



BANK OF BARODA RETIRED OFFICERS' ASSOCIATION

(Estd. 1990 – Reg. No. G/4766/90)

Affiliated to: Retired Bank Officers' National Confederation, Bangalore



MEMBERS' HAND BOOK

(As of 1st February 2023)

Retirement
is not the end
of the road



It is the beginning
of the open
highway

RETIREMENT IS
WHEN YOU STOP
LIVING AT WORK
AND START
WORKING AT
LIVING

Retired
Young at heart.
Slightly older
in other places

Life is
all about moving on,
accepting changes,
and looking forward to
what makes you stronger
and more complete.

*"Retirement is a blank
sheet of paper. It is a chance
to redesign your life into
something new and different."*



BEAUTIFUL
THINGS HAPPEN
ONCE YOU
SEPARATE
YOURSELF
FROM
NEGATIVITY

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BANK OF BARODA RETIRED OFFICERS' ASSOCIATION (BOBROA)

MEMBERS' HAND BOOK

(As of 1st February 2023)

INDEX

Sr. No.	Particulars	Page No.
1	Message From Chairman	4
2	From National President's Desk	5 - 6
3	From Executive President's Desk	7
4	Message From the General Secretary's Desk	8- 9
5	BOBROA'S Brief History, Organization and its related other information	10 - 17
6	BOB Employees' Pension Regulations , 1995 (Brief Summery)	18 - 22
7	Group Medical Insurance Scheme	23 - 28
8	Special Medical Aid to BOB's Retired Employees	28 - 29
9	Facilities Other than Health Related Facilities – Staff Rate of Interest, Holiday Home, Nodal Officers for handling Retirees' Grievances / Issues HRCONNECT	30 - 35
10	Some Important Information	35 - 39
11	BOBROA's Membership Application Form and Welcome Letter to Retiring Officer- ANNEXURES A-1 & A-2	40 - 41
12	Circular and Application Form Relating to inclusion of Handicapped Son/Daughter for Receiving Family Pension - ANNEXURES B-1 & B-2	42 - 43
13	Submission of Life Certificate -Copy of BOB Circular No. CO:BR:112/435 ANNEXURES – C-1 to C-15	44 - 49
14	Special Medical Aid ANNEXURE D-1, D-2, D-3	60 - 62
15	BOB Circular HO:BR:111/309 dated 01.11.2017 Rationalisation of Holiday Home ANNEXURE E-1	63
16	Holiday Home User Manual - ANNEXURE E-2	64 -75
17	List of Holiday Homes as on 01/07/2022 ANNEXURE E-3	76 - 82
18	HRCONNECT Manual ANNEXURE- F	83 -87
19	Extract of Welfare Scheme from Staff Welfare Fund ANNEXURE - G	88 - 97
20	BOB Circular HO:BR:112:24 dated 20.01.2020 Services to Retired Staff - ANNEXURE - H	98 - 101
21	BOB Circular HO:BR:113:156 dated 03.07.2021 Continuation of Staff Pension Account ANNEXURE – I	102 - 105
22	BOB Circular HO:BR:113:136 dated 16.06.2021 Continuation of FDR in case of death of Primary/First A/c holder and Joint holder is same ANNEXURE -J	106 - 111
23	BOB Circular HO:BR: 111:23 18.01.2019 Clarification for Payment of Additional Rate of Interest on Term Deposits of Staff ANNEXURE – K-1, K-2	112 - 113
24	Acceptance of Nomination Request for Accounts at other Branches ANNEXURE L	114
25	Continuation of FDR in case of Death of Primary, First Account Holder ANNEXURE M	115
26	Application Form For Family Pension ANNEXURE N-1 TO N-3	116 - 118

25	Providing Staff Rate in Ineligible Saving Bank Accounts ANNEXURE O	119 - 120
26	Medical Claim Form for Hospitalisation Claim ANNEXURE P-1 TO P-4	121 - 124
27	NOTES	125



CHAIRMAN'S MESSAGE

Dear Members,

On 17th March 1990, a few like-minded Retiree Officers of Bank of Baroda came together and decided to create a 'Social Platform', where the Retiree Officers of Bank of Baroda can socially meet after their retirement. Besides providing a Social Platform, a need was also felt to add other objectives like 'Protection to Retirees' Rights and Interests', 'Open a Channel for Communication with its Parent Bank's Authority', so as to seek redressal of the Retirees' grievances/difficulties. These deliberations within this small group of BOB's Retiree Officers resulted in to the formation of "**Bank of Baroda Retired Officers' Association**" (**BOBROA**). BOBROA has now mustered in to a big Banyan Tree by having more than **14000** Members.

This has been possible solely due to unflinching loyalty, solid support and tremendous hard work put in by the members at all levels. Hats Off to all members for all your love and affection shown for our own organisation "BOBROA".

The updating of the "MEMBERS' HAND BOOK" was overdue since its last edition was compiled in 2013. Besides this, with the merger of erstwhile 'eDena Bank' and 'eVijaya Bank' in 2019 it required updation.

It is a very happy moment to place an updated version of the Members' Handbook.

With warm regards to all,

Yours Fraternally,

V. T. Makwana

Chairman

BOBROA

1st February 2023





FROM THE NATIONAL PRESIDENT'S DESK

Dear Members,

Bank of Baroda Retired Officers' Association (BOBROA) was established basically to provide a suitable platform to the Retiree Officers of Bank of Baroda for interacting with all Retiree Officers, with whom they had worked in BOB as well as other Retiree Officers with whom they may not have interacted in the past.

Along with this objective, other objectives have been:

- (i) To protect the interests of the Retirees
- (ii) To fill-in the void created after retirement and be a member of a team who wants to interact with one another for furtherance of their hobbies as well as be a useful group for rendering some services to the community.

While endeavouring to fulfil these objectives, it is necessary for the members to know what facilities are being provided to Bank of Baroda's Retirees and what they are entitled to get from the Bank. In order to have all such information available at one point, BOBROA has been publishing the "Members' Hand Book" – first being published in 2013 and thereafter in 2016.

After publishing our last "Members Hand Book" in 2018-19, the erstwhile **e-Dena Bank** and **e-Vijaya Bank** got merged with Bank of Baroda. BOBROA has been extending a warm welcome to all the members – those in-service as well as those had retired from these two erstwhile Banks.

I am now happy to place before you "**Members' Hand Book**", which has been updated up to 1st February 2023 for the use of BOBROA's more than – 14,000- Members.

It has been our endeavour to cover almost all facilities/issues as available to the Retirees in Bank of Baroda (as of 31st January 2023). If anything is left out then please do let us know so that it can be updated.

We are deliberately publishing this '**Members' Hand Book**' in a digital (.pdf) format so that it will be easy for our members to refer to it in their Mobiles/Tablets/Laptops/PCs.

This updated version of the 'Hand Book' will be a useful ready reckoner to know about all benefits available to the BOB's Retiree Officers.

Bank of Baroda has been progressively putting all the Services-Facilities related to its Retirees on "**On-Line**" basis at BOB's Website. The latest one being the "**HRCONNECT**". We have included the necessary details for these "On-Line" facilities as of 1st February, 2023.

The Bank is always endeavouring to upgrade these "On-Line" facilities from time to time. It is, therefore, very necessary to refer the latest up gradation of the "On-Line" facilities as may be updated by the Bank at its Web Site from time to time.

One of the important facilities available on "On-Line" basis to the Barodians is relating to the Retirees' "Group Health Insurance Scheme". Some of the important details relating to this scheme has been incorporated in the present Manual.

But since the Retirees' "Group Health Insurance Policy" is being renewed on yearly basis, please always be guided by what is being shown in the Bank's latest circular for the renewed "Group Health Insurance" Scheme.

I pray with folded hands to the ALMIGHTY that none of the Barodians be required to avail the Hospitalization facility. But by having all the information about these facilities available at one point, it certainly provides much needed mental peace during the Retired Life.

Though the situation of Pandemic COVID-19 have shown the signs of coming under reasonable control, there are chances of its recurrences in one form or the other. We, being the Senior Citizens, it is all the more necessary for all of us to abide by the Government guidelines relating COVID-19 and/or its variants, as may be prevalent from time to time. It is necessary for all of us to be extra cautious and we all must always:

**Wear Mask,
Wash Hands frequently
Keep Social Distance**

**Avoid Unnecessary Going Out
Avoid going to Crowded Places
Always Keep a Positive Attitude**

With these simple precautions, we can keep ourselves Healthy and Safe.

I wish all Barodians Healthy, Peaceful and Stress-Free Years in the time ahead. to come.

With regards,

Yours sincerely,



K. L. Bansal
National President
BOBROA
1st February 2023





FROM THE EXECUTIVE PRESIDENT'S DESK

Dear Members,

It is pleasure to place before you the Updated Version of the **"MEMBERS' HANDBOOK"**

Since its inception on 17th March 1990, "Bank of Baroda Retired Officers' Association" (BOBROA) has grown up from -15- Members to more than -14000- Members over a period of -32- years.

BOBROA is the only cadre based Retiree Officers and is also the largest such Organisation. This growth is mainly on account of the unflinching support and dedicated services rendered by its -12- Zonal Teams and the love and affection being showered by all members for BOBROA. The Central Management Team highly appreciates these support, dedicated work being rendered by all.

This updated version (as of 1st February 2023) of the Members' Hand Book. Hope it will be really helpful to all members as a reference book.

I wish all retired (but not tired) Barodians Healthy, Peaceful and Contented life in time ahead.

I acknowledge with thanks the efforts put in by Shri Harshad Desai for this updated version of the Members' Hand Book.

If some of the Retiree Officers' issues/matters are left out then please do point out to us.

Yours sincerely,

Jatil Patel,
Executive President,
BOBROA
1st February 2023





FROM THE GENERAL SECRETARY'S DESK

Dear Members,

In order to make our members aware about BOBROA, as well as the various benefits/facilities available to the Bank of Baroda's Retirees, we have brought out this updated version of the **"MEMBERS' HAND BOOK"** as of 1st February, 2023

In view of the current Group Medical Insurance Scheme introduced by IBA, it is necessary to know all details of this Group Insurance Policy, its Procedures for making claims, its Claim Forms, and other related matters. Comprehensive information in this regard has been placed in this updated version.

But since the Retirees' "Group Medical Insurance Policy" is being renewed on yearly basis, please always be guided by what is shown in the Bank's latest circular for the renewed "Group Medical Insurance Scheme."

With the introduction of the Group **Medical Insurance Scheme**, Bank of Baroda's own **"Contributory Medical Scheme"** new membership for Medical assistance has been discontinued for all the Officers / Employees retiring **after 31.10.2015. However, those who are already members shall continue to get the benefits under the scheme.**

While preparing this hand book, it was thought proper to include the details of different Medical Schemes available in our Bank to retired Barodians. These are:

Group Medical Insurance Scheme by IBA for retired employees of Banks

— National Insurance Co. Ltd.

Bank of Baroda Contributory Medical Scheme"

For the Medical Assistance to the retired employees, who retired up to 31.10.2015 (except for the Retirees who had taken Voluntary Retirement under VRS 2001 Scheme).

We place on record the services rendered by the following members in updating this version of the Members' Hand Book:

- a) Shri Atul G. Vaishnav,
- b) Shri Rajendra Salecha,
- c) Shri Satish Ahuja
- d) Shri C Malolan
- e) Shri Harshad Desai

The efforts of **Shri Jatil G. Patel**, our **Executive President**, requires special mention for coordinating and guiding me during the entire process of the Updation of "Members' Hand Book".

The services of **Shri R. N. Dani, Secretary, Baroda Zone**, needs a specific mention for bringing out this updated Hand Book.

I am confident that this Updated version of the "Members' Hand Book" will be of great help and useful to our members to avail the benefits of the various schemes and facilities provided by the Bank of Baroda to its Retiree Officers.

I wish all members a robust health and pray that they may not be required to fall back on the Medical Insurance cover.

With Fraternal Greetings.



Jagdish Lakhawala

General Secretary

BOBROA

1st February 2023





**"BANK OF BARODA RETIRED OFFICERS' ASSOCIATION"
(BOBROA)**



A SHORT HISTORY

"Bank of Baroda Retired Officers' Association" (BOBROA) was established on 17th March, 1990 at Ahmedabad with -15- Retiree Officers of the Bank of Baroda. BOBROA was established for propagating and protecting the interests of Retired Officers of Bank of Baroda in particular and all Retired Barodians in general. Along with its inception, it got itself registered as a Trade Union in 1990 with its Registration **No. G/4766/90** under the Trade Union Act 1926.

For a retiree to lead a peaceful life with dignity, what is required is:

- A platform to fill-in the void created on retirement – by Creating Hobby Groups, Organising Groups to render Social Services to others
- Economic Independence and
- Adequate Medical provision.

AIMS AND OBJECTS OF BOBROA

1. BOBROA is a non-political organisation to take care of the problems of retirees particularly pension, gratuity, medical and other related matters.
2. To organize and to unite all retiree officers of Bank of Baroda and to foster among them a spirit of fraternity, harmony, fellowship, solidarity and esprit-de-corps for the common goal of amelioration of their interests and well-being.
3. To maintain positive, cordial and fruitful relations with management of Bank of Baroda to maintain, protect and improve the Pensionary for other retiral benefits and any other advantageous gains.
4. To maintain proper representation and/or setting up of rapport and forum with the concerned and competent authority/ies e.g. parent Bank, IBA, Government for redressal of grievances of members in particular and other retirees in general inclusive of their spouses.
5. To initiate steps to resort to judicial process for removal of anomalies/injustice, non-equilateral in Pensionary and other benefits to the members and their spouses on Governing Council being duly satisfied about the maintainability of the legal action and of improvement in the aforementioned areas.
6. To receive donations, contribution from members towards achieving the aims and objects of BOBROA.
7. To secure and safeguard the legitimate and deserving interest, legal rights and privileges of the members of BOBROA in particular and other retirees of Bank of Baroda in general.

