhika Inn Service Apartment Plot No.1A, Cidco, New Nasik-422009 Ph: 0253-2373177 Mob: 9423964842, 9158673377, 9860587777	Mumbai Naka Branch Suyojit commercial complex, Shop No 14 -15, Near Hotel Prakash, Mumbai Naka Parisar, Nasik, Maharashtra- 422009 Ph : 0253-2471720, 2471721 mumnas@bankofbaroda.com
34.	Aurangabad: -3- Rooms Hotel Kartiki, Near C.B.S, Samarthnagar Aurangabad - 431 001 Ph: (0240)-2339060/61/ 62	Samarthnagar Branch 110 Triveni, Beside Varad Ganesh Mandir Samarth Nagar, Aurangabad-431001 Ph: (0240) 2334208,2362276 Mob: 8411003723 samart@bankofbaroda.com
35	Ganpatipule: -6- Rooms Abhisek Beach Resort Ganpatipule Ph : (02357)264264/235555 Mobile: 93738 48184, 7620044777	Ratnagiri Branch Pras Plaza, C Wing, K. C. Jain Nagar, Near Maruti Mandir, Ratnagiri, Maharashtra- 415612 Ph : (02352) 222539 Mob: 9819265599 mahrat@bankofbaroda.com
36	Panaji: -8- Rooms Bank Of Baroda Holiday Home F-1, La Campala Colony	Regional Office Panaji Region 4th Floor, Plaza Chamber A.B.Road, Panaji - 403 712

	Meera Marg Panaji - 403 001. Ph:(0832) 2464361	Ph: (0832)- 2426213/ 2224565/2235338 hrm.panaji@bankofbaroda.com
H.	KOLKATA ZONE	
37.	Darjeeling : -5- Rooms Hotel Sanderling H.D. Lama Road Darjeeling- 734001 Mob: 9593905550, 9593906660, 9593907770	Darjeeling Branch, 14, H.D.Lama Road, 12/11, Rovertson Road Darjeeling -734 101 Ph / Fax : (0354)-2254644 Mob: 8873060020 darjee@bankofbaroda.com
38.	Gangtok: -5- Rooms Hotel Taryana, Tibet Road, Gangtok - 737 101 Ph: (03592)-203858 Mob: 9733077415	Gangtok Branch New Market. M.G. Marg, Gangtok 737 101. Ph: (03592)-203216 Mob: 8373060054 gangto@bankofbaroda.com
39.	Port Blair: -4- Rooms Hotel Shreesh Link Road, Goalghar, Port Blair-744102 Ph: 03192-242115/239761 Mob: 9679503928	Port Blair Branch BJP Bhawan, (1 st Floor), Supply Line, M.G Road, Middle Point Port Blair- 744101 Ph : 03192-239945 Mob: 8335075461 pblair@bankofbaroda.com
40	Kolkata: -6-Rooms Hotel Swagat 37, Hazara Road, Kolkata - 730 029 Ph. : (033) 24766161/ 6262/6464 (033)24748566	Lansdowne Market Branch 3/1- B, Mahendra Road, Lansdowne Market, Bhowanipore, Kolkata, West Bengal- 700025 Ph: (033) 24759649/24860332 Mob: 8335075624 lansdo@bankofbaroda.com
41.	Guwahati: -5-Rooms Hotel- The Executive Inn 5th By Lane, House no-119, Anand Nagar, National Homeo College Lane, Dispur Old Post Office, G S Road, Guwahati-781005 Ph: 9706021234, 9127266396	Zoo Road Tinali Branch Parnil Palace R.G Baruah Road Zooroad Tinali Guwahati, Assam- 781024 Ph: (0361) 2200032 Mob: 7086073095 zootin@bankofbaroda.com
42	Shillong: -4- rooms Hotel Island Park Residency Thana Road, Near Sadar Police Station, Shillong -793001 Ph: 03642506622	Shillong Main Branch Police Bazar Polish Point. Pulin Bihari Road Shillong- 793001 Ph: 0364-2224601/2226995 shillo@bankofbaroda.com
I.	PATNA ZONE	
43	Bhubneshwar: -4- Rooms Hotel Priya	Bhubaneshwar Main Branch, 91/92, Janpath Rd,

	A-30/1, Unit-3, Kharvelnagar J.N. Marg, Bhubneshwar - 751 001 Ph: (0674) 2395357/58/59	Bapuji Nagar, Bhubaneswar, Odisha 751009 Ph: (0674) 2597214/2597910 Mob: 7077727074 bhuban@bankofbaroda.com
44	Puri: -10- Rooms Hotel Lee Garden, V I P Road, Puri-752 001 (Orissa) Ph: (06752) 229986/223647 Mob: 099378 39888	Swargdwar Branch Puri-swargdwar, Puri, Orissa -752 001 Ph : (06752) 223051 swargd@bankofbaroda.com
45	Bodhgaya: -4- Rooms New Hotel Shiva Sujata By-pass, Bodhgaya, District: Gaya Ph: 9199682020, 8809444463	Gaya Main Branch Swarajpuri Road, Rathore Bhawan Maroof Ganj, Gaya, Bihar-823001 Ph. 8294634972 gaya@bankofbaroda.com
J.	BARODA ZONE	
46	Saputara: -4- Rooms Hotel Chitrakut Guest House & Restaurant Saputara, Dist: Dang, Gujarat Ph: 02631- 237261/237/221/599 Mob: 9426440791	Regional Office, Bulsar Region Mahalakshmi Tower, GJ SH 67, Dadiya Faliya, R.M.Park, Valsad, Gujarat- 396001 Ph: (02632) 241453/241486/ 240277/244210 hmr.bulsar@bankofbaroda.com
47	Baroda: -4- Rooms REGENTA INN Ved Transcube Plaza, Central Bus Terminal, Vadodara- 390002 Ph: 0265-2797500 Mob: 7069093514	Baroda Main Branch, Bank Of Baroda Building, Hathikhana Main Rd, Bajwada, Mandvi, Vadodara, Gujarat 390006 Ph: 0265-2431821/2434001/ 2411077 mainof@bankofbaroda.com
K.	AHMEDABAD ZONE	
48	Diu :-5- Rooms Hotel Relex Inn Bunder Road, Opp: GIDC, Diu-362520 Ph: 02875-255300 Mob: 9638741888, 9687285550	Diu Branch, Near Municipal Market, Makata Road, Diu, Gujarat- 362520 Ph. - (02875) 252302 Mob: 9687639420 diu@bankofbaroda.com
49	Dwarka: -6- Rooms Hotel VITS Devbhumi Okha State High way, Near Ravla lake, Opp.- Post Office Dwarka PIN-361335 Ph: 2892-235901/902/903 Mobile: 7573009852	Dwarka Branch Mahajan Road, Dwarka, Jamnagar- 361335 Ph. - (02892-234535,235788 Mob: 9687639411 dwarka@bankofbaroda.co.in

L.	MUMBAI ZONE	
50.	Mumbai: -5- Rooms 'Nugget" Opp. Samna Press Near Parel Bus Depot Nagu Sayajiwadi, New Prabhadevi Road Mumbai – 400 025 Ph : 022-24222642	Prabhadevi Branch Kamna Co-Op. Housing Society S.K. Bole Road Prabhadevi Mumbai – 400 028 Ph : (022) 2429440/24227381 Mob: 8879970647 prabha@bankofbaroda.com
51.	Alibaug: -3- rooms M/S Sai Inn Holiday Resorts Rewas Road, Chondi Kihim, Alibaug, Raigad Ph: (02141)232801/2/3 Mob: 7947315519	Alibaug Branch Prabhakar Patil Nagar, Rohidas Nagar, Alibaug Mob: 9533915752/8879970608 alibag@bankofbaroda.com
M.	BHOPAL ZONE	
52.	Panchmarhi: -4- Rooms Ark Resort Civil Area, Panchmarhi-461881 Mob: 07578252152, 09424414814, 09425686557	Pipariya Branch Tilak Road, Mohta Plot Hoshangabad, Pipariya-461775 Mob: 9752425070, 09425189098 piphos@bankofbaroda.com

Existing employees can apply for Holiday Home through Holiday Home Module in payroll. For Retired employees and Sub staff, application has to be made by the Unit Payroll Supervisor of any Branch.

Note:

- a) Application can be made -90- days in advance.
- b) Allotment will be done twice a day by the system on first cum first serve basis. There is no manual intervention / allotment.
- c) Rent once deducted is non-refundable.
- d) If not availing the booked Holiday Home, kindly cancel the same.

12.2 SCHOLARSHIPS TO CHILDREN: (for the year 2020-21)

(Ref. HO:BR:113:26 dated 02.02.2021)

Staff Welfare Fund gives scholarships every year in-3- categories of education i.e. for secondary education, college education and post-graduate courses. Every year Bank issues the circular inviting applications from staff members.

For details please refer the Circular No. HO:BR:113:26 dated 02.02.2021. Brief details are as under –

For the year 2020-21

Category	Applicability	Min % marks	Total number of Scholarship	Scholarship Amount
Secondary education (4 th std up to SSC level (10 th))	Sub Staff	50 %	2500	Rs.2500
College education (post SSC (11 th) upto 1 st time graduation)	All Employee	55 %	2000	Rs.5000
Post graduate	All Employee	-	200	Rs.8000

12.3 SPECIAL ASSISTANCE/SCHOLARSHIPS TO PARENT OF MENTALLY HANDICAPPED CHILDREN / SPASTIC CHILDREN:

Confirmed permanent employees of the Bank are covered under the scheme. Such assistance would have no bearing on scholarship to be sanctioned by the Bank.

Applications under the scheme up to an amount of Rs.2000/- per year will be considered/sanctioned by the branches at their level after adhering to the following procedure.

12.4 FINANCIAL AID TO THE FAMILY MEMBERS OF THE EMPLOYEE WHO DIES IN HARNESS:

(HO:BR:111:143 dated 03.06.2019)

The main objective of the scheme is TO PROVIDE IMMEDIATE FINANCIAL RELIEF of Rs.1,00,000/- to the family of an employee who dies in harness.