8. To own, acquire, purchase, sell or give or obtain on lease basis properties including immovable property/ies for carrying on the activities of BOBROA. At present BOBROA has its own office at Vadodara.

BOBROA not only looks after the welfare of its members, but provides assistance whenever required by the members on Pensionary matters and endeavours to secure for its members eligible benefits and to ensure the members a comfortable life after retirement. BOBROA always endeavours to give relevant information/data in the matter concerned with the types of benefits/welfare schemes available to the members by the management and Government by releasing circulars periodically as also on its website. The constitution of BOBROA is uploaded on website <http://www.bobroa.com>

BOBROA also takes up the matter of common interest with the appropriate authority on the basis of suggestions received from the members.

ACHIEVEMENTS OF BOBROA:

BOBROA has been instrumental in bringing the following benefits for our fraternity in BOB and Banking Industry. This is possible due to wholehearted support of all the members in general, office bearers of Central Office, Baroda and all Zonal units right from the date of establishment of BOBROA:

1. Ex-gratia relief of Rs.350/-to surviving Pre-1.1.1986 Retirees and applicable CPI index on Ex-gratia Amount.
2. **Ex-gratia payment of Rs.1000/- p.m. to spouses of deceased of Pre 1.1.1986 retirees raised Rs. 175/- + applicable DR - CPI Index on Ex-gratia. BOBROA had raised the issue of very inadequate payment being made to the Pre-1.1.1986 retirees. On our persuasion the Bank has agreed to pay additional Ex-gratia amount of Rs. 8000/- to the Pre-1.1.1986 retirees or their surviving spouse, as the case may be, over and above the regular Ex-gratia of Rs. 350/- + DA or Rs. 175/-+ DA.**
3. Subsidy on the Medical Insurance Premium paid by the Retirees.
4. Restoration of additional 0.5% interest to Retired Senior Citizen Staff on all Term Deposits including Tax Savings Deposit over and above 1% in rate of interest (over public rate) available to Staff.
5. Increase in Basic Pension w. e. f. 1.5.2005 on the basis of revised Basic Pay for post 1.4.1998 retirees.
6. The significant achievement is the introduction of the Medical Assistance Scheme in the year 2000 by the Bank to the Retirees due to tremendous follow up done by BOBROA.
7. Holiday Home facility was available to Superannuated Retirees only but due to the rigorous follow-up by BOBROA, the same was allowed to VRS Optees also.
8. Removal of embargo on Holiday Home booking on week-ends and vacation periods where the holiday home is vacant.
9. 2nd option for pension to PF Optees also made eligible to Amalgamated Banaras State Bank and Bareilly Corporation Bank employees.
10. Pension option to VRS Optees under Regulation 19(1) of BOBOSR 1979.

11. Issue of Identity Cards to all Retirees.

12. Centenary Commemoration Gold Coin of 4 grams to each surviving Retiree.

13. Establishment of Help Desk at Head Office, Baroda as well as Zonal Offices for redressal of issues of Retirees.

GESTURE:

- BOBROA conveys good wishes by offering greeting cards to every member on their Birthday
- BOBROA felicitates its members on attaining 75 years and 85 years of age.

FUTURE VISION:

BOBROA is pursuing the following issues directly with the management of the Bank as also through its Apex Organisations. BOBROA also initiates legal intervention where necessary if negotiated settlement is not forthcoming.

1. Up-gradation of Pension and Family Pension
2. Improvement / increase of Ex-gratia of Pre 1986 Retirees and their surviving spouse
3. Uniform DA for all Retirees
4. Uniform Medical Assistance Scheme
5. Coverage to those who had taken Voluntary Retirement under the **"BOBEVRS 2001"** **Optees** under the **"Bank of Baroda Contributory Medical Assistance Scheme"** and improvement thereto.
6. Pension Option to Resignees, Compulsory Retired Officers.
7. Recognition of BOBROA by Bank of Baroda, Government of India and Indian Banks Association.
8. Representation on Bank's Pension Fund Trust and Bank's Staff Welfare Committee.

BOBROA has its Registered and Administrative Office at Vadodara and it functions through -12- Administrative Zones. All these **-12-** Zones conduct their Zonal as well as Regional Meetings and also hold various social gatherings as well as organises various Social Services Camps for the community at large from time to time.

MEMBERSHIP

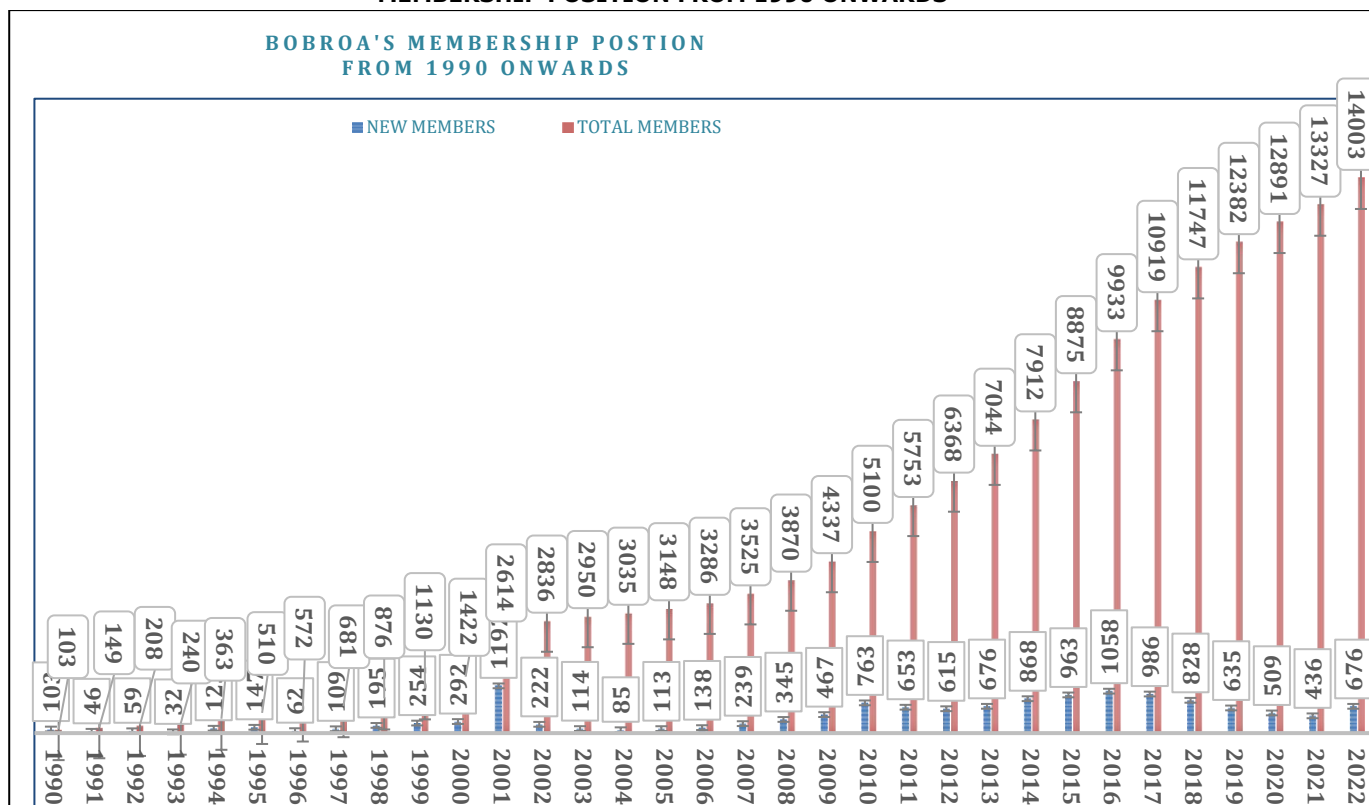
BOBROA had started with -12- Members in March 1990 and by January 2023 its membership had grown up to **more than 14,000**. BOBROA is now a large family of over 14,000 members spread in every nook and corner of India and abroad.

BOBROA'S MEMBERSHIP GROWTH FROM MARCH 1990 ONWARDS

BOBROA'S MEMBERSHIP POSTION FROM 1990 ONWARDS										
YEAR	NEW MEMBER S	TOTAL MEMBERS		YEAR	NEW MEMBER S	TOTAL MEMBER S		YEAR	NEW MEMB ERS	TOTAL MEMBERS
1990	103	103		2001	1192	2614		2012	615	6368
1991	46	149		2002	222	2836		2013	676	7044
1992	59	208		2003	114	2950		2014	868	7912
1993	32	240		2004	85	3035		2015	963	8875
1994	123	363		2005	113	3148		2016	1058	9933
1995	147	510		2006	138	3286		2017	986	10919
1996	62	572		2007	239	3525		2018	828	11747
1997	109	681		2008	345	3870		2019	635	12382
1998	195	876		2009	467	4337		2020	509	12891
1999	254	1130		2010	763	5100		2021	436	13327
2000	292	1422		2011	653	5753		2022	676	14003

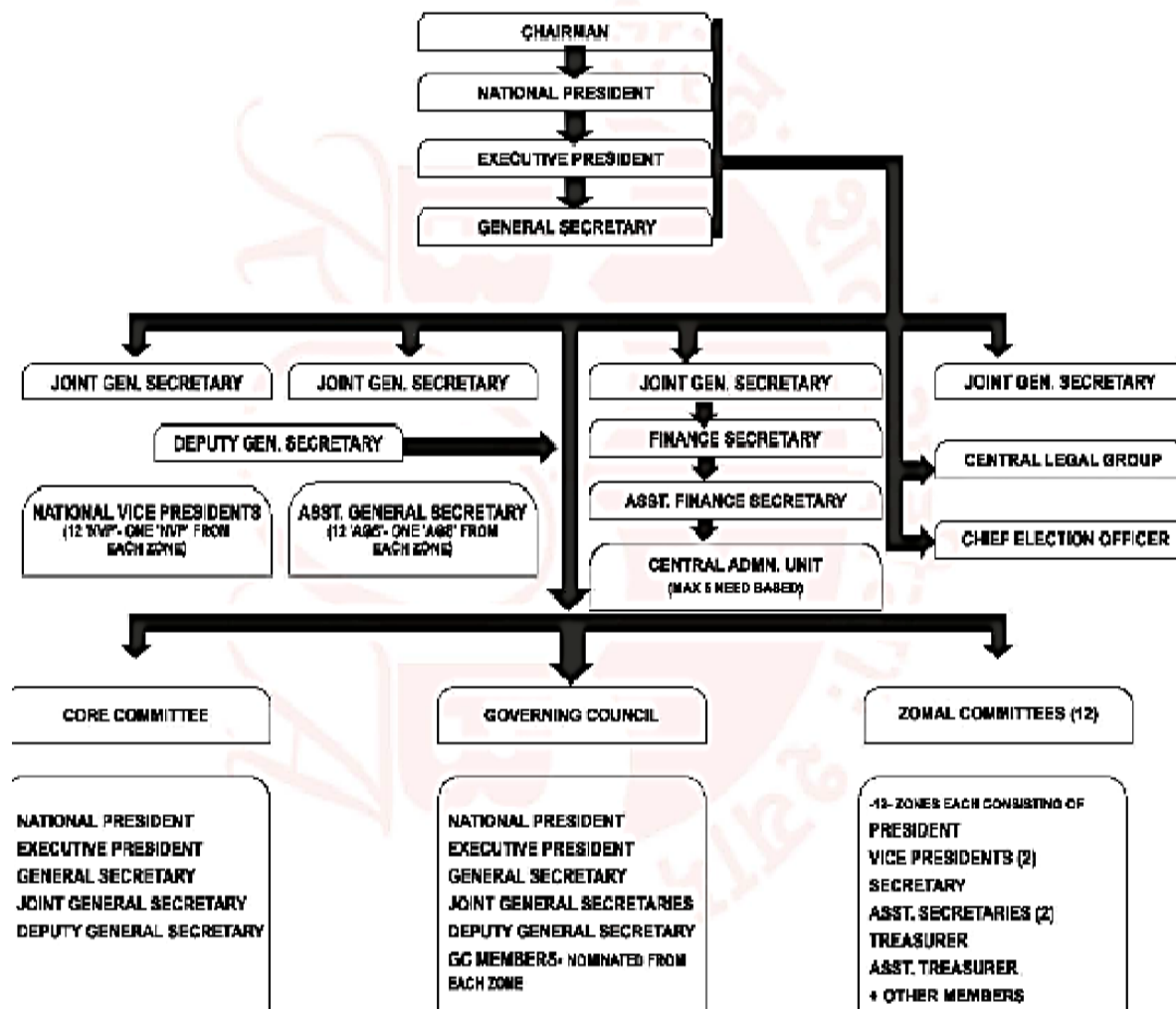
BOBROA'S

MEMBERSHIP POSITION FROM 1990 ONWARDS



BOBROA's ORGANISATIONAL CHART

BOBROA ORGANIZATIONAL CHART



CHAIRMAN SHALL BE THE EX-OFFICIO MEMBER OF THE CORE COMMITTEE, GOVERNING COUNCIL AND GENERAL BODY AND SHALL PRESIDE OVER THE MEETINGS OF THE SAME.