All full time as well as part-time confirmed employees (in all categories) are covered under this scheme, who expired/expire in harness irrespective of the fact whether the employee dies while on duty or outside duty hours.

Salient feature of the scheme are as under:

- I. Family member of the deceased employee will inform about the death of the employee to the concerned branch / office where employee concerned was last working.
- II. The next kin of the employee, dying in harness, will be handed over **Rs.1,00,000/-** in cash by an officer as identified by the Branch Head where employee concerned was last working.
- III. Officer should be advised to carry Performa of the prescribed application and get the same duly filled in while handing over the cash.

- IV. In case of married employee, the spouse / children will be handed over the financial aid and in case of unmarried employee, the parents will get the financial aid; in case of unmarried employee whose parents are not alive, next kin will get the aid.
- V. Concerned branch will make the payment in cash to the concerned family member by debiting their G/L Suspense account. Then after completing other formalities branch will send the details through an email to Head Office at swel.ho@bankofbaroda.com and then HO will credit the amount in Branch Intermediary Account for crediting their G/L Suspense account.

12.5 INCENTIVE FOR PROMOTING SMALL FAMILY NORMS:

Bank has decided to pay an additional sum of Rs. 1500/ - to the employees towards incentive for promoting small family norms over and above the incentive of Rs. 500/• being given by the Government

12.6 FINANCIAL ASSISTANCE TO THE EMPLOYEES WHO ARE ON LOSS OF PAY ON ACCOUNT OF MAJOR AND SPECIAL OPERATIONS / DISEASES:

Eligibility:

Employees who remains on leave on loss of pay due to non-availability of leave of any kind, to their credit, on account of major/special operations/ major diseases.

Under this scheme, financial assistance at the rate of **Rs. 10,000/ - per month** subject to maximum of Rs.1,20,000/ per person during the entire period of service will be given.

Procedure:

1. The employee will have to apply on monthly basis, in the prescribed proforma along with-
 - a) Medical Certificate clearly showing the details of disease / operation, duration of sickness.
 - b) Recommendation of Attending Doctor stating that the Employee is required to remain on leave on loss of pay, due to major and special operations/diseases.
2. Branches should forward such applications to the Regional Office, clearly mentioning the number of days with duration, while recommending under the scheme. There is no discrepancy in the dates mentioned in the medical certificate and the application.

3. Regional Office should forward the applications to Staff Welfare Department, Head Office, and Baroda confirming that no leave is available to the credit of the applicant along with their specific recommendations through email at swel.ho@bankofbaroda.com
4. Head Office will then authorize for payment under the scheme and would provide the required funds directly to the credit of Intermediary Account of the Respective Regional Office for further disbursement to the employee.

12.7 FINANCIAL ASSISTANCE FOR PURCHASE OF HEARING AID & FOR ARTIFICIAL LIMBS:

Criteria:

ELIGIBILITY	FOR ARTIFICIAL LIMB: Physically Handicapped Staff Members / Spouse / dependent children
	FOR HEARING AID: Staff Members / Spouse / dependent Children
MAXIMUM AMOUNT	Rs. 40,000/- each for providing Hearing Aid Apparatus and Artificial Limbs
PERIODICITY	Once in -5- years

Procedure:

- Request letter and application form on prescribed proforma to be sent to Head Office, along with a supporting medical certificate and a quotation for the cost of hearing aid/ artificial limb.
- Head Office will approve its sanction and letter will be sent to the Branch.
- Branch should then issue Sanction letter to the concerned employee. After purchase bills to be submitted to the Branch.
- Bills shall then be forwarded to Head Office along with application of employee.
- On receipt of bills payment will be credited by Head Office in the account of staff member directly.

12.8 PART TIME MEDICAL CONSULTANTS:

Bank has established Clinics at all Zonal Centres with appointed Part Time Medical Consultant at each centre.

Any employee **existing or retired** can consult Bank's doctor in case of any sickness as per timings fixed at each centre.

13. AIBOBOA IN WELFARE ACTIVITIES

13.1 ESCORT (Employees Scheme of Contribution of Rupees Twenty):

ESCORT was introduced on 01.01.1995, with a noble motive for Officers' fraternity of BoB family, for ALL officers, irrespective of their cadre and affiliation to any association. Initially ESCORT members were contributing Rs10/-, in case of unfortunate death of any member while in service. Now, the contribution amount is raised to **Rs.20/- with effect from 01.01.2020.**

Eligibility:

ALL OFFICERS (Scale I to Scale VIII) - irrespective of their cadre and membership of any Officers' Association. [Even GMs and CGMs can join this scheme.](#)

ESCORT joining process:

Login **BARODA HR-Connect**

Choose & Click **WELFARE SCHEME** from left pane

Click **ADD** button >>> Click **SEARCH** Icon

Choose 1st Option "**ESCORT**" and **SAVE** at top right

Execution:

- In case of death in harness, of any member of ESCORT, his / her family will get the contributed amount. Contribution is collected as a part of salary deductions from all the members of ESCORT @ Rs.20/- per death.
- Our Bank Management extend efficient Administrative support in managing ESCORT and timely deductions of Rs.20/ per death, from salary account of each officer who is member of ESCORT on quarterly basis, for the ESCORT members died during the quarter and pass on the financial help to the bereaved families.

Our concern and appeal:

With great concern, we find that in recent few years many officers died in harness and ESCORT could not help the bereaved families, because the deceases officer was not a member of ESCORT. We therefore, fervently make an appeal to ALL Officers of our Bank, who are yet to join this scheme, to JOIN "ESCORTS" with a noble spirit of "BoB FRATERNITY" to help bereaved family in deep crisis.

13.2 AIBOBOA IMMEDIATE FINANCIAL RELIEF TO FAMILY OF MEMBERS WHO DIE IN HARNESS:

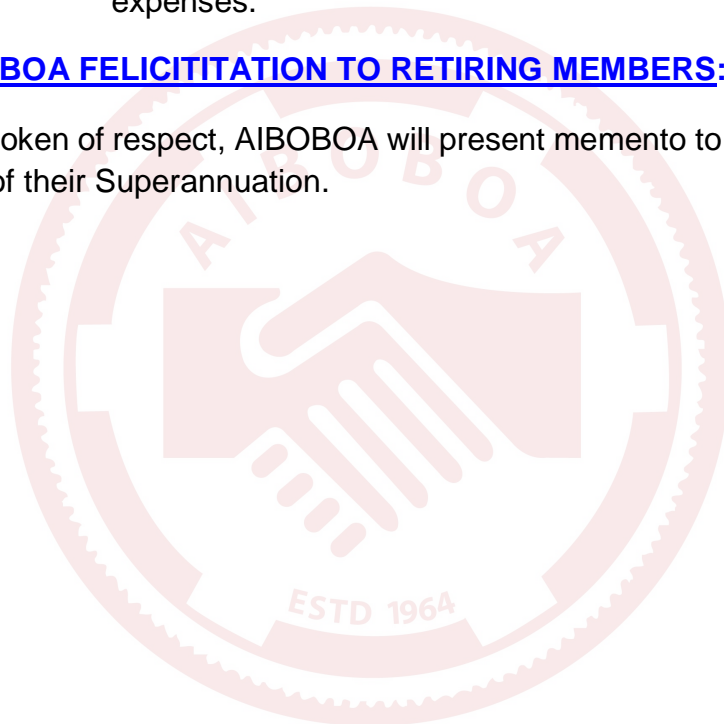
“All India Bank of Baroda Officers’ Welfare Fund” (AIBOBOWF), which was started in 1986, now cease to exist w.e.f. 01.01.2020 due to poor response from members.

Now WELFARE activities will be directly carried out by All India Bank of Baroda Officers’ Association (AIBOBOA) **with effect from 01.01.2020.**

- **Eligibility:** Members of AIBOBOA.
- **Financial Help: Rs.50000/-** (fifty thousand), to the family of the member of AIBOBOA, who dies in harness, to meet immediate expenses.

13.3 AIBOBOA FELICITATION TO RETIRING MEMBERS:

As a token of respect, AIBOBOA will present memento to its members at the time of their Superannuation.



14. VARIOUS ASSISTANCE IN CASE OF ACCIDENT / DEATH

For the help of Employee's and their family / dependent, there are several schemes to extend various types of support to them in cases of accident / death of the employee. Brief features of each scheme are as under:

14.1 COMPASSIONATE APPOINTMENT OR PAYMENT OF EX-GRATIA FINANCIAL RELIEF TO DEPENDENTS OF DECEASED EMPLOYEES:

(Ref. HO:BR:112:451 dated 01.12.2020)

As per the existing policy Ex-Gratia Financial relief to officers was Rs.6 lakhs. Now, in the backdrop of substantial increase in the cost of living and declining real value of money over the last 20 years period the Board of Directors have accorded approval for significant increase in the limits of Ex-Gratia Financial relief amounts to Bank Employees for all such cases of death in harness who fulfils the income & other eligibility criteria specified in the scheme.

Scheme on above matter has been **revised w.e.f. 23.03.2020** and Bank has issued Circular No. HO:BR:112:451 dated 01.12.2020. Revised amount for Ex-Gratia Financial relief limits are as under -:

Existing limit for officers	Revised Ex-Gratia Financial relief limits (w.e.f. 23.03.2020) where the age of the deceased Officer is	
	Below 55 Years	55 Years & above
Rs.8 lakhs	Rs.16 lakhs	Rs.22 lakhs

The choice for opting for **EITHER** Compassionate Appointment **OR** lump-sum Ex-gratia financial relief amount for the dependents of the deceased will be given only for such cases where the deceased employee was **below 55 years** of age at the time of death. In cases, where the age of the deceased employee at the time of death is **55 years and above**, a higher quantum of financial relief shall ONLY be payable, with no option for recruitment in this case.

The details of revised "**Scheme for Compassionate Appointment or Payment of Ex-gratia Financial Relief to dependents of deceased employees on Compassionate Grounds - 2020**" is enclosed in referred Circular No. Ref - HO:BR:112:451 dated 01.12.2020 as Annexure to this circular and the **said policy shall come into force with effect from 23.03.2020.**

The Branches / Offices are requested to ensure that all the relevant details in the applications are filled in complete and necessary documentary proof

is / are enclosed in support, for speedy disposal of the Compassionate Appointment / Ex-gratia applications.

All pending cases prior to the effective date of revision i.e. before 23.03.2020 shall be governed by the provisions mentioned in Circular No. BCC: BR: 108:82 dated 18.02.2016. However, the cases of erstwhile Dena Bank or erstwhile Vijaya Bank where the death is prior to 01.04.2019, i.e. before the date of amalgamation shall be dealt with as per the schemes prevailing in the erstwhile Banks.

Note:

Dependent family member for claim:

- ✓ Spouse **or**
- ✓ Wholly dependent son (including legally adopted son) **or**
- ✓ Wholly dependent daughter (including legally adopted daughter) **or**
- ✓ Wholly dependent brother or sister in the case of unmarried employee.

Prescribed claim form, for Compassionate Appointment **OR** Payment of Ex-Gratia financial relief to the dependents of the deceased employee on Compassionate Grounds, should be submitted **within one year** of death of employee.

14.2 DEATH IN HARNESS:

From Staff Welfare Fund immediate financial relief of Rs.1,00,000/- (Rupees one lakh only) is given to the family of an employee who dies in harness.

For its details (with procedure) please refer "FINANCIAL AID TO THE FAMILY MEMBERS OF THE EMPLOYEE WHO DIES IN HARNESS" in chapter of **STAFF WELFARE SCHEMES**.

Important Note:

Expenses for travelling as well as for the transportation of household goods will be paid to the family of an officer who dies in harness as per rules from the last place of posting to the place in India where the family proposes to settle down.

14.3 GROUP PERSONAL ACCIDENT INSURANCE POLICY:

(Ref. HO:BR:110:64 dated 16.04.2018)

In the year 2011 Bank has introduced "Group Personal Accident Insurance Policy", for all employees / directors of the Bank, **covering all types of accidents on a 24 X 7 basis, providing cover for death as well as Permanent Total Disability (PTD) and Permanent Partial Disablement arising due to accident,**

Quantum of coverage:

<u>Category</u>	<u>Cover available</u>
For Officers of Scale I, II and III:	Rs.40 lacs.
Chief Managers:	Rs.50 lacs.
AGM:	Rs.80 lacs
DGM:	Rs.100 lacs
GM:	Rs.150 lacs
Board of Directors:	Rs.200 lacs

Risk Covered:

- Death only -100%
- Loss of Two Limbs, two eyes, or one limb and one eye-100%
- Loss of one Limb or one eye- 50%

In case of Temporary Total Disablement (TTD), if any employee is unable to attend office due to accident, Rs.5,000/- per week will be reimbursed by the insurance company during the period of temporary total disablement up to a maximum of 52 weeks.

Additional benefit:

The insurance company will reimburse an additional amount of **Rs.5,000/- each** for carriage of dead body, funeral expenses & ambulance charges per claim. Also one time children education grant for **Rs.10,000/-** each for maximum two children below 25 years may be paid.

Important Care:

Within -30- days of accident, claim, along with necessary documents is to be send to Bank of Baroda, Head Office, Insurance Department, 7th Floor, Baroda Bhawan, Alkapuri, R C Dutt Road, Baroda 390 007. For further details / clarifications concerned circular should be referred.

14.4 GROUP TERM LIFE INSURANCE POLICY FOR ALL EMPLOYEES:

(Ref. HO:BR:112:419 dated 23.10.2020)

Group Term Life Insurance (**GTLI**) will cover all employees at any point of time for **sum insured of Rs.20 lakhs**. The member employees will be covered automatically without individual good health certificate and claims will be settled accordingly. All new recruits shall be automatically covered from the date of their joining.

Bank will bear 90% of the Premium and 10 % is to be borne by employee. Accordingly, the share of premium to be borne by the Bank and individual employee. Bank will deduct employees' contribution

automatically from their saving / salary account before renewing GTLI. Only those employees who does not wish to get covered under the GTLI policy, they will be required to give their dissent (say NO) through **HR-Connect** between 28th October 2020 and 31st October 2020 and the amount of premium so deducted will be refunded by the Bank in salary account of the employee who have given their dissent. In case of subordinate staff members, they should give their dissent manually and the Unit HR or RO HR should enter the same using their respective administrative roles.

The current GTLI policy is through SBI Life. **Bank has renewed the GTLI policy with SBI Life for the period 01.11.2020 to 31.10.2021 at a premium of Rs.2.49/- per thousand for a sum assured of Rs.20,00,000/ excluding GST.** Accordingly, the share of premium to be borne by the Bank as well on individual employee is calculated as under:

	Premium (Rs)	GST (18%)	Total (Rs)
By Bank (90%)	4482	807	5289
By Employee (10%)	498	90	588
Total	4980	897	5877

Payment of claim will be settled for **ALL KINDS OF DEATHS including natural death, accidental death and death due to pre-existing illness including critical illness** within a month from the date of submission of claim.

Option for Employees who are retiring during 01.11.2020 to 31.10.2021.

In case of the employees who are retiring during the period of operation of GTLI i.e. between **01.11.2020 to 31.10.2021**, Bank will deduct 100% pro rata premium plus GST from the pension of the retiring employee, for the period from the date of superannuation till expiry of the policy period i.e. **31.10.2021**.

In case the retiring employee does not want to continue the insurance cover beyond the date of superannuation (60 years) maximum upto 31st October 2021, required to submit his dissent through HR Connect between 28th October 2020 and 31st October 2020.

Please note that cover can be availed beyond the age of superannuation (60 years) maximum up to 31.10.2021.

For more details please refer the quoted Circular HO:BR:112:419 dated 23.10.2020.

14.5 COVID-19:

(Ref. BCC:BR:113:182 dated 03.04.2021)

Amid the outbreak of COVID-19 following schemes are put in place by our Bank to give a broad sense of security and confidence to employees who are exposed to the risk of infection while discharging their duties during COVID-19 Pandemic:-

- Scheme for payment of Ex-gratia / Additional Financial Assistance of Rs. 30 lacs to the dependents of staff members in case of fatality due to COVID-19 - vide circular No. BCC:BR:112:282 dated 15.05.2020 and circular No. BCC:BR:112:596 dated 05.10.2020.
- Scheme for payment of Lump sum amount of Rs.25000/- to COVID Infected staff members towards additional expenses incurred for treatment - vide circular No. BCC:BR:112:584 dated 05.10.2020.

Bank's Board in its meeting held on 25th March, 2021 has decided to continue / extend the validity of:-

- Scheme for payment of Ex-gratia / Additional Financial Assistance of Rs. 30 lacs to the dependents of the staff members in case of fatality due to COVID-19 **till 31st March 2022.**

Note: This amount of coverage of Rs. 30 lacs will be over and above the existing Group Term Life Insurance cover of Rs.20 lacs already available for employees and shall be uniformly applicable to all employees (including contractual employees), irrespective of age, cadre etc.

- Scheme for payment of Lump sum amount of Rs. 25000/- to COVID infected staff members towards additional expenses incurred for treatment **till 30th September 2021.**

All the terms and conditions of the above mentioned schemes shall remain unchanged.

Government of India, Ministry of Finance, Dept. of Financial Services has informed that the Parliamentary Standing Committee on Home Affairs on Management of COVID-19 Pandemic has **placed on record the good work done by the banking sector right from the beginning of COVID-19 Pandemic and observes that they are also recognized as COVID-19 warriors.**

14.6 CLAIMS UNDER OTHER SCHEMES:

A. In case, Officer concerned has taken insurance cover under "**Pradhan Mantri Jeevan Jyoti Bima Yojana**" for Life Insurance and under "**Pradhan Mantri Suraksha Bima Yojana**" for Accidental Insurance, claim can be settled as per the norms. Contact no. of NPS Baroda is 0265-2576404/417

B. ESCORT:

Approach Zonal Secretary, ALL INDIA BANK OF BARODA OFFICERS' ASSOCIATION, for financial relief under ESCORT It is payable in case the deceased had given a mandate in BARODA HR-Connect for ESCORT.

Details of ESCORT scheme is covered separately in this book.

C. "AIBOBOA" FINANCIAL RELIEF:

Financial Help of **Rs.50000/-** is available **w.e.f. 01.01.2020** to the family of the member of AIBOBOA, who dies in harness, to meet immediate expenses.

Its details are available in chapter of "AIBOBOA" IN WELFARE ACTIVITIES.

HELP NEEDED FROM BRANCH / OFFICE COLLEAGUES:

1. Arrange to claim insurance from LIC **OR** any other insurance agency in consultation with family members. **WE must scan the accounts of employee minutely and find out any premium paid by the Officer towards any insurance policy.** If located, it should be informed to the family members of the deceased officer and suitable steps should be initiated for early claim.
2. **Family members / next to kin should be made aware of Officers investments** mentioned in his / her latest Asset & Liabilities return submitted to Regional Office to facilitate claims.

CARE FOR IMPORTANT DOCUMENTS FOR CLAIMS:

Following documents should be kept ready (as per the case) at the earliest which are required to be submitted with respective claim form(s).

General:

- Copy of identity proof like Aadhar Card / PAN CARD etc. of the Officer.
- LAST FULL MONTH Salary Slip of the Officer.

- Copy of identity proof of claimants.
- Copy of first page of Saving Account(s) of claimant/s.
- One cancelled cheque leaf, having Branch IFSC code, A/c number and name of A/c holder(s), of claimant's account.
- Certificate of employer confirming that the deceased was an employee of Bank of Baroda (Required for insurance claim under Group Personal Accident Insurance Policy).
- -6- (Six) Passport size coloured photographs of claimant/s.