Lorem ipsum

BOBROA's CURRENT ZONES AND REGIONS AND ITS AREA OF OPERATION

1	A- AHMEDABAD	AHMEDABAD	AHMEDABAD-I	AHMEDABAD
			AHMEDABAD-II	
			ZO AHMEDABAD	
			AHMEDABAD, BARODA APEX BODY	
		GANDHINAGAR	GANDHINAGAR	
			SABARKANTHA	
			GANDHINAGAR GIFT CITY	
		MEHSANA	MEHSANA	
			BANASKANTHA	
		JAMNAGAR	JAMNAGAR	
2	BA- BAREILLY	RAJKOT	JUNAGADH	RAJKOT
			BHAVNAGAR	
		RAJKOT	RAJKOT	
		BHUJ	BHUJ	
		BAREILLY	BAREILLY	
		DEHRADUN	DEHRADUN	
		HALDWANI	HALDWANI	
		SHAHJAHANPUR	SHAHJAHANPUR	
		MORADABAD	MORADABAD	
			MEERUT	
3	B- BARODA		AGRA	BARODA
			ALIGARH	
		ANAND	ANAND	
			KHEDA	
		BARODA CITY	BARODA CITY	
			VADODARA HO	
		BARODA DIST	BARODA DIST	
		BHARUCH	BHARUCH	
		GODHRA	GODHRA	
		NAVSARI	NAVSARI	
4	BLR- BENGALURU	SURAT CITY	SURAT CITY	BENGALURU
		SURAT DIST	SURAT DIST	
		VALSAD	VALSAD	
		BENGALURU	BENGALURU	
		HUBBALY	HUBBALY	
		HYDERABAD	HYDERABAD	
		VIJAYAWADA	VIJAYAWADA	
		VISHAKHAPATNAM	VISHAKHAPATNAM	
			MANGALORE	
			TIRUPATI	
5	BGPZ- BHOPAL		MYSURU	BHOPAL
			GULBARDA	
			HASSAN	
			UDUPI	
		BHOPAL	BHOPAL	
		INDORE	INDORE	
		JABALPUR	JABALPUR	
		RAIPUR	RAIPUR	
			DURG	
6	CHH- CHENNAI	CHENNAI METRO	CHENNAI RO	CHENNAI
			CHENNAI	
		COIMBATORE	COIMBATORE	
		ERNAKULUM	ERNAKULUM	
		MADURAI	MADURAI	
			CALICUT	
			TRIVENDRUM	
7	JA- JAIPUR	AJMER	AJMER	JAIPUR
		BHARATPUR	BHARATPUR	
		BIKANER	BIKANER	
		JAIPUR	JAIPUR	
		JODHPUR	JODHPUR	
		KOTA	KOTA	
		UDAIPUR	UDAIPUR	
		BHILWARA	BHILWARA	
		BURDWAN	BURDWAN	
8	KOL- KOLKATA	GREATER KOLKATA	KOLKATA RO	KOLKATA
		KOLKATA METRO	GREATER KOLKATA	
			KOLKATA ZO	
		GUWAHATI	GUWAHATI	
			JORHAT	
			SILIGURI	

		BHUBANESWAR	BHUBANESWAR	PATNA
		JAMSHEDPUR	JAMSHEDPUR	
		MUZAFFARPUR	MUZAFFARPUR	
		PATNA	PATNA	
		PURNIA	PURNIA	
		SAMBALPUR	GAYA	
9	LU-LUCKNOW	ALLAHABAD	ALLAHABAD	LUCKNOW
		FAIZABAD	FAIZABAD	
		GORAKHPUR	GORAKHPUR	
		KANPUR	KANPUR	
		LUCKNOW	LUCKNOW	
		RAI BARELI	RAI BARELI	
		SULTANPUR	SULTANPUR	
		VARANASI	VARANASI	
10	MUM-MUMBAI	MUMBAI METRO CENTRAL	MUMBAI ZONE UNIT-1	MUMBAI
		MUMBAI METRO EAST	MUMBAI ZONE UNIT-2	
		MUMBAI METRO NORTH	MUMBAI ZONE UNIT-3	
		MUMBAI METRO SOUTH	MUMBAI ZONE UNIT-4	
			MUMBAI ZONE UNIT-5	
			MUMBAI ZONE UNIT-6	
			MUMBAI ZONE UNIT-7	
			MUMBAI ZONE UNIT-8	
			MUMBAI BCC OFFICE ADM	
			MUMBAI HO_DB (DENA)	
11	ND-NEW DELHI		MUMBAI ZO, MUMBAI	
		CHANDIGARH	CHANDIGARH	NEW DELHI
		DELHI METRO-I	DELHI METRO RO-1	
		DELHI METRO-II	DELHI METRO RO-2	
		DELHI METRO-III	DELHI METRO RO-3	
			NEW DELHI ZO	
		JALANDHAR	JALANDHAR, RO_PUNJAB_J&K	
12	PU-PUNE	KARNAL	KARNAL	PUNE
			LUDHIANA	
		NAGPUR	NAGPUR	
		PANJI	PANJI	
		PUNE	PUNE	
			JALGAON	
			NASHIK	
			KOLHAPUR	
			AURANGABAD	

BOBROA has a separate '**Central Legal Group**', which looks after all its litigation matters. A summary of the status of the pending litigation cases and other legal issues are published in BOBROA's Bi-Monthly / Quarterly E-Bulletins.

BOBROA has been publishing its "**E-Bulletins**" and "**E-Letters**" for communicating with its members on a regular basis. Some of the Zones are also publishing "e-Patrikas" / e-News Bulletins" covering the activities of their Zone/Region.

APPLICATION FOR MEMBERSHIP

An Ex-Employee desiring to become Member should fill-in the Membership Application and hand it over to the Zonal Secretary along with a cheque of the amount stated in the Membership Application Form or may directly deposit the amount to:

BOBROA Account No. 06760100014804,
BANK OF BARODA,
AKOTA, BARODA Branch,
IFSC: BARBOAKOTAX (Fifth character is 'Zero')

A copy of Membership Application Form for becoming the Member of BOBROA has been placed at **ANNEXURE – "A-1 & A-2"**

BOBROA's HEALTH RELATED ACHIEVEMENTS

BOBROA, from its day one of its establishment, had raised demand for Pension and Medicare with the Bank.

With the introduction of Pension Scheme in Banking Industry in 1995 covering the employees retired from 01.01.1986, financial independence has been assured, though partially, in absence of any mechanism for the Updation of the Pension.

In respect of the Medical Assistance, our Bank had introduced a **"Bank of Baroda Contributory Medical Assistance Scheme"** for its Retirees in September 1990, but it had restricted its cover only for the Retiree Officers of the Top Executives of Grade-VI and above, citing reasons of absence of adequate infrastructure and finance for extending it to all retirees.

In spite of our continued efforts / representations, we had to wait for a decade and finally, the said scheme was extended to all the Retirees w. e. f. **01.09.2000** thanks to a benevolent decision by the then Chairman and Managing Director Late Shri P. S. Shenoy. We, the Retired Barodians, are grateful to Late Shri P. S. Shenoy for his bold and humane decision. At that time, BOBROA had issued a booklet giving details of the scheme. Thus the Scheme "Bank of Baroda Contributory Medical Assistance Scheme for Retired Employees" is available for employees, to those Retirees, who have retired **before 01-Nov-2015**.

The membership of the scheme was open for Employees, who have retired prior to 01-11-2015. They had opted to become members after contributing 50% of the corresponding Basic pay + stagnation increment + special pay (if any) as per the latest bipartite settlement/OSR in force at the time of his / her opting for membership

Fresh membership has been stopped for the employees retiring on or after 01-Nov-2015 in view of the introduction of 'Group Medical Insurance Scheme for Retirees. It may be noted that those employees, who were paid salary for 1st November 2015 and who join on or after 01 November 2015 have not been granted its membership.

Unfortunately when the Voluntary Retirement Scheme under "BOBEVRS 2001" was announced, the employees / Officers, who opted for Voluntary Retirement under this Scheme were denied this benefit and were not allowed to join this Scheme.

This decision of the Bank smacked of prejudice and blatant discrimination towards the VRS Optees group. In spite of our strenuous efforts, this discrimination could not be redressed. Even the efforts of some members to get relief through judicial intervention had also failed.

Simultaneously, the efforts were initiated to get a uniform Medical Scheme for all Retirees at industry level as a part of the wage settlements. The combined efforts of all the Retirees' Organisation at long last culminated in UFBU including the demand for a uniform Medical Scheme for Retirees in their charter of demand for 10th Wage Settlement.

Ultimately, under the 10th Bipartite Settlement IBA introduced a Group Medical Insurance Scheme for the In-Service Employees/Officers in lieu of reimbursement of Medical expenses.

The benefit of this Group Medical Insurance Scheme was also extended to all Retired Employees with certain exceptions like payment of Insurance Premium to be made by the Retirees. The Insurance Premium for such Group Insurance Scheme has been increasing from year to year on ground of adverse Claim Ratios. Bank of Baroda has introduced a meagre subsidy towards this

Insurance payment being made by the Retirees. BOBROA has been making continuous efforts to get the entire Insurance Premium to be paid by the Bank or compensate with a much higher subsidy towards the Insurance Premium being paid by the Retirees.

Even after implementation of this scheme, the benefit of domiciliary treatment was denied to the Retirees and a separate additional Insurance Premium was introduced for getting the cover for Domiciliary Medical expenses.

BOBROA has continued its efforts to redress these anomalies through Apex organisations and UFBU.

BOB EMPLOYEES' PENSION REGULATIONS, 1995 (in brief)

The full version of Bank of Baroda Employees' Pension Regulations, 1995 is available on Bank of Baroda Web Site at :

<https://www.bankofbaroda.in/writereaddata/images/pdf/pension-regulations01995-new.pdf>

1. Bank of Baroda Employees' Pension Regulations, 1995 were made effective from 1st November, 1993 and the same were made applicable to the employees retired after 1st January, 1986.

2. Those who have completed 33 years' service are entitled to full pension. The employees retiring on superannuation with service of less than 33 years are paid pension on pro-rata basis. Minimum required service for entitlement of Pension on superannuation is 10 years. An employee may voluntarily retire after 20 years' service and in that case he/she is entitled to add in his/her qualifying service up to 5 years for the purpose of calculation of their pension subject to condition that the total qualifying service rendered by such an employee shall not exceed thirty-three years and it does not take him/her beyond the date of superannuation.

3. Classes of Pension are :

- a) Superannuation Pension
- b) Pension on Voluntary Retirement
- c) Invalid Pension
- d) Compassionate Allowance
- e) Premature Retirement Pension
- f) Compulsory Retirement Pension

4. Basic Pension is determined @ 50% on last ten months' average Basic + all types of Special Pay. If an employee has not got full salary for any month(s) during these ten months for any reason whatsoever, that month(s) is to be excluded and equal month(s) prior to the ten months is to be included for calculating the average.

5. The employees retired prior to 1st January, 1986 (irrespective of cadre) are entitled to a lump sum pension by way of ex-gratia amounting to Rs.350/- per month + Dearness Relief. (For Aug 22 to Feb 23 – the total amount comes to Rs. 4956/- p. m.)

6. Widow/widower of employees retired on superannuation or died in service prior to 1st January, 1986 are entitled to Rs.175/- per month. Now dearness allowance is, however, paid on

the ex-gratia to the widows. (Entitled to Rs. 175/- + Dearness Relief. (For Aug 22 to Feb 23 the total amount comes to Rs. 2478/- p. m.)

7. Pension is subject to future good conduct. Pension is liable to be discontinued or reduced, if the Pensioner is convicted of a serious crime or forgery.

8. If an employee while in service caused any financial loss to the bank, his pension can be reduced after conducting departmental inquiry in that regard. However, such reduction cannot be more than one-third of his pension and in any case, the reduced pension should not be less than the minimum pension for which the employee is entitled. Of course, the Bank cannot institute any such inquiry after the lapse of four years after the event.

9. The Bank's dues viz. Housing Loan, other Staff Loan, Credit Society Loan etc. may be recovered from the Pension or the Family Pension.

10. The employees retired from Officer's cadre, intending to join outside employments within -1- year of their retirements, are required to seek prior written permission of the Bank. If the Bank does not reply anything within 60 days from the receipt of such application from the retired Officer, the permission is deemed as granted. (w. e. f. 12.03.2020 the stipulated period for taking up the commercial employment was reduced from -2- years to -1- year – amended vide Government of India Gazette dated 12.03.2020).

COMMUTATION OF PENSION

Pension may be commuted up to one-third of the Basic Pension by the Pensioner. The commutation factor depends on the age of retirement and date of commutation. In case of an employee retiring at the age of 60 years, the commuted value of his Rs. 100/- pension will be worked out to Rs. $100 \times 9.81 \times 12 = \text{Rs. } 11,772/-$. Dearness Relief is, however, continued on the Full Basic Pension. Full Basic Pension is restored after 15 years from the date of commutation.

Note: BOBROA issues circular during February and August each year informing members about change/increase in Dearness Relief (DR) rates applicable for Basic Pension, appending therewith the table of revised Dearness Relief. These rates are also uploaded on the Association's website.

FAMILY PENSION RULES

Family Pension is payable as under:

(1) Where an employee dies –

- a) After completion of one year of continuous service; or
- b) Before completion of one year of continuous service provided the deceased employee concerned immediately prior to his appointment to the 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 a pension, or compassionate allowance; the family of the deceased shall be entitled to the family pension,

Provided that in respect of employees who were in the service of Bank on or after the 1st day of January, 1986 and had died while in service on or before the 31st day of

October, 1987 or had retired on or before 31st day of October 1987 but died later, the family of the deceased shall be entitled to family pension.