In Case of Accident:

- Copy of FIR regarding accident of Officer.
- Copy of DL (Driving License), in case of road accident.

In Normal Death: Copy of death certificate.

In Unnatural death: Copy of post - mortem report.

Additional Papers: Copy of newspaper clippings, if available related to the incidence.



15. STAFF ACCOUNTABILITY AND DISCIPLINARY MATTERS

15.1 PROCESSING OF LOANS BY JUNIOR UNTRAINED OFFICERS ON PROBATION:

(Ref. BCC:BR:110:27 dated 08.01.2018)

1. Posting of officers who are under probation in Credit Department should be done as a part of on-the-job training. However, it does not preclude officers under probation from learning while processing loan applications.
2. They must be abreast of the guidelines and as a matter of due diligence, such proposal needs to be sanctioned by an officer who knows the job and who has discretionary lending power.
3. **The above guidelines as mentioned in Para 1 & 2 are primarily applicable to junior untrained officers joined the Bank and who are under probation.** Officers who have joined the Bank laterally in higher grade / scale, i.e. in Scale-II, III & IV are not fresher and untrained and since they possess experience of previous organization, they may be utilised for processing and recommending loans independently, **needless to say -4- eye principle is to be applied in all cases as a matter of due diligence.**

15.2 STAFF ACCOUNTABILITY POLICY:

(Ref. BCC:BR:112:242 dated 22.04.2020 and
BCC:BR:112:644 dated 27.10.2020)

The aim of staff accountability is to safeguard the larger interest of the organization, identifying the areas where the guidelines are not being followed and taking corrective steps to protect the interest of the organization is the first step. Punishing people to instil a sense of guilt and repentance and to convey a message to the rest of the staff is the second step. However, every omission need not be invariably punished.

Bonafide decision taken by the officials in the discharge of their duties during normal course of business which later on turned out to be incorrect, resulting in loss, are to be kept in the category of administrative action (such as, Transfer, Issuance of advisory Letter / Warning letter, etc.), which should be

viewed in proper perspective and need not be subjected to disciplinary proceedings.

Disciplinary action be pursued only in cases where staff accountability for gross negligence or mala fides are apparent.

At present **Staff Accountability Policy (Version 2017)** is being followed and Bank conducts investigation and submit their report in **new Annexure III** as given in circular No. BCC:BR:112:242 dated 22.04.2020. For more details please see the circular.

Now, vide circular No. BCC:BR:112:644 dated 27.10.2020, existing policy on Examination of Staff Accountability has been renewed for further period of 3 months i.e. from **30.09.2020 to 31.12.2020**.

15.3 DISCIPLINARY MATTERS:

Discipline, in a broad sense, means an orderly and systematic behaviour. In the Banking sector, preliminary of Disciplinary Proceedings are –

Discipline:

A disciplined employee is one who willingly or voluntarily works according to the required norms of conduct. Deviation from these norms is usually considered as an act of indiscipline.

Misconduct:

The act of violating the laid down guidelines, procedures/rules & Regulation of the Bank.

Disciplinary Regulations:

Officers' Conduct and Disciplinary matters are governed by Bank of Baroda Officer Employees' (Conduct) Regulations, 1976 & Bank of Baroda Officer Employees' (Discipline and Appeal) Regulations, 1976.

15.4 COMPETENT AUTHORITY (CA) FOR CALLING EXPLANATION:

Henceforth **explanation** of the concerned employees / ex-employees will be called by the Competent Authority (CA) as mentioned below and not by the Disciplinary Authorities as being done earlier:

Category	Branch / Offices	Competent Authority (CA) for calling Explanatory Note (EN)
All Officers in JMG/S-I and MMG/S-II	Branch / Office under purview of Regional Office for administrative purpose	Regional Head not below the rank of AGM in Scale V
[Existing as well as	ZIAD / CIAD	In-charge of Office Administration at ZIAD / CIAD

Ex-employee]		not below the rank of AGM in Scale V
	Baroda Apex Academy	In-charge of Office Administration at Apex Academy not below the rank of AGM in Scale V
	Corporate Office at Mumbai	In-charge of HRM, Office Administration, Corporate Office, Mumbai not below the rank of AGM in Scale V
	Head Office, Baroda	In-charge of HRM, Office Administration, Head Office, Baroda not below the rank of AGM in Scale V
	RRBs / Subsidiaries / Associate Banks in the Region (on deputation)	Regional Head not below the rank of AGM in Scale V where these offices are located
	Overseas Branches	Territory Head
All Officers in MMG/S-III and SMG/S-IV [Existing as well as Ex-employee]	Branch / Office under purview of Zone for administrative purpose	Deputy Zonal Head not below the rank of DGM in Scale VI
	ZIAD / CIAD	In-charge of Office Administration at CIAD not below the rank of DGM in Scale VI
	Baroda Apex Academy	In-charge of Office Administration at Apex Academy not below the rank of DGM in Scale VI
	Corporate Office at Mumbai	In-charge of Office Administration at Corporate Office, Mumbai not below the rank of DGM in Scale VI
	Head Office, Baroda	In-charge of Office Administration at Head Office, Baroda not below the rank of DGM in Scale VI
	RRBs / Subsidiaries / Associate Banks in the Region (on deputation)	Deputy Zonal Head not below the rank of DGM in Scale VI where these offices are located
	Overseas Branches	In-charge of International Banking, Corporate Office, Mumbai not below the rank of GM in Scale VII
All Officers in	All Offices / Branches	Deputy General Manager, Disciplinary Proceedings

SMG/S-V [Existing as well as Ex-employee]		Department, Corporate Office, Mumbai
All Officers in TEG/S-VI [Existing as well as Ex-employee]	All Offices / Branches	General Manager, Disciplinary Proceedings Department, Corporate Office, Mumbai
All Officers in TEG/S-VII [Existing as well as Ex-employee]	All Offices / Branches	Chief General Manager, Human Resource Management Department , Corporate Office, Mumbai
All Officers in TEG/S-VIII [Existing as well as Ex-employee]	All Offices / Branches	Executive Director

Note: In absence of the Competent Authority mentioned hereinabove, the next higher authority may take a decision / issue Explanatory Note as a Competent Authority for reference to IAC.

Clarifications:

- In the light of modifications in role of Disciplinary Authority (DA) and Competent Authority (CA), all issues in dealing the matters related to staff accountability up to classification of cases as Vigilance or Non-Vigilance by IAC / CVO, will be taken care by the Competent Authority and the role of Disciplinary Authority will commence only after the classification of case.
- In case of composite case, decision for calling explanation and referring the matter to IAC, will be taken by the Competent Authority for the employee / ex-employee of highest rank.
- While referring the matter to IAC, views / comments of Competent Authority for the employee / ex-employee of highest rank, will be submitted to the IAC in tabular format along with synopsis.

15.5 DISCIPLINARY / COMPETENT AUTHORITY:

Disciplinary / Competent Authority for Officers						
	Existing Officers			Retired Officers		
Scale	Competent Authority	Appeal	Review	Competent Authority	Appeal	Review
I & II	Dy. ZH	ED	MD & CEO	GM (DP)	ED	MD & CEO
III	ZH	ED	MD & CEO	GM (DP)	ED	MD & CEO
IV	ZH	ED	MD & CEO	ED	MD & CEO	Board
V	GM (DP)	ED	MD & CEO	ED	MD & CEO	Board
VI	ED	MD & CEO	Board	MD & CEO	Committee of Board	Board
VII	MD & CEO	Committee of Board	Board	MD & CEO	Committee of Board	Board

Dy. ZH – Dy. Zonal Head not below the rank of DGM in Scale VI

ZH – Zonal Head not below the rank of GM in Scale VII

GM (DP) – General Manager (Disciplinary Proceedings), BCC, Mumbai

ED – Executive Director

MD & CEO – Managing Director & Chief Executive Officer

15.6 DISCIPLINARY PROCEEDINGS:

Authorities to institute disciplinary proceeding and impose penalties are-

- The MD & CEO or any other authority empowered by him by general or special order may institute or direct the Disciplinary Authority to institute disciplinary proceedings against an Officer employee of the Bank.
- The Disciplinary Authority (DA) may himself institute disciplinary proceeding.
- The Disciplinary Authority (DA) or any authority higher than it, may impose any of the penalties specified in regulation 4 on any Officer employee.

After getting the report and the record of enquiry, from the Inquiry Authority (IA), the DA forward a copy of the report to the officer / employee concerned and give him/her an opportunity to make any representation or submission in writing **within -15- days**. On receipt of CSO's statement of defence on the findings of IA, DA makes assessment of the PO's Brief, Defence Brief and IA's findings. Thereafter, DA will pass an order by imposing punishment commensurate with the gravity of the misconduct proved.

Conducting enquiries through virtual modes:

Due to ongoing Covid-19 Pandemic scenario, Bank felt need for conducting enquiries through **virtual modes**, to ensure that the Departmental Enquiries are concluded expeditiously in the interest of justice. Accordingly, our MD &

CEO has approved the Standard Operating Procedures (SOP) for conducting Departmental Enquiries through virtual modes e.g. Video Conferencing, Microsoft Team etc. to facilitate the enquiry proceedings instituted / likely to be instituted against the Officers / Workmen employees. New guidelines are effective from 29.08.2020. Details of the Standard Operating Procedures (SOP) are given in Bank Circular No. BCC:BR:112:515 dated 29.08.2020.

Appeal:

- I. An Officer employee may appeal against order imposing upon him any of the penalties specified in regulation 4 or against the order of suspension referred to in regulation 12. The appeal is placed before the Appellate Authority for his consideration.
- II. An appeal shall be preferred **within 45 days** from the date of receipt of the order appealed against. The appeal shall be addressed to the Appellate Authority and submitted to the authority whose order is appealed against. The authority whose order is appealed against shall forward the appeal together with its comments and the records of the case to the Appellate Authority.

Review:

The Reviewing Authority may, at any time **within -6- months** of the date of the final order, either on his own motion or otherwise review the said order, when any new material or evidence which could not be produced or was not available at the time of passing the order under review and which has the effect of changing the nature of the case, has come or has been brought to his notice and pass such orders thereon as it may deem fit.

16. MISCELLANEOUS

16.1 DROs AND PROMOTEE OFFICERS TRANSACTION PASSING POWERS:

(Ref. HO:BR:106:48 dated 21.02.2014)

The transaction passing powers of DROs and Promotee Officers (on probation) were Rs.50000/- for cash transactions and Rs.100000/- for Transfer and Clearing transactions across all category of branches upto 10.12.2009.

Due to difficulties faced by operational units in utilizing DROs (on probation) optimally, the revised and enhanced powers were approved by the Board and were implemented w.e.f. 10.12.2009. Revised transaction passing powers are as under:

For DROs (on Probation):

Sr. No	Type of Powers	Metro	Urban	Semi-Urban	Rural	Metro/Urban Semi Urban / Rural
						Existing
1	To pass cash cheques & vouchers independently up to Rupees.	75000	75000	50000	50000	75000
2	To pass Clearing and Transfer cheques and other instruments / vouchers independently up to Rupees.	200000	200000	100000	100000	200000

For Promotee Officers:

Sr. No	Type of Powers	Metro	Urban	Semi-Urban	Rural	Metro/Urban Semi- Urban / Rural
						Existing
1	To pass cash cheques & vouchers independently up to Rupees.	100000	100000	50000	50000	100000
2	To pass Clearing and Transfer cheques and other instruments / vouchers independently up to Rupees.	500000	500000	100000	100000	500000

16.2 PREVENTION OF SEXUAL HARASSMENT OF WOMEN AT WORK PLACE:

(BCC:BR:102:284 dated 06.10.2010)

Guidelines are issued by Bank for Prevention of Sexual Harassment (**POSH**) of women at work place. The text of the Regulation 24(A) of Bank of Baroda Office Employees'(conduct) Regulations, 1976 states that Prohibition of Sexual Harassment of Working Women.

- I. No Officer employee shall indulge in any act of sexual harassment of any women at her work place.
- II. Every Officer employee who is in charge of workplace shall take appropriate steps to prevent sexual harassment to any women at such work place.

16.3 LEGAL SUPPORT TO OFFICERS:

Draft formulated by IBA to extend **legal and financial support** to Officers of Banks against whom motivated false complaint has been made by people / agencies outside the Bank of Baroda, has been approved by the Board of Directors.

Objective:

- To enable Officer to initiate legal action against outsiders / private parties who, with a malafide intention, make baseless allegation, pass derogatory remarks, lodge motivated complaints, to defend civil / criminal cases filed by defaulters, to provide support for other hazards or defend against legal action initiated by CBI / Police etc. on matters arising out of bonafide execution of Bank's work.
- The scheme shall not be applicable in case of complaint / allegation made by an employee of the Bank of Baroda.

Aim:

- i. To enable the employees / officers to proactively initiate appropriate action including criminal action without fear of reprisal against defaulters.
- ii. To enable the employees / officers to defend criminal cases filed by defaulters against them and provide necessary legal and financial support.
- iii. To provide medical and financial support for other hazards viz. physical injury, manhandling etc. during the course of duty.

- iv. To enable the serving / retired employees, officers and directors to defend themselves against legal action initiated by third parties or agencies including govt. agencies like CBI/CVC/Police etc. in the court of law arising out of bonafide execution of bank's work during their service

Coverage:

- i. All the staff of the bank at all places in all business groups, including retired, on deputation , or after resignation, who had initiated action against borrowers during the course of discharge of official duty and all cases filed by defaulters or in cases filed in connection with recovery against bank's staff will be covered.
- ii. All the serving / retired bank staff including present / previous directors, including those on deputation or resigned, who are required to defend themselves against legal action initiated by third parties including CBI / CVC/ Police etc. in the court of law against cases arising out of bonafide execution of bank's work during the service.
- iii. Family members (parents / spouse / children) who are exposed due to action of the staff / directors covered above
- iv. Employees / officers who have been removed / dismissed / compulsorily retired from bank's service are not covered.
- v. Following cases are covered only on acquittal by court of law: -
 - a. Prosecution has been initiated by govt. agencies based on investigations on a complaint specifically filed against the employee / officer by the bank.
 - b. In cases where any mala fides have been discernible on the part of the officer / employee during the disciplinary proceedings initiated by the bank.
 - c. Cases where bank has permitted prosecution proceedings during service period of the officer.
 - d. Any other case, as deem fit by the competent authority in the matter.
- vi. In all other cases, support would be extended by the bank right from the beginning, irrespective of cases initiated before or after retirement.

Details of protection to be provided by the Bank: -

- a. Legal and financial support in consultation with law officer / department to the staff as well as family members mentioned above.

- b. Legal support to defend the staff / directors even after transfer / retirement / resignation till final disposal of case.
- c. Bank will take urgent steps to avoid arrest of the staff by seeking anticipatory bail from appropriate authorities.
- d. Bank will take appropriate steps for grant of bail in case of arrest / of employees / officials.
- e. Arrest of employees / officers as a consequence of initiating criminal action against defaulter or arising out of bonafide execution of bank's work during service period shall not be treated as a black mark on their performance, rather suitable weightage shall be given for promotion etc.
- f. Bank will give due recognition to such employees / officer who have to undergo such hardship in the process of recovery of bank's dues.
- g. Bank will pay all legal expenses such as court fee, advocate fee (including senior advocate's fee, if engaged), miscellaneous expenses, transportation as per entitled class, stay and other incidental expenses to be incurred by the officials / employees even after transfer / retirement / resignation.
- h. Whenever the officials are required to be called by the police / CBI for interactions, the bank will arrange for presence of a suitable panel advocate.
- i. The bank will provide medical, legal and financial support in cases of miscellaneous hazards faced by the officers / employees viz. physical injury, manhandling etc.
- j. The bank will also compensate employees / officers in monetary terms at the rate of 10 times the admissible halting allowance per day for the period of arrest / imprisonment (applicable only in case of serving employees / officers engaged in the NPAs/AUCAs recovery of cases filed by defaulters).
- k. The support shall also be available to employees / officers who report fraudulent activity in any account so that the fear of victimization does not act as a deterrent.

As per Officers' Discipline & Appeal Regulations, 1976 / 1982, in case where a criminal complaint is filed against an officer engaged in recovery on false and frivolous grounds by the borrower, the competent authority shall examine the case and may take a decision not to initiate disciplinary action / not to place the officer under suspension even if he is arrested in criminal case.

16.4 SOCIAL MEDIA POLICY FOR EMPLOYEES:

While it has already been amply clarified that employees should be mindful of the impact of anything they post over social media including "What's App",

which might lead to an undesirable perception of the Bank, it has been observed that some of the members have been found expressing views which are indecent, derogatory, abusive, un-parliamentary and even vulgar in language. It has also been brought to the notice that confidential matter and orders are being uploaded on various platforms of social media including “What’s App’ and in some cases, strategies of our Top Management are also being leaked.

It may be carefully noted that circulars, policies and internal/confidential information are internal documents of the Bank and is meant for internal circulation only within the Bank. The disclosure of these documents on social media platforms, sharing on ‘WhatsApp’ harms the Bank’s competitive position with respect to its competitor banks.

It is, therefore, once again reiterated that wherever breach of policy is noticed in respect of any employee and or reported/brought to the notice of Top Management, it will be forwarded to the concerned Disciplinary Authority for the employee who breached, for appropriate action.

Knowingly breaching this policy is a serious matter and employees doing so will be subjected to disciplinary action which would be pursued under Bipartite Settlement dated 11.04.2002 and Bank of Baroda Employees’ (Discipline & Appeal) Regulations, 1976 for employees and officers respectively and can even lead to termination of employment. Ignorance of the policy also cannot be allowed as an excuse to breach the social media policy.

The universal social media rule is ‘Mind your content and language, at all times’.

Staff members are advised to act responsibly and adhere to the aforesaid guidelines / social media policy of the bank and follow the code of Business Conduct and all other applicable policies/service conditions.

16.5 ASSETS LIABILITY RETURN:

Submission of Assets and Liabilities Statement as on March every year is mandatory to be submitted by all Officers latest by 30th June of every year under Regulation 20 of Bank of Baroda Officers Employees (Conduct) Regulations 1976.

CARE: Non submission will be treated as Misconduct.

All Officers are required to submit their return of Assets & Liabilities Statement through HRnes-HRMS / BARODA HR-Connect & a hard copy of

the statement duly signed by the respective Officer employee should be sent to Regional office.

Declaration of Assets and liabilities by public servants under section 44 of the lokpal and lokayuktas Act, 2013 has been implemented in our Bank.

16.6 PREFERENTIAL INTEREST RATES ON DEPOSITS:

The Bank may allow one per cent additional rate of interest over its ruling rate of interest on fixed deposits, saving deposits and recurring deposits in the name of an Officer, individually or jointly with any member of his family.

Bank has issued fresh guidelines for providing staff rates & senior citizen rate on term deposits.

Sr. No.	Description	Rate of Interest
1	Primary holder –General Joint Holder -Staff	Staff Rate
2	Primary holder –General Joint Holder - Senior Citizen Staff	Staff Rate
3	Primary holder- Senior Citizen; Joint Holder-staff	Staff Rate
4	Primary holder –Staff ;Joint holder -Senior Citizen	Staff Rate
5	Primary Holder -Senior Citizen Staff; Joint Holder -General	Senior Citizen Rate + Staff Rate

Additional rate of Interest to staff members or retired staff members is available only in case the a/c is held singly or jointly with family members where the staff **member/retired staff member is the Principal account Holder.**

16.7 NOC FOR OBTAINING / RENEWING PASSPORT AND SANCTION OF LEAVE AND PERMISSION TO GO ABROAD:

(Ref. BCC:BR:109:365 dated 02.08.2017)

For above mentioned purpose, concerned officers are required to make request to the authority specified on specified formats as advised in referred circular{s}. **Leave and permission for going abroad is available up to 90 days.**

16.8 PASSPORT EXPENSES REIMBURSEMENT:

As per the extant guidelines, only those Officers who get selected for overseas posting are reimbursed expenses for obtaining passport.