(2) The amount of family pension shall be fixed at monthly rates and be expressed in whole rupees (rounded off to the nearest Rupee) and where the family pension contains part of a rupee, it shall be rounded off to the next higher rupee; Provided that in no case a family pension in excess of the maximum prescribed under the regulations shall be allowed.

Period of payment of Family Pension:

- a. In case of a widow or widower – up to the date of death or re-marriage
- b. In case of son till he attains the age of 25 years
- c. In case of daughter till she attains the age of 25 years or gets married
- d. Legally adopted son/daughter are also eligible for Family Pension as above
- e. In case of divorced/widowed daughter till she attains 25 years' age
- f. If a son or a daughter is physically handicapped or mentally retarded so as to render him or her incapable to earn a livelihood, the family pension is payable till their lifetime subject to production of a medical certificate every three years from a medical officer approved by the Bank. Such an incapable daughter becomes ineligible for the family pension in case she gets married. The details of its Procedure and Form are placed at **ANNEXURE "B-1"&"B-2"**
- g. For the entire life of the parents, if parents were wholly dependent on the employee when he/she was alive, provided the deceased employee had left behind neither a widow/widower nor a child.

OTHER RELEVANT INFORMATION ABOUT PENSION

1. **The member has to ensure that he has the Pension Book/ Pension Payment Order (PPO) issued by the Bank. Please also ensure that your Family Members are kept informed of the PPO**
2. Please verify that in your Pension Payment Order (PPO), the name of family pensioner (spouse) is correctly spelt according to his/her Aadhar card.
3. Please ensure that your Pension Account is in joint name with spouse.
4. The Pension Payment Order (PPO) has been revised on account of the amalgamation of e-Vijaya Bank and e-Dena Bank. The Employee Code Number (EC No.) shall be the PPO Number also. Fresh PPO has been uploaded on the **HRCONNECT** Portal and the same should be downloaded by the Pensioners for their record.
5. The details of Pension paid in a financial year has been uploaded on the **HRCONNECT** Portal, which can be accessed by the BOB Pensioners.
6. If there is any occasion to change the branch from one centre to another, inform the branch and the Head Office along with the Original PPO. The details of the new Branch should be mentioned in the letter. The Branch would send the PPO along with their copy to HO for effecting

the change. HO after making the change would send the PPO duly endorsed by the New Branch under intimation to the Pensioner. **One has to ensure that relevant changes or branch name are made in PPO.** A separate application should be made on plain paper for change of address and also for change of the branch.

REQUIREMENT OF BANK'S PERMISSION

COMMERCIAL EMPLOYMENT AFTER RETIREMENT:

If a pensioner who immediately before his retirement was holding the post as an officer and wishes to accept any commercial employment before the expiry of **one year** from the date of his retirement, he shall have to obtain previous sanction of the Bank to such acceptance.

SUBMISSION OF LIFE CERTIFICATE BY BANK OF BARODA STAFF PENSIONERS

Every Bank of Baroda staff pensioner has to submit a Life Certificate in the month of November "ONLINE" at the Bank's **HRCONNECT** Portal for further continuation of his/her pension.

In an effort to enable staff pensioners to submit life certificates at ease, provision to submit the same has been made available in the **HRCONNECT** Portal, URL for which is:

<https://hrconnect.bankofbaroda.co.in>

Detailed procedure to be followed is available at the BOB HR CONNECT Portal.

Requests submitted through the HR CONNECT portal have to be verified "ONLINE" by any officer of the Bank. The onus of verification is on the Base branch. (Copy at **ANNEXURE B**)

Other modes of verification are:

- 1) Pensioners/family pensioners can visit any of the branches for verification of his/her Life Certificate by any officer.
- 2) Pension Paying Branch may contact the pensioner through Video Call with available Mobile in the Finacle system /Bank's record for verification of the Life Certificate after satisfying that the pensioner is alive. Pensioners need not be insisted upon to visit the branch.
- 3) Pension Paying branch may visit pensioner residence for submission of Life Certificate as per Circular No.BCC:BR:112/726 dated 01.12.2020 issued by Retail Liabilities Dept. BCC, Mumbai on Door-Step Banking Services to Retired Staff and Family Pensioner of Bank of Baroda.
- 4) Pensioners can check the status of his Life certificate online and if required, follow up with the base branch for verification.
- 5) Bank has issued a comprehensive circular to the branches about the procedure for verification. The HO Pension department follows up with the branches for verification of the life certificates submitted by the pensioner. A copy of BOB Circular No. HO_BR_114_221 DT 12_10-2022 issued by General Manager (HRM) is placed at **ANNEXURE "C-1" to "C-4"**.

In cases where certification has not been provided OR is pending for approval by branches, the pension will be discontinued from January till the same is completed. Once the submission and Verification is done subsequently, the Pension would be restored and arrears, if any, would be paid.

VERIFICATION OF INVESTMENT DECLARATION FOR INCOME TAX CALCULATION

The Pensioner/ Family Pensioner should declare their proposed investments for Income Tax Saving on the BOB's HR CONNECT Portal. They are also required to opt for the Tax Regime they wish to choose. The Income Tax liability would be decided by the system based on the Declaration and TDS would be made from the month of July every year.

The Pensioners are required to submit self-attested proofs of investment declarations either by visiting the branch in person or through e-mail to Pension Paying Branch in the month of January.

Based on proofs submitted, investment declarations will be approved by branches.

If proofs are not submitted and declarations are not approved, TDS on pension will be calculated for the entire financial year and deducted from the pension payable from January to March

Income Declaration is to be submitted "On-line" at the beginning of the financial year and one can go on changing Income Declaration every month till December. The final Income Declaration must be filed before 25th January and the "Proof of Sheets" should be verified and approved by the Branch on the Portal.

Please note that the "Tax-Regime" once chosen cannot be changed.

ONLINE SUBMISSION OF VARIOUS FORMS, ETC. ON BOB's HR CONNECT PORTAL

From 1st April, 2022 the Bank has now arranged to migrate the Ex-Employee Portal to "HR-Connect" The details relating to this new "**HRConnect**" have been given at BOB Circular HO: BR: 114:58 dated 31st March 2022, a copy of the same has been placed at **ANNEXURE-"E"**.

As and when required, please do utilize the HR-Connect Portal but **please keep looking out for new guidelines as the Bank upgrades/revises such online facilities from time to time.**

HEALTH-RELATED FACILITIES FOR BOB RETIREES

As of May 2022, the following Health-related facilities are available:

A. Group Medical Insurance Scheme by IBA for the Retired Employees of the Banks

— Presently, with the **National Insurance Co. Ltd.**

B. "Bank of Baroda Contributory Medical Scheme" for Medical assistance to the retired employees, who retired prior to **31.10.2015**.

GROUP MEDICAL INSURANCE SCHEME BY IBA FOR THE RETIRED EMPLOYEES OF THE BANKS

SALIENT FEATURES OF THE IBA's HEALTH INSURANCE POLICY FOR 2022-2023 ARE CONTAINED IN BOB CIRCULAR NO. HO: HRM:114:3690 DATED 30.09.2022 A COPY OF THE SAME IS PLACED AT ANNEXURE 'F'.

FOUR VERY IMPORTANT POINTS TO NOTE:

- 1. FOR THE YEAR 2022-2023, THE INSURANCE COMPANY IS NOT CHANGED AND IT WILL BE:**

-THE NATIONAL INSURANCE CO.LTD

THIS YEAR THE BASIC POLICY HAS BEEN IN GRADED SYSTEM WITH THE PREMIUM RANGING FOR COVER OF:

Basic Policy of Rs. 1.0 Lakh to Rs. 4.0 Lakh

- 2. "SUPER TOP UP" POLICY CAN BE AVAILED PROVIDED THE BASE POLICY IS TAKEN FOR:**

- Rs. **4.0 Lakh** for Officers and
- Rs. **3.0 Lakh** for Award Staff.

- 3. THE PRESENT TPA - is M/s. Family Health Plan Insurance TPA Ltd.**

Please note that if the Policy is taken "With Domiciliary Treatment" then 10% of the BASIC POLICY i.e. Rs. 10,000/-, Rs. 20,000/-, Rs. 30,000/- or Rs. 40,000/-, as the case may be, will only be available under domiciliary cover. The "Super Top Up" insurance amount will not be considered for domiciliary treatment.

'SUPER TOP UP' POLICY

"SUPER TOP UP" Policy is an additional cover over and above the basic sum covered. When the basic cover is exhausted then only the Super Top-Up cover is triggered. For example, if the expenses for one particular hospitalization is Rs.6,60,000/- then initially Rs. 3.0 Lakh or Rs. 4.0 Lakh (of the Basic Policy), as the case may be, will be reimbursed, and thereafter the remaining amount will be used from the 'Super Top Up' Policy.

Under "Super Top Up" Policy the medical expenses relevant to the same condition for which the hospitalisation is required incurred during the period up to -30- days prior to hospitalisation and during the period up to -90- days after the discharge from the hospital. These expenses are admissible only if the primary hospitalisation claim is admissible under the policy.

This limit is for the Policy year only.

ALL RETIREES ARE ADVISED TO GET ADDITIONAL COVER UNDER SUPER TOP UP ALSO OVER AND ABOVE THE BASIC POLICY.

The Room Charges have been revised as under:

For the Base Policy Sum Insured	Room Rent Per Day	ICU Charges Per Day
Rs. 1.0 Lakh	1.5% of sum insured i.e. Rs.1500/-	2% i.e. Rs 2000/-
Rs. 2.0 Lakh	1.5% of sum insured i.e. Rs.3000/-	2% i.e. Rs. 4000/-
Rs. 3.0 Lakh & Rs. 4.0 Lakh	Rs. 5000/- i.e. existing rates	Rs. 7500/- - existing rates

Following treatments have been included in the policy for 2022-23.

1. Approved targeted therapies for treatment of Cancer in day care and on a standalone basis. (The term immunotherapy - Monoclonal Antibody cancer re-treatment on standalone basis is added in the list of Day care and domiciliary treatments)
2. Intravitreal injections for eye disorders other than Age-Related Macular Degeneration (ARMD) have been included as part of treatment.

All bills and receipts for the purchase of medicines should bear the valid GST number (PRINTED) of the issuer of such bills and receipts.

All correspondence with the TPA should be ONLY to:

bob.helpdesk@fhpl.net

The copies of the National Insurance Co. Ltd.'s Health Insurance Policies are uploaded on BOBROA's website. One can download a copy of the required Policy from the said Web Site.

HANDY GUIDELINES IN CASE OF HOSPITALISATION:

Important Note for BOB Retirees:

- a) The Claim intimation is **"Mandatory-48"**- hrs. prior to admission in a Planned Hospitalisation and within **-24-** hrs. in case of Emergency.
- b) You must send the medical claim within **-15-** days of the discharge to the Nodal Officer of the 'Prescribed Zone' Only.
- c) Intimation through e-Mail is sufficient. Please attach the copy of that e-mail with the claim file to avoid intimation query.
- d) The email for such intimation for Hospitalisation should be sent only to:
bob.helpdesk@fhpl.net

- e) In case of non-intimation, kindly provide the reason for non-intimation at the time of claim submission i.e. **within - 30 -** days of discharge.
- f) The following details are required to be submitted for the Hospitalisation Intimation prior to hospitalisation or Date of Admission:
- Name and EC :-**
 - Patient's Name:-**
 - Name of Hospital & City:-**
 - Name of Doctor:-**
 - Name of Illness Diagnosed:-**
 - Date of Admission:-**
 - Tentative Date Of Discharge:-**
 - Mobile No.:-**
 - E-mail:**

CHECK POINTS FOR SUBMISSION OF DOCUMENTS ALONGWITH MEDICAL CLAIMS:

- a) In the Claim Form there are Part 'A' & 'B', wherein Part 'B' is to be signed by the Treating Doctor / hospital. A copy of the Claim Form of National Insurance Co, Ltd., at BOBROA's Website as well as **FHPL** Portal.
- b) **PLEASE INVARIABLY MENTION YOUR EMPLOYEE CODE NUMBER** and also enclose a copy of the **FHPL ID Card**.
- c) The Hospital Bills forming the part of treatment - before and after hospitalization, Discharge Card, Investigation Reports should be submitted in original.
- d) Prescriptions, Medicine Bills and investigation reports (All in Originals) Copy of Hospital Registration Certificate of the Hospital and also in the case of Ayurveda treatment.
- e) It is advisable to keep Xerox copies of your claim form as well as those of its all enclosures for your record and ready reference (in case of any query comes from the Insurance Company).
- f) Post Hospitalisation up to **-90-** days' claims must also be submitted within **-15-** days of post hospitalization.
- g) Please ensure to send the medical claim within **-30 -** days of the discharge.