16.9 BARODA GURUKUL:

Baroda Gurukul is the new Learning Management Solution of the bank. It can be accessed through PC as well as mobile app. E-learning courses on various topics are regularly updated on the platform. Every year the employees and officers are required to complete the mandatory courses on Baroda Gurukul. There is a weekly quiz on banking topics as well. [Various reading materials for promotion exercise and other booklets are uploaded in the digital library.](#) Baroda Radio is played live every week on Friday at 4.30 p.m. where expert talk on banking topics are broadcasted.

The officers can earn **5 marks in GEMS** through Baroda Radio by completing 10 mandatory courses (**1 mark**), passing 10 weekly quizzes (**1 mark**) and successfully completing 15 non mandatory courses (**3 marks**). Data usage charges and cash incentive is also given to the employees for completing the courses.

On-line self-nomination for training “Baroda Gurukul” -:

(Ref. HO:BR:112:422 dated 22.07.2020)

In July 2020, Bank has introduced Self-nomination facility in Baroda Gurukul on pilot basis for the training conducted by Baroda Apex Academy, Ahmedabad (Physical / Virtual) for the eligible learners to acquire knowledge.

Now any employee can enrol his / her nomination on-line, for any suitable training programme, after viewing the training calendar / schedules, which are uploaded in Baroda Gurukul, along with the prescribed eligibility criteria. The decision for approval will be taken by Regional HR / Zonal HR for programmes keeping in view the eligibility criteria and other issues / constraints. [Employee can also track the status of their nominations](#) on the Baroda Gurukul. It may be noted that self-nomination do not guarantee approval of nomination. For details please refer the circular and the JOB CARD enclosed with said circular dated 22.07.2020.

16.10 BARODA SAMADHAN:

Under “BARODA SAMADHAN” Bank has launched a new **GRIEVANCE REDRESSAL MECHANISM** and its **portal Link is:**

<http://hrservices.bankofbaroda.co.in/barodasamadhan>.

A **dedicated HR helpline**, hr.helpline@bankofbarodaa.com has also been set up at Corporate HR level to take up issues on HR matters for quick support.

16.11 VIGILANCE CLEARANCE TO EMPLOYEES FOR VARIOUS PURPOSES:

In order to obviate the delay and ensure speedy disposal of staff loan applications etc., it has been decided to do away with the erstwhile practice of obtaining vigilance clearance for following purposes w.e.f. 01.03.2017: -

- Issue of NOC for obtaining / renewal of passport
- Leave for going abroad
- Availing loan
- Credit cards
- Standing as a guarantor
- Power of Attorney

16.12 ISSUANCE OF SERVICE CERTIFICATES TO RETIRED EMPLOYEES:

On receipt of application from the retired employee, along with the photograph, the Competent Authority issues such Service Certificate cum Identity Card to the employees who have retired on Superannuation or have opted for any type of voluntary retirement from the Bank's services.

Notification for reducing the stipulated period for taking up commercial employment by Retired employees:

Amendment to Regulation 4(1) of the Bank of Baroda Officer Employees' Acceptance of jobs in private sector concerns after retirement) Regulations, 1980/2001-Notified in Government Gazette on 07.01.2014.

Amendment to Regulation 50(1) & 50(6) of Bank of Baroda (Employees') Pension Regulations, 1995-Notified in Government Gazette on 12.03.2014 **(Reducing the stipulated period for taking up commercial employment from 02 Years to 01 year).**

17. PROVIDENT FUND AND IT'S WITHDRAWAL

17.1 PROVIDENT FUND:

(w.e.f. 01.11.2012)

- A. While the Officers who are presently covered under the Bank Employees' Pension Regulations, 1995/96 shall continue to contribute 10% of the pay towards Provident Fund and there shall be no matching contribution.
- B. Officers who are presently covered under Contributory Provident Fund Scheme who do not opt for Pension Scheme being made available under Joint Note dated 27th April, 2010 shall continue under the contributory Provident Fund Scheme as hitherto.
- C. There shall be no Provident Fund to Officers joining the services of Banks on or after 1st April, 2010. They shall be covered by a Defined Contributory Pension Scheme, where the Officer will contribute 10% of pay plus Dearness Allowance and the Bank will make a matching contribution. The scheme shall be governed by the provisions of the Contributory Pension Scheme as introduced for employees of Central Government w.e.f. 1st January 2004 and modified from time to time.

17.2 REFUNDABLE AND NON-REFUNDABLE WITHDRAWAL FROM PROVIDENT FUND:

Refundable Withdrawal:

Refundable withdrawal (**Loan**) is permitted by the Trustees of Bank of Baroda Provident Fund Trust to its members for various purposes.

Non-refundable withdrawal:

All confirmed employees and regular member of PF Trust of the Bank who have Completed 10 years of Service and against whom no disciplinary action has been initiated / pending as on date of application.

Purpose and quantum of non-refundable withdrawal are:

Purpose	Limit for non-refundable withdrawal of Provident Fund
For meeting the expenses in connection with the marriage of children.	-6- Months gross salary subject to maximum 50% of Member's own contribution towards PF / VPF.
For meeting the cost of Higher Education of dependent children.	Estimated expenses for complete course or 50% of Member's own contribution towards PF / VPF, whichever is less.
For purchase of house/land/construction of house to members who have completed ten years of service. Copies of sale deed / <i>banakhat</i> / contract along with our Bank's sanction of housing loan to be submitted. The property should be in the name of the applicant or jointly with spouse only and should not be encumbered to any other Bank/institution other than our Bank. No withdrawal is allowed for additions/repairs/renovation of the house.	50% of the amount standing in the PF/VPF account or the amount actually requested, whichever is lower.
Withdrawal from the PF is allowed at any time within twelve months before the date of retirement on superannuation.	Up to 90% of the amount standing in the PF / VPF account.

18. NEW PENSION SCHEME

18.1 NEW PENSION SYSTEM:

(Ref. BCC:BR:112:778 dated 30.12.2020)

In terms of Joint Note dated 27.04.2010 between IBA & Officers Organisations on extending another option for pension, Officers joining the services of the Bank **on or after 01.04.2010** are eligible for the Defined Contributory Pension Scheme, which is similar to the one governed by the provisions of New Pension Scheme introduced for the employees of Central Government w.e.f. 01.01.2004 and as modified from time to time. Hence they are not eligible for becoming members of Bank's Provident Fund Scheme and Pension Scheme.

Now as per the **8th Joint Note dated 11th November, 2020 on Officers' Wage Revision** following modifications have been made under above mentioned New Pension Scheme (BCC:BR:112:778 dated 30.12.2020) -:

- a) Officers except in State Bank of India, who are governed by New Pension Scheme w.e.f. 01.04.2010, will continue to contribute 10% of pay plus Dearness Allowance and the **bank will make a contribution of 14% of pay plus Dearness Allowance from the date of signing of 8th Joint Note subject to approval of the Government.**
- b) The service charges by the Service Provider / Fund Manager of NPS will be borne by the bank from the FY 2021

Note: As per recent amendment announced by the Government of India, **entire withdrawal from NPS on exit / maturity will be tax exempt giving NPS an "EEE" status.** (Ref. BCC:BR:110:630 dated 28.12.2018).

19. TERMINAL BENEFITS AND RETIREMENT

19.1 TERMINAL BENEFITS:

Simplified composite application form for terminal benefits claim:

The bank has introduced composite application form for claim of all terminal benefits vide circular no. HO:BR:108:181 dated 18.11.2016.

The form has been uploaded on bank's intranet which can be downloaded by following the path- Documents → Resources → Forms → Composite Application form for terminal benefit (Annex. A) and also forwarding letter to R.O. (Annex. B) and forwarding letter by R.O. to H.O. (Annex. C).

(A) Provident Fund:

(Ref. BCC:BR:112:778 dated 30.12.2020)

- I. The Officers who are presently covered under the **Bank Employees' Pension Regulations 1995 / 1996** shall continue to contribute 10% of the 'Pay' towards Provident Fund and there shall be no matching contribution on the part of the Bank.
- II. Officers, who are presently covered **Contributory Provident Fund Scheme** and who did not opt for Pension Scheme available under Joint Note dated 27th April 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

(B) Voluntary Provident Fund (VPF):

Members, if they so desire, may contribute Voluntary Subscription to PF over and above the mandatory subscription of 10% of 'Pay'. However, the total amount, including the mandatory contribution of 10% by the member and the contribution of 10% by the Bank should not exceed 90% of the 'Pay' of the employee.

(C) Gratuity:

Gratuity is payable to Officer on cessation from Bank's service by way of superannuation, VRS, resignation, death etc. subject to other terms and conditions.

Gratuity entitlements are calculated under -3- different schemes viz. 1, 2 & 3 mentioned below and the amount that is most beneficial is paid to the Officers. Brief details of the schemes are as under:

1. As per BOBOSR 1979:

Gratuity is payable to an Officer on his superannuation, death, disablement due to accident or disease, resignation after completing -10- years' continuous service or termination of service except by way of punishment after -10- years of continuous service.

Under this Scheme, gratuity is payable to the Officers at the rate of one month's pay for every completed year of service subject to maximum of -15- months pay. Any period in excess of six months is reckoned as one complete year of service. If an Officer who is service as on 01.07.1979 has put in more than -30- years of service and opts not to receive Additional Retirement Benefit (ARB), additional gratuity at the rate of one half of a month's pay for each completed year of service in excess of 30 years is permissible.

2. As per BOB Gratuity Funds Rules:

Gratuity is payable to an Officer on:

- i. Death while in service of the Bank or on becoming physically or mentally disabled to continue further in the service of the Bank.
- ii. Superannuation or on termination of services by the Bank in any other way except by way of punishment.
- iii. Voluntary retirement after -20- years of services or resignation after -5- years of continuous service.

Under this Scheme, gratuity is payable to the Officers at the rate of one month's pay for every completed year of service subject to maximum of -15- months pay. Any period in excess of six months is reckoned as one complete year of service. If an Officer has put in more than -30- years of service and opts not to receive ARB, additional gratuity at the rate of one half of a month's pay for each completed year of service in excess of 30 years is permissible.

3. As per "Payment of Gratuity (Amendment) Act 2018":

(Ref. HO:BR:110:62 dated 07.04.2018)

The earlier principal Act "Payment of Gratuity Act 1972" has now been amended by an Act of Parliament. The new amended act is named as "Payment of Gratuity (Amendment) Act 2018".

Notification by Central Government of India in the Gazette of India dated 29th March, 2018 :-

Notification

S.O. 1419 (E) – In exercise of powers conferred by sub-section (2) of section 1 of the Payment of Gratuity (Amendment) Act, 2018 (12 of 2018), the Central Government hereby appoints the 29th March, 2018 as the date on which the said Act shall come in to force.

S.O. 1420 (E) – In exercise of powers conferred by sub-section (3) of section 4 of the Payment of Gratuity Act, 1972 (39 of 1972), the Central Government hereby specifies that the amount of gratuity payable to an employee under the said act shall not exceed **Rs.20,00,000 (Rupees Twenty Lakh)**.

Gratuity is payable to an Officer on superannuation, voluntary retirement, resignation, death or disablement due to accident or disease.

Gratuity is calculated at 15 days wages for every completed year of service. Any period in excess of six months is reckoned as one full year of service. Maximum amount payable under Gratuity Act shall not exceed **Rs.20 lacs**. The gratuity amount up to Rs.20 lacs is not taxable.

19.2 PENSION:

Eligibility:

Officers, who have opted for pension and in respect of whom Bank's contribution to Provident Fund stands transferred to Pension Fund, are covered under the Pension Scheme.

Minimum Qualifying Service:

- I. In case of Officers retiring voluntarily under BOB (Employees') Pension Regulations, 1995 -: 20 years
- II. In case of Officers retiring voluntarily after -30- years of service or 55 years of age under BOBOSR, 1979 -: Attains minimum qualifying service.
- III. In case of Officers superannuating : 10 years
- IV. In case of (I) above, Officers will be given the benefit of notional addition in the qualifying service up to 5 years, provided such addition will not take him / her beyond date of superannuation.
- V. Maximum service counted for pension is 33 years.

Qualifying service will not include -:

- a) Unauthorized leave/leave on loss of pay not counted as service by Competent Authority.
- b) Suspension not treated as period spent on duty.
- c) Past service in nationalized Bank prior to joining Bank.
- d) In respect of military service, an employee may continue to draw military pension, if any. Military service rendered by the employee shall not count as qualifying service for pension.

Calculation of Pension:

Full Pension will be 50% of average of last 10 months drawn pay and where qualifying service is below 33 years pension will be paid pro-rata.

Commutation of Pension:

An Officer is entitled to commute for a lump sum payment of a fraction not exceeding one third of a pension. Commuted portion of pension will be restored to an Officer after a period of 15 years from the date of commutation. Dearness Relief will be payable on basic pension (Pension authorised before commutation of pension).

19.3 DETERMINING PENSION: W.E.F. 01.11.2017

(Ref. BCC:BR:112:778 dated 30.12.2020)

- a) As per extant regulations, pension payable to officers is based on the average of the emoluments drawn in the last ten months preceding the retirement of officer in terms of Regulations 2 and 38 of the Pension Regulations. For the purpose of payment of pension, the Pay of the officer retiring on or after 1st November, 2017 will be taken on the basis of the Pay as is provided in the settlement as per **8th Joint Note dated 11.11.2020**. However, in the case of officers who have retired from the services of Banks, on or after 01.11.2017 but before 31.08.2018, since the period of preceding ten months will constitute Pay both under this said settlement dated 11.11.2020 as well as pertaining to Settlement dated 25.05.2015, in such cases, the following procedure will be adopted for determining Pension payable to them -:
 - i. For the period of ten months falling on and from 01.11.2017 the actual Pay drawn by the officer under this settlement dated 11.11.2020; and
 - ii. For the period falling prior to 01.11.2017 the actual Pay drawn by the officer plus Dearness Allowance at the rate of 47.80

percent thereon will be notionally reckoned as Pay for the purpose.

With effect from 01.11.2017 the Pay as defined under Clause 6 of this settlement dated 11.11.2020 and drawn by the officers who are members of the Pension Fund shall be taken into consideration for the purpose of calculation of pension as per the Pension Fund Rules / Regulations in force.

b) Option not to claim incremental commutation on revised basic pension:

Officers in service of the Banks as on 01.11.2017 and who have retired thereafter but before the date of this Settlement dated 11.11.2020 and who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension.

c) Dearness Relief on Pension :

With effect from 01.11.2017 in respect of officers who retired or died while in service on or after 1st November, 2017, Dearness Relief shall be payable at 0.07 % per slab on the Basic Pension **or** Family Pension **or** Invalid Pension **or** compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid half yearly for every rise or fall of 4 points over 6352 points in the quarterly average of the All India Consumer Price Index for industrial workers in the series 1960 = 100.

Full Pension will be 50% of average of last 10 months drawn pay and where qualifying service is below 33 years, pension will be paid pro-rata.

19.4 FAMILY PENSION SCHEME:

(Ref. BCC:BR:112:778 dated 30.12.2020)

As per **8th Joint Note dated 11.11.2020 on Officers' Wage Revision**, subject to approval by the Government, It is agreed that family pension shall be payable at the uniform rate of 30 percent of the Pay of the deceased employee and that there shall be no ceiling on family pension. It is agreed that these provisions, when approved by the Government shall apply to SBI also. (Ref. BCC:BR:112:778 dated 30.12.2020)

Family pension is payable where an employee dies -:

- a) After one year of continuous service.

- b) Before one year of continuous service provided the deceased employee concerned immediately prior to his appointment of service or post was examined by a medical officer approved by the Bank and declared fit for employment in the Bank; OR
- c) After retirement from service and was on the date of death in receipt of pension or compassionate Allowance. Period of payment of family pension is governed by Regulation 40 of Bank of Baroda (Employees') Pension Regulations, 1995.

In case of death of an employee, regular pension claim form may be obtained from the eligible family pensioner and be submitted to Head Office. Whereas in case of death of a pensioner, a request letter from the claimant (Widow / widower, son/daughter who has not attained the age of –25- and is not earning **Rs.2550/-** p.m., or wholly dependent parents whose income from all sources does not exceed **Rs.2550/-** p.m. provided deceased employee has not left behind widow / widower, child / children.) and branch Copy of PPO along with Pensioner's copy of PPO should be submitted to Head Office along with the certified copy of death certificate.

Head Office after making necessary entries on PPO regarding amount of family pension payable at enhanced/normal rates, will return the PPOs to pension paying branch.

19.5 TYPES OF PENSION:

1. Superannuation Pension:

Pension to an employee who has retired on his attaining the age of Superannuation specified in the Service Regulations or Settlements.

2. Voluntary Retirement Pension:

Pension to an employee at any time after completion of twenty years of qualifying service after giving notice of not less than three months in writing to the appointing authority retire from service.

3. Invalid Pension:

Pension to an employee who has rendered minimum ten years of service; and retires from the service on account of any bodily or mental infirmity, which permanently incapacitates him for the service.

4. Premature Retirement Pension:

Pension to an employee who, - has rendered minimum ten years of service; and retires from service on account of orders of the Bank to retire prematurely in the public interest or for any other reason specified in Service Regulations or Settlement, if otherwise he was entitled to such pension on superannuation on that date.

5. Compulsory Retirement Pension:

An employee compulsorily retired from service as a penalty in terms of Bank of Baroda Officers' Employees (Discipline and Appeal) Regulations, 1976 or awards / settlements may be granted by the authority higher than the authority competent to impose such penalty, pension at a rate not less than two-thirds and not more than full pension admissible to him on the date of his compulsory retirement if otherwise he was entitled to such pension on superannuation on that date.

6. Family pension:

Pension to the family of a deceased employee with effect from the 1st day of November, 1993.

19.6 ENCASHMENT OF PRIVILEGE LEAVES ON RETIREMENT:

When an Officer retires/expired while in service, he shall be eligible to be paid a sum equivalent to the emoluments of any period, not exceeding **240** days, of privilege leave that he / she had accumulated / credit as on date of retirement / death.

In terms of Regulation 44(ii) of OSR, encashment of PL on LTC is calculated reckoning all the emoluments payable for the month during which the avilment of LTC commences. The same analogy be applied while computing encashment of leave on retirement / death in terms of Regulation 38. However, Officers who are provided with residential accommodation, a notional HRA will be included.

All employees who were "compulsorily retired" under the Regulation 4 of Bank of Baroda Officer Employees' (Discipline & Appeal) , Regulation 1976, during the period 27.11.2000 to 29.04.2015 shall be eligible for encashment of leave not exceeding 240 days of PL the employee had accumulated.

19.7 ADDITIONAL RETIREMENT BENEFIT (ARB):

An Officer, who was in Bank's service as on 01.07.1979, on retirement / voluntary retirement will get **-6- months emoluments** as additional retirement benefit if he has rendered at least -25- years of service.

19.8 PRE-MATURE RETIREMENT OF OFFICER:

The Bank can consider per-mature retirement of an Officer under Reg.19 (1) of BOBOSR, 1979. The main guidelines are:

- I. To review the Officers in SMG/S IV and above for premature retirement under Reg.19 (1) of BOBOSR, 1979, once in service period, upon completing 30 years of service or reaching 55 years age, whichever is earlier, instead of reviewing every year.

- II. To continue the review of the Officers in JMG/S I to MMG/S III for premature retirement under Reg.19 (1) of BOBOSR, 1979, once in service period, upon completing 30 years of service OR reaching 55 years age, whichever is earlier.