Please do not upload any document on M/s. Family Health Plan Insurance TPA Ltd - App or Portal. Hard copy of the reimbursement application/ query reply has to be sent **only** to the **Nodal Office Medical Help Desk as given under:**

Nodal Offices	Zones Covers	FHPL TPA- SPOC	Postal Address
Baroda	Head office Ahmedabad Baroda Rajkot Jaipur	Toll Free No: 1800 2332 707 On all working days (10.00 am to 5.00 pm)	Medical Insurance Desk, Head office, Baroda Medical Insurance Department Head Office, Baroda 6th Floor, Baroda Bhawan, Bank of Baroda, Head Office, Alkapuri, Vadodara-390007
Mumbai	BCC Mumbai	Shailesh Dalvi Ph.No.8657430982	Medical Insurance Desk, Mumbai C/o Bank of Baroda Mumbai Zone,

	Pune		3, Walchand Hirachand Marg, Near Green Gate, Ballard Pier, Mumbai-400001.
Bengaluru	Bengaluru Mangaluru Ernakulum Hyderabad Chennai	Parveen Taj. M Ph. No. 7090412229	Medical Insurance Desk, Bengaluru C/o Bank of Baroda Zonal Office, Vijaya Tower, 41/2 MG Road, 14/1 Trinity Circle, Bengaluru-560001
New Delhi	New Delhi Chandigarh Bhopal	Mukesh Kumar Ph.No.9818184262	Medical Insurance Desk< New Delhi Zonal Office, New Delhi Zone, Bank of Baroda Building 16 Sansad Marg, New Delhi-110001
Lucknow	Lucknow Meerut	Ankit Sharma Ph.No.8687725274	Medical Insurance Desk C/o Bank of Baroda Zonal Office, Lucknow Eastern UP Zone, Baroda House, 3rd Floor V-23, Vibhuti Khand Gomti Nagar Lucknow (UP)-2260101

The

aforesaid "Help Desk" will deal with:

- Receipt of claims/documents and notes in the system
 - Forwarding Bills to the **FHPL** branch for their final approval
 - Assistance to walk-in retirees for their queries
 - For able handling of escalation calls/queries
 - Would follow-up for additional documents, related queries of assigned Zones.
- Reference BOB Circular HO:HRM:114 dated 02/ 11/ 2022 (Copy at **ANNEXURE** E1 to E10)

FOR ESCALATION OF GRIEVANCES AND / OR QUERIES ONLY:

The Members should approach the Medical Insurance desk at H.O., Vadodara. MEDICAL INSURANCE DEPARTMENT, HR Operations, Bank of Baroda, Head Office, Baroda Bhavan, R. C. Dutt Road, Alkapuri, Vadodara 390007

PHONE: 0265-2576438

Email Id medicalinsurance.ho@bankofbaroda.com

For cashless facilities hospitals are advised to send a cashless request to "FHPL" only on cashless@fhpl.net

For Claim Enquiry / Intimation	Email:- bob.helpdesk@fhpl.net Call: 18004254033, 1800232707 (10.00 am to 5.00 pm on all working days.)
For Complaint	Email: grievances@fhpl.net medicalinsurance.ho@bankofbroda.com

And for escalation, it should be sent to:

medicalinsurance.ho@bankofbroda.com

Our Bank has decentralized Nodal Offices for Group Health Insurance for submission of claims for settlement to the TPA FHPL of prime insurer National Insurance Co Ltd.,w. e. f 01.01.2021 as per Cir No: BCC:BR:112: 760 dated. 16.12.20

Please do not upload any document on M/s. Family Health Plan Insurance TPA Ltd - App or Portal. Hard copy of the reimbursement application/ query reply has to be sent only to the Nodal Office Medical Help Desk as given under:

B. REIMBURSEMENT OF SUBSIDY TO RETIRED EMPLOYEES/ SURVIVING SPOUSE TOWARDS MEDICAL INSURANCE PREMIUM.

Earlier the Bank was reimbursing a subsidy of Rs. 3000/- to the Retired Employees/ Surviving Spouse towards Medical Insurance Premium. Such subsidy was enhanced as per Pension Bracket along with the enhanced reimbursement amount is as under:

Pension Pay bracket	Particulars Presently reimbursement
Pension Pay Up to Rs. 25000/-	Rs. 8000/-
Pension pay Rs. 25,001/- to 40000	Rs. 6000/-
Pension pay Rs.40,001/- &above	Rs. 5000/-
PF Optees/Spouse of Deceased Employees	Rs. 6000/-

For calculation of Pension pay, the components considered are Basic (Reduced Basic Pension after Commutation) + DA+ Additional Pension as on October

REIMBURSEMENT OF SUBSIDY TO THOSE RETIREES WHO HAVE NOT OPTED FOR IBA'S GHI BUT HAVE TAKEN OTHER HEALTH INSURANCE POLICY

If some Retirees, who opt to take any medical insurance policy from any other insurance company (other than IBA Policy) will have to submit their claims for reimbursement, in digital form, which has been provided under the HR-Connect Portal in this regard and the Path for the same is provided here below:

HRCONNECT → STAFF WELFARE→ Medical Subsidy ESS

While submitting such 'On Line' application on "HR-Connect Portal" the eligible Retiree / Spouse of Deceased Employee will have to ensure that:

- I.** The commencement date of such Medical insurance lies between 1st November to 31st October
- II.** Primary holder/Proposer of the policy is in the name of an Ex-employee or in the name of the spouse of a deceased Ex-Employee. Medical insurance in the name of any other person excluding the ones mentioned above will not be eligible for reimbursement.
- III.** The process of manual reimbursement through hardcopy applications is discontinued. The reimbursement of such amount is decided on year to year basis and the same will be reimbursed to eligible Retiree / Spouse of Deceased Employees mentioned above who have taken any other medical insurance policy from any other insurance company not limiting reimbursement of only to those opting for IBA policy.

C. "BANK OF BARODA CONTRIBUTORY MEDICAL ASSISTANCE SCHEME"

Bank of Baroda had introduced a “**Bank of Baroda Contributory Medical Assistance Scheme**” for its Retirees in September 1990, but it had restricted its cover only for the Retiree Officers of the Top Executives of Grade-VI and above, citing reasons of absence of adequate infrastructure and finance for extending it to all retirees.

Continued efforts / representations by BOBROA, the said scheme was extended to all the Retirees w. e. f. **01.09.2000** thanks to benevolent decision by the then Chairman and Managing Director Late Shri P. S. Shenoy. We, the Retired Barodians, are grateful to Late Shri P. S. Shenoy for his bold and humane decision.

Thus the Scheme "Bank of Baroda Contributory Medical Assistance Scheme for Retired Employees" is available for employees, to those Retirees, who have retired **before 01-Nov-2015**.

Members of this BOB Contributory Medical Assistant Scheme are eligible for Domiciliary and Hospitalisation expenses as under:

- a) Domiciliary: Rs. 2000/- per annum (w. e. f. 01.01. 2021) This claim is to be made on BOB's HR CONNECT Portal and reimbursement would be made centrally by the HO. Domiciliary expenses on yearly basis to the members of the scheme are raised w. e. f. 1.1.2021 uniformly at Rs. 2000/- irrespective of their last Basic Pay drawn at the time of their separation. This has to be claimed within the Calendar year and no carry forward is permissible.
- b) Hospitalisation Expenses: Rs. 2.00 Lakh for retirees up to SMG/S V and Rs. 2.50 lakh for Top Executive Grades. The limit is available for the entire life of the member / Spouse. The Bills in original should be submitted to the BASE Branch, who would enter the same in the Portal at their end. The claim would be sent to RO, who would verify the claim and approve the payment in the Portal, after which HO will credit the amount to the member.
- c) Reimbursement of hospitalisation as well as deemed hospitalisation will continue for those, who are already members of the scheme till they exhaust their limit of Rs. 2.00 Lakh / Rs. 2.50 Lakh (as the case may be). Reference BOB Circular No. HO:BR:112:338 dated 11.08.2020
- d) The membership of the scheme was open for Employees, who have retired prior to 01-11-2015. They had opted to become members after contributing 50% of the corresponding Basic pay + stagnation increment + special pay (if any) as per the latest bipartite settlement in force at the time of his / her application for membership
- e) **Fresh membership has been stopped for the employees retiring on or after 01-Nov-2015 in view of the introduction of 'Group Medical Insurance Scheme for Retirees.** It may be noted that those employees, who were paid salary for 1st November 2015 and who join on or after 01 November 2015 have not been granted the membership.
- f) **Unfortunately, when the Voluntary Retirement Scheme under "BOBEVRS 2001" was declared, the employees / Officers, who opted for Voluntary Retirement under this Scheme were denied this benefit and were not allowed to join this Scheme.**

BOBROA is continuing its efforts to persuade the Bank to extend the facility to this group as well as to all other VRS Optees.

C. PAYMENT OF SPECIAL MEDICAL AID TO RETIRED EMPLOYEES

In August, 2020 the Bank introduced a scheme for the payment of 'Special Medical Aid' under the Staff Welfare Scheme, which was made effective from 01-01-2020. At the time of the introduction of this new scheme for Payment of Special Medical Aid to Retired employees was made applicable to Retirees on reaching the age of 70/75/80 years.

BOBROA represented that the said benefit was extended to the retired employees beyond 80 years of age, which was accepted by the Bank. Thus extending the benefit of 'Special Medical Aid' to the retired employees beyond the age of 80 years at an interval of every 5 years.

The main features of this scheme are as under:

COVERAGE:

This Scheme is open for the following Ex-Employees:

1. Retired from Bank's service either on superannuation or Voluntary Retirement under BOB Pension Regulations 1995/ BOBOSR 1979.
2. Those who have been allowed to voluntary retire / Prematurely Retiring from the Bank's service on medical ground after due examination of Medical Board.

EXCLUSION:

1. Employees, who have been discharged / dismissed / removed from service/ compulsorily retired or their services have been terminated by way of punishment will not be eligible.
2. When Regulation 20(3) (iii) is invoked, the benefit will be available only after completion of disciplinary /judicial proceedings.
3. Employees who have sought Voluntary Retirement under BOB(E)VRS 2001

BENEFITS UNDER THE SCHEME:

Additional Medical Aid to Retired employees in their 70th, 75th, 80th, 85th, 90th, 95th, 100th, 105th, 110th year as under:

GRADE	AMOUNT
Subordinate Staff	Rs. 2,500/-
CLERK	Rs. 3,000/-
Scale I, II AND III	Rs. 3,500/-
Scale IV and V	Rs. 4,500/-
Scale VI and above	Rs. 5,500/-

MODALITIES:

1. The eligible retired employees have to apply for the 'Special Medical Aid' through the HRCONNECT Portal, at URL:

<https://hrconnect.bankofbaroda.co.in>

2. The timeframe for making an application is as below:

YEAR	TIMEFRAME
70 th Year	Between 70 th & 71 st Birthday (both dates inclusive)
75 th Year	Between 75 th & 76 th Birthday (both dates inclusive)
80 th Year	Between 80 th & 81 st Birthday (both dates inclusive)
And so on	Between eligible year's Birthday & succeeding year's Birthday (both dates inclusive)

Note: The exact Block for each employee is made available on HR CONNECT portal

3. The application can be made only once within the age bracket and the On Line application windows shall be made available between 70th - 71st, 75th - 76th, 80th - 81st and so on.
4. No Carry Forward facility is allowed and if the application is not made in the specified age-bracket, it will lapse.
5. The payment will be made by H. O. centrally on the first week of succeeding month after the On Line application is made.

FACILITIES OTHER THAN HEALTH RELATED FACILITIES

Besides the above, the Bank provides the following facilities to its Ex-Employees:

1. Additional Retirement Benefit

- The scheme for additional retirement benefit provides that an officer on his / her Retirement / Voluntary retirement / Death shall be eligible for payment of -6- month's emoluments as Additional Retirement Benefit, provided he / she has completed 25 years of service in the Bank.
- However, in case of dismissal, discharge, termination, compulsory retirement and resignation Additional Retirement Benefit shall not be payable, irrespective of any number of years of service.
- Eligibility is further clarified as under i. e. Only following categories of employees are **eligible** to receive Additional Retirement Benefit:
- Recruited Officer Employees of Bank of Baroda who joined the services of Bank before 1.07.1979 (Appointed date)
- Officer employees of Bank of Baroda who joined the services of Bank as a clerk before 1.07.1979 and promoted to officers cadre **after 1.07.1979**.
- Following categories of employees are **not eligible** for payment of Additional Retirement Benefit:
- Amalgamated Bank Officers as they are treated to have joined bank on or after 1.7.1979
- Recruited Officer Employees of Bank of Baroda who joined the services of Bank after 1.7.1979 (Appointed)
- Officer employees of Bank of Baroda who joined the services of Bank as a clerk after 1.7.1979 and promoted to officers cadre after 1.7.1979.

This entire issue relating to "Additional Retirement Benefit" has been under litigation as the Bank has taken a stand that under the provisions of BOBOSR, 1979 such Officers are eligible for what has been provided under Reg. 46 of BOBOSR, 1979. BOBROA has filed a case in Gujarat High Court which is pending for hearing.

2. Benefit of Additional Interest

Due to persistent persuasiveness and follow up efforts of our Association, our Bank decided to extend the benefit of 0.5% additional interest on Term Deposits of all retired employees who are senior citizens over and above additional 1% benefit available to the retired staff member. (Circular No. BCC: BR: 96/164 dated 20.04.2004 and BCC: BR: 98:259 dated 18.09.2006)

- o In the case of the FDRs in the Joint Names the "Staff Rate of Interest" will be given if the first name of the account holder is of the Ex-Employee with the name of his/her spouse. The Joint FDRs with the names of other than spouse will not be eligible for the "Staff Rate of Interest".
- o In case of death of the Ex-Employee, the Surviving Spouse will get the benefit of the "Staff Rate of Interest" provided the SB A/c, FDR is in the name of the Surviving Spouse. Ex-members of staff whose spouse has expired, jointly with Son/daughter. (Copy of BOB Circular No.HO:BR:113/156 dated 03/07/2021 is attached at ANNEXURE)
- o On all such eligible FDRs, the Ex-Employee/Surviving Spouse will also get the benefit of "Senior Citizen" Rate of Interest over and above the "Staff Rate of Interest" as may announced by the Central Government from time to time.

3. Identity Card

On our representation to issue service certificates to all the retired/retiring employees, Bank considered our request. (CO: BR: 92:40 dated 21.03.2000 and HO: BR: 94/157 dated 13.8.2002).

The Service Certificate will be issued on the Bank's letterhead by the branch/office from which the employee has retired/will retire.

A Laminated Identity card would also be given to the Retiring staff. Those retiree officers, who have not got the identity card are requested to approach the Branch from which they are receiving pension with passport size photograph for identity card. Regional Authority has also been authorized to issue identity cards.

4. Abhinandan Yojna

- i. The above scheme was introduced under the Staff Welfare Committee in the year 1995 and was conveyed by HO circular No Ho:BR:88/2Dated 01.01.1996
- ii. Under the scheme, an officer who has retired under superannuation/voluntary retirement after serving -30- years is entitled to receive **Silver Memento** with Bank's emblem and name of staff.
- iii. This silver memento is to be presented to the officers retired under VRS-2001, who have completed 30 years of service and whose request for VRS is considered under BOBEVRS-2001.

5. Opening of Joint account by Bank of Baroda Staff Pensioners – Credit of pension amount to the said Joint account: (Circular No. HO:BR:98/105 dated 4.7.2006)

The Government permitted credit of Pension to a joint bank account operated by pensioner with his / her spouse in whose favour authorization for Family Pension exists. The joint account of the pensioner with the spouse could be operated either by "Former or Survivor" OR "Either of Survivor" basis subject to following terms and conditions :

- o Once Pension has been credited to a Pensioners Bank Account, the liability of the Govt. /Bank ceases. No further liability arises, even if the spouse wrongly draws the amount.
- o As pension is payable only during the life of a pensioner, his/her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so that the bank does not continue crediting monthly pension to the joint account with the spouse, after the death of the pensioner.

Accordingly, Trustees of Bank of Baroda (Employees') Pension Fund Trust has approved to allow Bank's pensioner receiving his / her pension by getting it credit to his / her saving bank account operated jointly with his / her spouse, subject to the above terms and conditions.

w. e. f. 06.07.2021 vide circular No.HO:BR:113:156 dated 03.07.2021, Bank has allowed continuation of Staff Pension Account by Family Pensioner in case of death of first holder i. e. Staff Pensioner.

a) HOLIDAY HOMES

- o The Ex-Employee/Surviving Spouse is eligible to get the Holiday Home accommodation. The modalities for booking the Holiday Home and its term and conditions will be as per the Bank's Policy as may be in force from time to time.
- o The present modalities and its terms and conditions for booking the Holiday Home and a list of present Holiday Home is given at **ANNEXURE – 'H'** and also see **Annexure "E-4"**
- o **Booking of the Holiday Home is to be done ONLINE in HRCONNECT by the Retired staff.**

b) ZONAL NODAL OFFICERS FOR RETIRED EMPLOYEES

The Bank has identified Zonal Nodal Officers (in each Zone) for Retired Employees in order to obviate the delay in the redressal of the grievances as the also one-touch point for the Ex-Employees for reach out for any inquiry status of their grievances.

A) The following officers have been identified as Zonal Nodal Officers for grievance redressal of Ex-Employees as on 19-Sep-2022:

ZONE	ZONAL NODAL OFFICERS FOR EX - EMPLOYEES	GRADE / SCALE	DESIGNATION	CONTACT NUMBER
AHMEDABAD	Ms. Anita Sahu	JMG/S - I	OFFICER - HRM	9998995418
BARODA (Including HO)	Mr. Nair Gopalkrishnan V	JMG/S - I	OFFICER - HRM	9427155636
BENGALURU	Ms. Abhinandita Jaswal	MMG/S - III	SM - HRM	9611155633
BHOPAL	Ms. Garima Pathak	JMG/S - I	OFFICER - HRM	8866781870
CHANDIGARH	Ms. Madhvi Saini	MMG/S - II	MANAGER - HRM	9816793773
CHENNAI	Ms. T. Anitha	JMG/S - I	OFFICER - HRM	8499993342
ERNAKULAM	Mr. V Jithin Kumar	SMG/S - IV	CM - HRM	7356302671
HYDERABAD	Mrs. Paramita Bagchi	MMG/S - II	MANAGER - HRM	9836414601
JAIPUR	Mr. Samitabh Gulpadia	MMG/S - II	MANAGER - HRM	8209445354
KOLKATA	Mr. Dutta Arijit	JMG/S - I	OFFICER - HRM	9474729983
LUCKNOW	Ms. Amit Kumar	SMG/S - IV	CM - HRM	8141282125
MANGALURU	Mr. Prasad Addepalli	SMG/S - IV	CM - HRM	9493497495
MEERUT	Ms. Rashmi Narayan	MMG/S - II	MANAGER - HRM	8477009263
MUMBAI (Including BCC)	Mr. Tutu Behera	MMG/S - III	SM - HRM	7350042008
NEW DELHI	Mr. Abhishek Srivastava	MMG/S - II	MANAGER - HRM	7738890826
PATNA	Ms. Monika	MMG/S - II	MANAGER - HRM	9903278474
PUNE	Ms. Nikhat Afroz	MMG/S - II	MANAGER - HRM	9713755761
RAJKOT	Mr. S. Madhu	JMG/S - I	OFFICER - HRM	7760404141

The role of the Zonal Nodal Officer has been assigned as under:

- Primarily responsible to resolve the grievances of a routine nature such as:
 - Non-Receipt of PPO
 - Correction in PPO
 - Delay in settlement of medical insurance claims
 - Any other specific matter of an Ex-Employee presently drawing pension from the branch within jurisdiction/staying within Zonal jurisdiction.
- The Zonal Nodal Officer should endeavour to resolve the grievances within a reasonable period of time and will work in close coordination with the identified Nodal Officer at Head Office, Vadodara.
- In case the grievances cannot be resolved within -7- days, an interim reply should be sent to the Ex-Employee explaining the status thereof and the matter should immediately refer to AGM /DGM H. O. Vadodara.
- If still, the matter remains unresolved within -7- days, then the same should be referred to Chief General Manager (HRM) at Central Office, Mumbai.

HRCONNECT

Bank has introduced **HRCONNECT** as a centralised portal. The Portal has been extended to the Ex-employees.

URL ::<https://hrconnect.bankofbaroda.co.in>

The User ID has been created for all ex-Employees also. The OTP may be obtained either on their registered Mobile or Email Id.

For Updation of Email & mobile number in **HRCONNECT**, ex-Employee should get in touch with their Pension Paying branch and the Unit Supervisor at the branch would be able to update the same. For any other correction of data, send email to

retdemp.helpdesk@bankofbaroda.com with necessary documents.

Use Manuals are provided in the Portal for easy understanding of the Portal.

The below functionalities / benefits are available to Ex-employees.

- 1 Pension Life Certificate-Apply
- 2 Pension Life Certificate-Updation
- 3 Pension Tax Regime Option
- 4 Pension Investment Declaration
- 5 Pension Investment Declaration Approval
- 6 Pension Reports: Pension Payslip
- 7 Pension Reports: Annual Pension Register
- 8 Pension Reports: : Income Tax Computation Sheet
- 9 Pension Reports: : PPO Family Pension/ Self Pension
- 10 Pension Reports:: Arrears Payment Recalculation
- 11 Pension Reports:: FORM 16 part A/B
- 12 Pension –“Pension Paying Branch” Change Option
- 13 Holiday Home:
 - a) Application
 - b) Availability Checking
 - c) Cancellation
 - d) Penalty
 - e) Reservation Letter
- 14 Staff Welfare Application for providing Scholarship to Dependent children of Staff Members who die IN HARNESS DUE TO COVID-19
- 15 Staff Welfare Payment of special Medical Aid to Retired employees on reaching the age of 70 years and at an interval of every 5 year afterwards.
- 16 Staff Welfare BOB CONTRIBUTORY MEDICAL ASSISTANCE SCHEME TO RETIRED EMPLOYEES--DOMICILIARY
- 17 Staff Welfare BOB CONTRIBUTORY MEDICAL ASSISTANCE SCHEME TO RETIRED EMPLOYEES--HOSPITALISATION
- 18 Staff Welfare Reimbursement of of Medical insurance subsidy
- 19 Staff Welfare Financial Assistance to Pre-1986 Retired Employees/ their surviving widows
- 20 Staff Welfare Reports-- Payments / Application done under the above schemes
- 21 HRCPC Submission of TE/DA claims
- 22 Medical Insurance Utility for Deduction of Premium amount and Payment
- 23 Core HR Data Employee Personal information (Name, DOB, DOJ, Job History)
- 24 Core HR Data Employee Dependent Information
- 25 Core HR Data Employee Account Information
- 26 General Grievances Portal/feed back

**EVEN AT THE COST OF REPEATING SOME IMPORTANT INFORMATION TAKEN FROM THE
“A GUIDE TO BOB RETIREES & FAMILY MEMBERS” PREPARED BY SHRI R.K. AGARWAL JI.**

IMPORTANT INFORMATION FOR RETIREES

- Please verify that in your Pension Payment Order (PPO), to ensure that the name of Family Pensioner (Spouse) is correctly spelt according to his/her Aadhar card.
- Please ensure that your Pension account is in joint name with spouse.
- Please ensure that all your investments/deposits are in Either or Survivor / F or S mode.
- Also ensure that NOMINATION are entered in all your Savings Bank / Deposit accounts, Locker, Demat account, Mutual funds, Capital Gains etc. Please change Nominee/s if need arises to do so.
- Nomination will be accepted at any of BOB branches (HO:BR:113:34 dt.05.02.21)
- Always keep ready the Aadhar cards, PAN cards, Medical I-Cards, Medical Records, Photocopy of Blank Cancelled Cheque of yourself and spouse in a file and in your Mobile.
- Please prepare and give your Medical Emergency form to spouse, children.
-
- Please prepare and give your “**WHAT MY FAMILY MUST KNOW**” to spouse, children
- Please prepare your **WILL** and get it registered and give a copy to the beneficiary, if you desire to do so (optional).
- Please make use of HR Connect and BOB WORLD to minimise Branch visit.
- Please also train or counsel your SPOUSE / LEGAL HEIRS about the procedures for:
 - How to making the claim for Bank Accounts,
 - How to claim Family pension etc.
 - In case of emergency hospitalization what should be done for availing cashless facility etc.
- Please also ensure proper and safe upkeep of Password of Email ID, ATM and Credit Cards, Online Profiles, net banking, Life Insurance, Vehicle Insurance, Demat Trading Accounts, Income Tax e-filing etc., and let your Spouse/Legal H
- **Prepare a file for Self and Spouse (Separately) with following papers and keep at a location known to all family members.**

- Copies of Medical ECARDS and AADHAAR cards or any other identity card (of both).
 - Also keep soft copy of your ECARDS and AADHAAR in your Mobile phone as well as in the Mobiles of your Spouse / Children.
 - All medical prescriptions and latest Medical reports.
 - Medical information chart (specimen given at page no. in this booklet)
 - A list of local Hospitals where cashless treatment is available as per insurer co.
 - Copies of Mediclaim Claim Forms A & B and Copies of Cancelled Blank Cheque
- 30 days pre-hospitalization and 90 days post hospitalization charges are payable by submitting the bills (along with test reports and films) on prescribed format for all approved hospitalization (cashless and non-cashless). The bills for pre hospitalization to be submitted within 30 days of discharge from hospital while bills for post hospitalization to be submitted within 30 days from completion of 90 days of discharge from hospital.
 - Please note that on the demise of the original policy holder, the remaining spouse continue to be covered under the said policy for the remaining amount available under the said policy during the remaining period of the policy and the remaining spouse can submit his / her claims accordingly to the said to the Insurance Company (through the Medical Insurance Dept., BOB, HO)

Multiple Insurance

- Claims can be submitted under Multiple Insurance Policies.
- It is advisable to claim first from the IBA policy and then from other insurance policy.
- Once the claim is settled by the First policy, obtain the SANCTION letter duly stamped from the insurance company / TPA.
- Submit the claim for the difference amounts to the Second Claim Form attaching the Stamped sanction letter. No bills / reports are required to be provided

PRIMARY WORK AFTER DEATH OF A PERSON:

- Immediately after cremation, please obtain a Certificate from the cremation place.
- Submit a copy of the Death Certificate from the cremation place along with a copy of Aadhar Card to the Nagar Nigam (or any other local authority) with the request to register the death and issue a final Death Certificate (generally issued within 14 days of Death.)
- Obtain Death Certificate from local authority (at least in 5-10 copies), submit a copy of which with Affidavit and application to Tehsildar for issuance of Legal Heir Certificate. Get Legal Heir certificate as soon as possible.

- Get a copy of WILL (if executed) and go through it, give a copy of each beneficiary and executor for its proper execution. Try to locate the details of properties and investments, if not available with the Will, to make the claims as detailed in following paragraphs.