19.9 FELICITATION ON RETIREMENT:

On the occasion of retirement, every retiring Barodian needs to be honoured in a very special manner in the presence of their family, by acknowledging and appreciating their efforts and valuable contribution towards the organisation's cause which can remain as a very good memory for them for their lifetime.

Therefore, with a view to make the retirement occasion very special for the employee, it has been decided to organize a grand function at the end of every month, in each Zonal and Regional Centre.

Felicitation function should be organised in the last week of the month, in which employees are retiring. Retiring employees along with their spouses / family members should the presence of dignitaries, senior management and other employees.

Beside presentation of bouquet / Shawl to the retiring employee and their spouse, issuing retirement letter / plaque (wherever being given) signed by the head of Branch / Office, Bank is also felicitating them on their retirement in following two ways-

1. Abhinandan Yojana - Silver Memento:

(Ref. BCC:BR:96:265 dated 08.07.2004)

Presentation of memento to the retiring employees, as a mark of special felicitation on retirement of an employee, has been **started from 01.01.1995** under the auspices of Staff Welfare Fund, Under *Abhinandan Yojna*, Silver memento having the Banks' Emblem engraved on one side and name of the employees, branch and date of retirement engraved on the other side, is to be presented to all retiring employees who retire on Superannuation, including those employees who retire voluntarily from Bank's Service on completion of -30-years of service or - 55-years of age. (But not in other cases of voluntary retirement, resignation, termination etc.)

2. Superannuation Milestone Award:

Employees will be paid an Award as mentioned below on Superannuation (i.e. retirement on attaining age of superannuation, i.e. -60- years of age):

Milestone	Amount in (Rs.)
Scale I to III	22500
Scale-IV to V	30000
Scale-VI to VII	37500

For more details see MILESTONE AWARDS.

19.10 REVISED PPO NUMBER FOR BOB STAFF PENSIONER POST AMALGAMATION:

(Ref. HO:BR:112:258 dated 10.06.2020)

During the process of amalgamation of eVB & eDB with BOB, overlapping and duplication of PPO numbers was noticed so, it has been decided that **Now EC number will be the new PPO numbers** and it will be issued to all. **The earlier PPO numbers issued by the respective banks are discontinued.**

In this regard, Revised Pension Payment Order (PPO) for BOB Staff Pensioner have been printed for all the staff pensioners and forwarded to regions of respective jurisdiction of the pension drawing branch. The regional offices have sent revised PPO to all the branches to hand over the same to the pensioners.

Branch should verify the correctness of the details printed in the PPO with the pensioner while handing over the PPO. Discrepancy, if any should be brought to the notice of pension department.

In case the pensioner's base branch is other than what's printed in the PPO, branch should mail to pension.ho@bankofbaroda.com the name of the branch where the PPO has been transferred.

19.11 HELP DESK FOR RETIRED EMPLOYEES:

Bank has established a help desk for retired employees at Head Office, Baroda for their benefit at following address:

The Chief Manager (HRM)
Bank of Baroda
HRM Division, Head Office,
2nd Floor, Baroda House, Mandvi, Baroda: 390006
Tel. no. 0265-2517326
Email: retdmp.helpdesk@Bankofbaroda.com.

20. TOPIC WISE IMPORTANT CIRCULARS LIST

SR.	SUBJECT MATTER	CIRCULAR NUMBER AND DATE
1	MASTER CIRCULAR ON BENEFITS AND PERQUISITES	HO:BR:111:116 dated 10.05.2019
2	MASTER CIRCULAR ON LEAVE, SPECIAL LEAVE, LEAVE FOR GOING ABROAD AND UNAUTHORISED ABSENCE	BCC:BR:96:284 dated 05.08.2004
3	SABBATICAL LEAVE TO WOMEN EMPLOYEE	BCC:BR:104:132 dated 19.04.2012
4	RATIONALIZATION OF PAYMENT OF OUT-OF-POCKET EXPENSES TO OFFICERS FOR WORKING ON SUNDAYS / HOLIDAYS	BCC:BR:109:509 dated 29.09.2017
5	REIMBURSEMENT OF LODGING EXPENSES TO OFFICERS	BCC:BR:100:248 dated 01.09.2008
6	TRAVELING EXPENSES FOR TRAVEL IN OWN VEHICLE FOR OFFICIAL DUTY	BCC:BR:104:2 dated 02.01.2012
7	REIMBURSEMENT OF TRAVELLING AND STAY EXPENSES FOR THE ESCORT AVAILED BY PERSON WITH DISABILITIES EMPLOYEES FOR ON-DUTY TRAVEL	BCC:BR:109:90 dated 10.02.2017
8	TRAVELLING ALLOWANCE ON RETIREMENT	HO: BR: 92:241 dated 28.8.2000
9	INTRODUCTION OF MILESTONE AWARD W.E.F. 01.04.2019	HO:BR: 111:101 dated 25.10.2019
10	BARODA ALOK CHANDRA BRAVERY AWARD	HO:BR:110:240 dated 04.12.2018
11	REVISION IN THE STAFF HOUSING LOAN SCHEME	BCC:BR:107:117 dated 09.03.2015
12	REVISION IN THE STAFF HOUSING LOAN SCHEME	HO:BR:111:88 dated 6.04.2019
13	REVISION IN THE STAFF HOUSING LOAN SCHEME	HO:BR:111:297 dated 15.10.2019
14	LOANS AND ADVANCES TO STAFF- REDUCTION IN THE INTEREST RATES	BCC:BR:112:205 dated 07.04.2020
15	TAKEOVER OF EDUCATION LOANS AVAILED BY OFFICERS RECRUITED FROM CAMPUS – MODIFICATION IN TERMS & CONDITIONS	BCC:BR:102:310 dated 08.11.2010
16	"SPEED" (SCHEME FOR PROFESSIONAL ENHANCEMENT AND EMPLOY DEVELOPMENT)	BCC:BR:107:213 dated 14.05.2015
17	FAQs ON "SPEED"	BCC:BR:108:390 dated 26.08.2016
18	PROMOTION POLICY FOR OFFICERS	BCC:BR:111:638 dated 02.12.2019
19	BARODA GEMS- APPRAISAL EXERCISE FOR FY- 2020-21- EXTENSION OF LAST DATE TO COMPLETE APPRAISALS	BCC:BR:113:191 dated 06.04.2021

20	PROCEDURE FOR SUBMISSION OF MEDICAL CLAIM DOWNLOAD E-CARD / LIST OF NETWORK HOSPITALS FOR THE GHI POLICY YEAR 2019-20	HO:BR:112:341 dated 14.08.2020
21	MODIFICSTIONS OF EX-GRATIA MEDICAL AID SCHEME	HO:BR:112:41 dated 30.01.2020
22	MASTER CIRCULAR – STAFF WELFARE (NOTE-ABHINANDAN YOJNA ALSO INCLUDED)	BCC:BR:96:265 dated 08.07.2004
23	MASTER CIRCULAR - STAFF WELFARE	HO:BR:109:182 dated 09.10.2017
24	STAFF WELFARE SCHEME - FINANCIAL AID TO THE FAMILY MEMBERS OF THE EMPLOYEE WHO DIES IN HARNESS	H25O:BR:111:143 dtd. 03.06.2019
25	GROUP TERM LIFE INSURANCE COVER FOR ALL EMPLOYEES OF THE BANK	HO:BR:112:419 dated 23.10.2020
26	PROCESSING OF LOANS BY JUNIOR UNTRAINED OFFICERS ON PROBATION	BCC:BR:110:27 dated 08.01.2018
27	EXTENSION OF STAFF ACCOUNTABILITY POLICV (VERSION 2017)	BCC:BR:112:242 dated 22.04.2020
28	REVISION OF TRANSACTION PASSING POWERS OF DROS AND PROMOTEE OFFICERS (ON PROBATION)	HO:BR:106:48 dated 21.02.2014
29	SEXUAL HARASSMENT AT WORK PLACE	BCC:BR:102:284 dated 06.10.2010
30	INTERNAL WHISTLE BLOWER POLICY	BCC:BR:111:623 dated 27.11.2019
31	NATIONAL PENSION SYSTEM (NPS)	BCC:BR:110:630 dated 28.12.2018
32	INTRODUCTION OF SIMPLIFIED GOMPOSITE APPLICATION FORM OF TERMINAL BENEFITS CLAIMS	HO:BR:108:181 dated 18.11.2016
33	MASTER CIRCULAR ON- LEAVE FOR GOING ABROAD, NOC FOR PASSPORT	BCC:BR:109:365 dated 02.08.2017
34	PAYMENT OF GRATUITY UNDER PAYMENT OF GRATUITY ACT 1972 AMENDMENT NO.16 OF 29.03.2018	HO:BR:110:62 dated 07.04.2018
35	REVISED PENSION PAYMENT ORDER (PPO) FOR BOB STAFF PENSIONER POST AMALGAMATION	HO:BR:112:258 dated 10.06.2020
36	IMPLEMENFOIION OF NEW HRMS PORTOL - BARODO HR-CONNECT	BCC:BR:112:330 dated 04.08.2020
37	MASTER CIRCULAR ON STAFF LOAN SCHEMES	HO:BR:112:284 dated 29.06.2020
38	REVISION IN STAFF HOUSING LOAN SCHEME	BCC:BR:113:183 dated 03.04.2021
39	REVISION OF SCHEME FOR COMPASSIONATE APPOINTMENT OR PAYMENT OF EX-GRATIA FINANCIAL RELIEF TO DEPENDENTS OF DECEASED EMPLOYEES ON COMPASSIONATE GROUNDS.	HO:BR:112:451 dated 01.12.2020
40	SALARY REVISION FOR OFFICERS EMPLOYEE – PAYMENT OF SALARY	BCC:BR:112:778 dated 30.12.2020
41	REVIEW OF TRANSFER POLICY FOR OFFICERS IN JMG/S-I, MMG/S-II AND MMG/S-III – REVISED TRANSFER POLICY	BCC:BR:112:786 dated 31.12.2020



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