CASHLESS HOSPITALISATION

- a) Intimation of the hospitalization is MANDATORY. Send an email to bob.helpdesk@fhpl.net giving ECNO, Name of Patient, Hospital name and place, illness / treatment, admission date **within 24 hours of hospitalization**.
- b) On reaching the hospital, inform at the admission that you need cashless Hospitalisation. There will be a TPA desk in the hospital who will handle the formalities.
- c) Carry the E-card, any other ID proof and give to the TPA desk.
- d) After the treatment and the discharge is announced, the hospital would prepare final bills and send to the TPA. Generally TPA takes about -2- hours to clear the Bill once the hospital sends the details. Sometimes, query is raised for additional details from the hospital, which have to be replied quickly.
- e) Sometimes, there would be certain amounts which are not covered in the policy and hence would be required to be paid by the patient.
- f) In case the amount is in beyond the Base Policy, TPA would raise a fresh claim under the TOP-UP policy (if opted) and release the same.
- g) If the Base policy is completely utilized, an SMS would be sent stating Base Policy exhausted.
- h) **DO NOT PANIC.** If TOP UP is opted, **automatically** it would get triggered and the balance cleared from the TOP UP.
- i) Super Top Up policy covers expenses **DURING HOSPITALIZATION ONLY**. The cashless hospitalization / reimbursement shall be limited to exclusively Medical expenses incurred for treatment. There may be some non-admissible expenses like Leggings, Slings, Bed Pan, Gloves, Sanitizers etc., which will have to be borne by the insured, which are listed in Annexure I of the policy and may be referred in case of need.
- j) **In total**, the cashless discharge takes nearly 4 hours from the time the discharge is decided by the consulting Doctor.

ENTITLEMENTS FOR THE SPOUSE AND FAMILY AFTER THE LIFE TIME OF PENSIONER

Following are the entitlements for the Spouse/Legal heirs after the Life time of the Pensioner:

- In case your late spouse was a member of the Tailor made Group Medical Insurance Policy for the Retirees issued by the NATIONAL INSURANCE CO. LTD., providing an Medical Insurance Cover of Rs.4 lakh and for Super Top Up Policy for additional cover for Rs.5 lakh, if opted.

FAMILY PENSION:

- 30% of last pay of Retired employee in all cases and without any ceiling is the eligibility to the Spouse from the date following the death of the pensioner till death or remarriage.
- However if the employee or pensioner dies while in service or before attaining age of 65 years, the family pension will be equal to normal pension for 7 years from the death or till the date the pensioner would have reached the age of 65 years, whichever is earlier.
- You will continue to get additional 1% interest as widow / widower of ex staff member on your SB/FDR accounts over public interest rates. In case you are a senior citizen (i. e. age above 60 years) you will get the benefit of additional 0.5% also. As such a senior citizen widow / widower of ex staff member is entitled to get 1.5% interest rate over and above the prevailing Rate of Interest for public. (Cir. HO:BR:110:89 dated 02.06.2018)
- Bank Staff and ex-staff are eligible for Concessional rate of Interest and margin for loan against deposits standing in the name of staff. The same facility is available to Retired Staff, spouse of the deceased staff and spouse of the deceased retired staff.
- Pensioners' Loan and other loan meant for pensioners can be availed at concessional rate meant for retired staff by the spouse of the deceased retired staff.
- Banks extends Concession in Service Charges for certain category of Services for Staff. The same can be availed by the Retired Staff and Spouse of the deceased retired Staff.
- Locker Rent concession as applicable to Serving staff can be availed by Retired staff and Spouse of the Deceased retired staff.
- A "retired Member of the bank's staff" means an employee retiring whether on superannuation or otherwise, but does not include an employee resigned or removed from service. All the above concessions are applicable to the Spouse of the deceased Staff and Spouse of the deceased retired staff.
- In case of resigned Bank employees who have opted for Group Health Insurance Cover meant for Retired Bank employees, their spouses can continue the Group health insurance Scheme in case of unfortunate death of the resigned employee.
- In case of death while in Service there are certain benefits available like Social Security Benefit Scheme, Death cum Retirement Gratuity, Leave encashment, PF, Life risk cover benefits from the employer. In most of the Banks they have special compensations for death while on duty, Death due to pandemic etc.

- Holiday home facility is also available to widow / widower of ex staff for which you have to submit ONLINE application through **HRCONNECT**.

LOAN TO PENSIONERS / FAMILY PENSIONERS

(Cir BCC:BR:107/158 dated 01.04.2015)

ELIGIBILITY: Retired Employees of Bank of Baroda / their family pensioners.

AGE: Maximum 75 years.

Loan Limit : 18 times of Monthly Pension with a ceiling of :

PENSIONERS.

FAMILY PENSIONERS

For age up to 70 years: Rs.8.00 lacs. Rs.3.00 lacs

For age above 70 years: Rs.5.00 lacs. Rs.1.50 lacs

(Total monthly deductions including proposed EMI should not exceed 60% of monthly Pension.)

REPAYMENT PERIOD: For age up to 70 years: 60 months
For age above 70 years: 36 months

RATE OF INTEREST : Base rate

Note: Undertaking from Legal heirs to pay the Bank's dues in the event of death or default by the Pensioner (not to be obtained if wife is alive or personal guarantee of person nominated to receive Family Pension is obtained as a condition of the sanction) to be obtained.



PLEASE FILL UP THE FORM IN BLOCK LETTERS

Bank of Baroda Retired Officers' Association

(Estd. 1990 - Regd. No. G/4766/90)

Affiliated to : Retired Bank Officers' National Confederation, Bangalore
 Website : www.bobroa.com Email : bobroa90@gmail.com

MEMBERSHIP FORM

To,
The General Secretary,
 Bank of Baroda Retired Officers' Association,
 418/A, Lalita Tower, Station-Akota Road,
 B/h. Railway Station, Baroda-390007.
Vadodra

Please Mail to :
General Secretary
Shri J. G. Lakhawala
 8, Skyline Appt., Behind Radhika Apartment,
 High Tension Cross Road,
 Subhanpura, Vadodara - 390 023.
 Mob. : 9825917351

Dear Sir,

Please enrol me as member of Bank of Baroda Retired Officers' Association.
 I enclose a draft / Cheque for **Rs. 5000/- (NON REFUNDABLE)**

I will do my utmost to further the success of the Association and agree to abide by the Constitution and Rules of the Association at all times during my membership.

Date : (DD-MM-YYYY)

Signature : _____

1. Full Name _____ (Male/Female)
 (Living / Expired)

2. Employee Code No. _____

3. Type of Retirement : Super Annuation / Voluntary / Compulsary / Resignee _____

4. Date of Birth (Self) : (DD-MM-YYYY) _____

5. Date of Joining Service : (DD-MM-YYYY) _____ Date of Retirement : (DD-MM-YYYY) _____

6. Last Branch/Office with Designation held : _____

7. Email Address : _____

8. Address (Block Letter) : _____

City : _____ Pin Code : _____

District : _____ State : _____

Bank's Region where resides : _____

8. (R) STD Code : _____ Tel. : _____ Mobile : _____

9. Name of Spouse : _____ (Living / Expired)

10. Date of Birth (Spouse) : (DD-MM-YYYY) _____

11. Payment by Ch./D. D. No. _____ dated _____ for Rs. _____

drawn on _____ Name of Branch _____

Mobile Banking (MBK) No. _____ Dt. : _____

Membership No. : _____ Transaction ID : _____

BANK ACCOUNT DETAILS : SB A/c. No. 06760100014804, IFSC: BARB0AKOTAX, AKOTA BRANCH.



Bank of Baroda Retired Officers' Association

(Estd. 1990 - Regd. No. G/4766/90)

Affiliated to : Retired Bank Officers' National Confederation, Bangalore

Admin. Office :
418-A, Lalita Tower,
B/h. Railway Station,
Station-Akota Road,
Vadodara - 390 007.

General Secretary
Shri J. G. Lakhawala
8, Skyline Appt., Behind Radhika Apartment,
High Tension Cross Road,
Subhanpura, Vadodara - 390 023.
Mob. : 9825917351

Date : DD-MM-YYYY

Dear Colleague,

You will be retiring from the service of the Bank on _____. We wish you a peaceful healthy and active retired life devoid of wants and worries. Bank of Baroda Retired Officers' Association (BOBROA) is actively engaged since March 1990 in the welfare of retired colleagues and assisting them to protect their interests in post retirement life. The Constitution of BOBROA is uploaded on Association's website : www.bobroa.com We request you to enrol yourself as a member of the BOBROA and join the family of retirees.

Member's Subscription : Rs. 5000/- (Life Time) (NON REFUNDABLE)

The life membership will also be extended to the surviving Spouse.

As per present rules, the following benefits will be available on your retirement :

- (1) Concessional rates on collection and remittances as available to staff, extended by our Bank from time to time.
- (2) Additional 1% interest on Savings and Term Deposits as available to staff. Additional ½% on Term Deposits as Senior Citizen i. e. on completion of 60 years of age. Hence, retired Senior Citizen staff of our Bank will get 1.5% additional interest on Term Deposits rate for public, provided his/her name is as first depositor, in a joint account with his/her family member.
- (3) Silver memento under "Abhinandan Yojna" at the time of retirement to employee having completed 30 years of service or 55 years of age.
- (4) Identity card to be issued by concerned Regional Office.
- (5) Holiday home facility : All Superannuated retirees and VRS optees are eligible to avail this facility on completing 60 years of age. The facility can be availed through <https://easiest.bobinside.com> (ex employee portal) *** hrconnect.bankofbaroda.co.in
- (6) In terms of 10th BPS, on Retirement, you will be eligible for Group Medical Insurance Scheme subject to payment of stipulated premium along with benefit of subsidy on Insurance Premium as decided by the Bank from time to time.
- (7) Special Medical aid after completing 70/75/80 years of age and beyond 80 years at an interval of 5 years.
(Ref. HO : BR : 112/333 dt. 7/8/20 and HO : BR : 112/427 dt. 2/11/20)
- (8) Baroda Loan to Pensioners.
- (9) Door step Banking to Staff Pensioners. (Ref. HO : BR : 112/726 dt. 1-12-2020)
- (10) 50% Discount on Locker rent (For One Locker).
- (11) Retirees can opt for Health check up as available to the in-service staff at a negotiated rate. However, the Retiree will have to pay the charges (Ref. HO : BR : 113/230 dt. 30-9-2021).

The enrolment form is attached, which please return duly filled in and signed along with membership fee by a Demand Draft or Account Payee Cheque or by online transfer in **SB A/c. No. 06760100014804 Branch - AKOTA, IFSC: BARB0AKOTAX** in favour of **BANK OF BARODA RETIRED OFFICERS' ASSOCIATION**.

Please quote the transaction ID in the membership form.

THE FORM BE SENT TO THE RESIDENTIAL ADDRESS OF THE GENERAL SECRETARY.

PRESENTLY OUR ASSOCIATION HAS _____ MEMBERS.

WE ARE ACTIVELY FOLLOWING UP THE UNDER MENTIONED ISSUES :

- (1) UPDATION OF PENSION.
- (2) 100% NEUTRALIZATION OF D. A.
- (3) FULL REIMBURSEMENT OF PREMIUM PAID FOR HEALTH INSURANCE POLICY.

With Greetings,
Fraternally Yours,


(J. G. Lakhawala)
General Secretary

*** <http://hrconnect.bankofbaroda.co.in> ***



बैंक ऑफ बड़ौदा
Bank of Baroda

NOTE TO ALL BRANCHES & HR FUNCTIONARIES AT ZONAL OFFICE & REGIONAL OFFICE

Dear Sir/Madam,

Re: Medical certificate(s) - to include name of handicapped children of ex-staff members as recipient of family pension.

In terms of Bank of Baroda (E) Pension Regulations, 1995 there is provision for payment of family pension to handicapped/disabled children of ex-staff members in the eventuality of death of pensioner and his/her spouse.

Accordingly, before allowing the family pension for life to any such son or daughter, the Competent Authority shall satisfy that the handicap is of such a nature as to prevent him or her from earning his or her livelihood and the same shall be evidenced by a certificate obtained from a medical officer approved by the Bank, setting out, as far as possible, the exact mental or physical condition of the child.

On receipt of applications from ex-staff members, we have been informing them to submit a certificate from Civil Surgeon of Govt. Hospital or a Medical Officer approved by the Bank, confirming therein that the handicap is of such nature as to prevent him or her from earning livelihood or stating that the dependent son/daughter is medically unfit for any employment.

Of late, we have been receiving representations on the following -2- lines


- The certificate issued by civil surgeon does not mention anything about the nature of handicap which will prevent the dependent son/daughter from earning livelihood or that the dependent son/daughter is medically unfit for any employment.
- The Bank's doctor has expressed inability to issue the required certificate on account of not being adequately qualified for the same.

In view of above & in order to have a hassle free procedure for inclusion of name of deserving handicap son/daughter as recipient of family pension, our Corporate Office has recommended for constitution of a committee at each Zonal Office comprising of following members who may decide on such issues.

1. Zonal Head
2. Zonal HR Functionary
3. Bank's Part Time Medical Consultant
4. Branch Head of Pension Paying Branch

On receipt of application for inclusion of name of handicapped son/daughter as recipient of family pension, you are requested to arrange for submission of certificate as per the attached proforma.

Please confirm to your Regional/Zonal Authorities of having noted the contents of this note for due compliance.


(R. N. Janti)
Deputy General Manager
(HR-Operations)

HO:HR-OPS:PEN:107/ 11785
29th December, 2015.

Encl:- As above

HR-Operations, Head Office, 1st Floor, Baroda House, Mandvi, Baroda-390006, India
Tel: 91 0265 2576411-417 Fax No. 91 0265 2576413 & 91 0265 2517813
Email: pension.ho@bankofbaroda.com

Date: _____.

To
The Chief Manager
(Pension & Gratuity)
Bank of Baroda
Head Office,
Mandvi,
Baroda.

Sir,

Re: Inclusion of name of Mr/Miss _____, physically/mentally
handicapped son/daughter of Mr./Mrs. _____ as recipient of
family pension in PPO No. _____.

With reference to application dated _____ of Mr. _____, ex-staff, EC No. _____
PPO No. _____ for inclusion of his/her son/daughter's name as recipient of family pension in
case of death of both, pensioner and spouse.

We have perused the application of Mr. _____ for inclusion of name of
Mr/Miss _____ as recipient of family pension in case of death of both,
pensioner and spouse and doctor's certificate (Issued by Civil Surgeon) attached therewith.

We hereby certify that we have seen the child and in our opinion the handicap is of such nature as
to prevent Mr/Miss _____ from earning his/her livelihood.

We, therefore, recommend for inclusion of the name of Mr./Miss _____ as
recipient of family pension of Mr./Mrs. _____, PPO
No. _____, in case of death of both, pensioner and spouse.

(Zonal Head)
Head)

(Zonal HR Functionary)

(Bank's Medical Doctor)

(Pension Paying Branch

Branch: _____.

Region: _____

Zone : _____

Encl: 1. Application for inclusion of name of handicapped child
2. Doctor's certificate



एचओ:बीआर:114:221

दिनांक 12.10.2022

मानव संसाधन प्रबंधन विभाग
प्रधान कार्यालय, बड़ौदा
द्वारा जारी

भारत में स्थित सभी शाखाओं / कार्यालयों के लिए परिपत्र

महोदया / महोदय,

विषय: वर्ष 2023 के लिए, बैंक ऑफ़ बड़ौदा पेंशनभोगी स्टाफ (स्वयं तथा पारिवारिक) द्वारा जीवन प्रमाण पत्र/ गैर-पुनर्विवाह / अविवाह प्रमाण पत्र-प्रस्तुत करना।

प्रत्येक पेंशनभोगी स्टाफ (स्वयं तथा पारिवारिक) को अपनी पेंशन को नियमित रूप से जारी रखने के लिए प्रत्येक वर्ष नवंबर के महीने में जीवन प्रमाण पत्र/ गैर-पुनर्विवाह/ अविवाह प्रमाण पत्र प्रस्तुत करना होता है।

तदनुसार, पेंशनभोगी स्टाफ द्वारा, जीवन प्रमाणपत्र / गैर-पुनर्विवाह / अविवाह प्रमाणपत्र प्रस्तुत करने हेतु बिंडो दिनांक **17.10.2022 से 31.12.2022 तक** खुली रहेगी।

एचआर कनेक्ट में पेंशनभोगी स्टाफ द्वारा जीवन प्रमाण पत्र/ गैर-पुनर्विवाह/ अविवाह प्रमाण पत्र जमा करने पर इसे शाखा द्वारा सत्यापित किया जाना अनिवार्य है।

यदि शाखा द्वारा एचआर कनेक्ट पोर्टल में सत्यापन नहीं किया गया, तो माह जनवरी - 2023 से पेंशन का भुगतान नहीं होगा, जब तक कि पेंशनभोगी का जीवन प्रमाण पत्र किसी अधिकारी द्वारा प्राधिकृत नहीं किया जाता है। इसलिए, शाखा अधिकारियों को सूचित किया जाता है कि एचआर कनेक्ट में जीवन प्रमाणपत्रों को समय पर प्राधिकृत करें।

एचआर कनेक्ट पोर्टल में जीवन प्रमाण पत्र प्राधिकृत करने हेतु शाखाओं के लिए दिशानिर्देश:

पेंशनभोगी स्टाफ (स्वयं तथा पारिवारिक) के जीवन प्रमाण पत्र जमा करने / सत्यापन हेतु एचआर कनेक्ट पोर्टल का यूआरएल <https://hrconnect-int.bankofbaroda.co.in> है। (फिनेकल पीसी के माध्यम से ही किया जा सकता है)

अधिकारी जीवन प्रमाण पत्र को सत्यापित करने के लिए **बीओबी डोमेन आईडी** और **पासवर्ड** का उपयोग करके लॉगिन कर सकते हैं (जॉब कार्ड इसके साथ संलग्न- अनुलग्नक सी)

1. **किसी भी शाखा का कोई भी अधिकारी**, किसी भी पेंशनभोगी स्टाफ के जीवन प्रमाण पत्र को प्रस्तुत और / या सत्यापित कर सकते हैं। मेकर / चेकर की कोई अवधारणा नहीं है, किसी शाखा अधिकारी द्वारा इसे सिस्टम में प्रस्तुत कर दिए जाने के बाद, इसे सत्यापित माना जाएगा।
2. यदि कोई पेंशनभोगी जीवन प्रमाण पत्र / गैर-पुनर्विवाह / अविवाह प्रमाण पत्र की हार्ड-कॉपी (अनुलग्नक - ए / बी) प्रस्तुत करना चाहते हैं, तो इसे जमा करने के लिए **अपनी सुविधानुसार किसी भी शाखा में** जा सकते हैं।
3. शाखाओं को सूचित किया जाता है कि वे दैनिक आधार पर उन पेंशनभोगियों का पता लगाएं जिनके जीवन प्रमाण पत्र की प्रस्तुति लंबित है (उन पेंशनभोगियों के लिए, जिनकी पेंशन का भुगतान शाखा के माध्यम से किया जाता है) और यदि पेंशनभोगी / पारिवारिक पेंशनभोगी जीवित है तो, उनको जीवन प्रमाण पत्र जमा करने हेतु जागरूक करने के लिए पेंशनभोगी / पारिवारिक पेंशनभोगी, उनके परिवार के सदस्यों से संपर्क कर जीवन प्रमाण पत्र प्रस्तुत नहीं करने के कारण का पता लगाएं अन्यथा उचित जानकारी प्रेषित करें। (शाखा से संबंधित पेंशनभोगी की रिपोर्ट प्राप्त करने के लिए जॉब कार्ड संलग्न - अनुलग्नक - डी)

प्रधान कार्यालय : मा.सं.प्र. - छठा तल, "बड़ौदा भवन", आर.सी.दत्त रोड, अलकापुरी, बड़ौदा-390007. गुजरात. (भारत).

Head Office : HRM - 6th Floor, "Baroda Bhavan", R. C. Dutt Road, Alkapuri, Baroda - 390007. Gujarat (INDIA).

ई-मेल/E-mail : pension.ho@bankofbaroda.com, वेबसाइट/Website : www.bankofbaroda.com



4. दिनांक 01 नवंबर, 2022 के बाद सेवानिवृत्त होने वाले नए सेवानिवृत्त स्टाफ को संबंधित जीवन प्रमाण-पत्र चालू वर्ष के लिए प्रस्तुत करने की आवश्यकता नहीं है।
5. ऐसे पारिवारिक पेंशनभोगी जिनकी पेंशन 01 नवंबर, 2022 के बाद शुरू हुई है / होगी, को भी चालू वर्ष के लिए पारिवारिक पेंशनभोगियों से संबंधित जीवन प्रमाण-पत्र/ गैर-पुनर्विवाह/ अविवाह प्रमाण-पत्र, प्रस्तुत करने की आवश्यकता नहीं है।
6. ऐसे मामले जहां पेंशनभोगी विदेशों में रह रहे हैं या शाखाओं में आने में असमर्थ हैं और जिन्होंने पहले ही ऑनलाइन अनुरोध प्रस्तुत कर दिया है, शाखाएं निम्नलिखित प्रक्रियाओं का पालन कर जीवन प्रमाण-पत्र / गैर-पुनर्विवाह / अविवाह प्रमाण-पत्र को प्राधिकृत या प्रस्तुत / सत्यापित कर सकती हैं:
 - पेंशनभोगी के पंजीकृत मोबाइल नंबर (बैंक के रिकॉर्ड के अनुसार) पर वीडियो कॉल कर और / या पेंशनभोगी के जीवित होने की वास्तविकता से संतुष्ट होने के बाद।
 - बैंक के मौजूदा दिशानिर्देशों के अनुसार, पेंशनभोगियों को डोर स्टेप बैंकिंग की सेवाएं प्रदान करना।
 - पेंशनभोगी के आवास पर जाकर।
 - पेंशनभोगियों को किसी भी तरह की असुविधा न हो इसलिए भारत के संबंधित वाणिज्य दूतावास/ नोटरी पब्लिक द्वारा प्रमाणित/ विधिवत हस्ताक्षरित जीवन प्रमाण-पत्र / गैर-पुनर्विवाह / अविवाह प्रमाण-पत्र शाखाओं द्वारा सत्यापित किया जाना चाहिए।
7. शाखाएं यह सुनिश्चित करने के पश्चात कि पेंशनभोगी प्राधिकृत करने की तारीख को जीवित है, पेंशनभोगी स्टाफ (स्वयं और पारिवारिक) के जीवन प्रमाण-पत्र को सही कर्मचारी कूट सं. एवं समुचित सावधानी के साथ प्रस्तुत करें/ प्राधिकृत करें (कृपया नोट करें कि पीपीओ नंबर सिस्टम को समाप्त कर दिया गया है और कर्मचारी कूट संख्या से परिवर्तित कर दिया गया है)।

पूर्व में ऐसी कई घटनाएं हुई हैं जहां पेंशनभोगी जीवित है या नहीं, यह सुनिश्चित किए बिना कुछ शाखाओं ने पेंशनभोगियों के जीवन प्रमाण-पत्र को सत्यापित कर दिया और साथ ही गलत कर्मचारी कूट संख्या के साथ जीवन प्रमाण-पत्र प्रस्तुत/ सत्यापित किया। इसीलिए अधिकारियों को सलाह दी जाती है कि उनके खिलाफ जवाबदेही कि किसी भी परीक्षा से बचने के लिए प्रमाण पत्र को अधिकृत करते समय उचित परिश्रम का पालन करें।

शाखाओं को वहाँ अतिरिक्त सावधानी बरतनी चाहिए जहां एक से अधिक प्रकार की पेंशन अर्थात् स्वयं/ पारिवारिक/ अनुग्रह आधार पर, के लिए जीवन प्रमाण-पत्र/ गैर-पुनर्विवाह/ अविवाह प्रमाण-पत्र की आवश्यकता है और वैयक्तिक पेंशनभोगी की सभी प्रकार की पेंशन के लिए जीवन प्रमाण-पत्र प्रस्तुत/ सत्यापित किया जाना सुनिश्चित करना चाहिए।
8. शाखाओं द्वारा प्राप्त जीवन प्रमाण-पत्र/ गैर-पुनर्विवाह/ अविवाह प्रमाण-पत्र की हार्ड कॉपी (अनुलग्नक ए/ बी) पेंशन भुगतान शाखा में पेंशनभोगी की फाइल में रखी जानी चाहिए और इसे प्रधान कार्यालय को नहीं भेजा जाए।

बैंक ऑफ बड़ौदा कर्मचारी पेंशन विनियमन, 1995 के अनुसार,

ए. पारिवारिक पेंशन प्राप्तकर्ता को गैर-पुनर्विवाह या अविवाह (अनुलग्नक बी) का प्रमाण-पत्र प्रस्तुत करना होगा।

बी. किसी अन्य आश्रित अर्थात् 25 वर्ष की आयु तक के पुत्र अथवा विधवा/ अविवाहित पुत्री, के पारिवारिक पेंशन प्राप्तकर्ता होने के मामले में गैर-पुनर्विवाह/ अविवाह प्रमाण-पत्र और गैर-नियोजन या गैर-पुनर्नियोजन का प्रमाण-पत्र प्रस्तुत करना होगा (अनुलग्नक बी)।

उपरोक्त मानदंडों को पूरा न करने से संबंधित सूचना अर्थात् 25 वर्ष की आयु प्राप्त करने, पुनर्विवाह, रोजगार प्राप्त करने की सूचना, प्रधान कार्यालय को तत्काल पारिवारिक पेंशन को रोकने के लिए दी जानी चाहिए।

प्रधान कार्यालय : मा.सं.प्र. - छठा तल, "बड़ौदा भवन", आर.सी.दत्त रोड, अलकापुरी, बड़ौदा-390007. गुजरात. (भारत).
 Head Office : HRM - 6th Floor, "Baroda Bhavan", R. C. Dutt Road, Alkapuri, Baroda - 390007. Gujarat (INDIA).
 ई-मेल/E-mail : pension.ho@bankofbaroda.com, वेबसाइट/Website : www.bankofbaroda.com



(नोट:- वार्षिक आधार पर जीवन प्रमाण-पत्र प्रस्तुत करने के अलावा, ऐसे मामले में जहां पुत्र/पुत्री किसी भी ऐसे विकार या दिव्यांगता (मानसिक या शारीरिक) से पीड़ित है और अधिकतम आयु सीमा प्राप्त करने के बाद भी जीविकोपार्जन करने में असमर्थ है, वहाँ पारिवारिक पेंशन प्राप्त करने वाले व्यक्ति को, अभिभावक के द्वारा प्रत्येक तीसरे वर्ष में चिकित्सा अधिकारी जो सिविल सर्जन के स्तर से कम न हों, से इस आशय का एक प्रमाण-पत्र प्रस्तुत करना होगा कि पेंशनभोगी विकार या दिव्यांगता से अभी भी पीड़ित है और उक्त प्रमाण-पत्र एचआरकेनेक्ट के माध्यम से प्रस्तुत किया जाना चाहिए)

इसकी एक प्रति शाखाओं और कार्यालयों में नोटिस बोर्ड पर प्रदर्शित करें एवं इससे स्टाफ सदस्यों को अवगत कराएं।

किसी भी स्पष्टीकरण/ मार्गदर्शन के मामले में कृपया हमें pension.ho@bankofbaroda.com पर मेल करें या 0265-2316640/20/37/97 पर टेलीफोन करें।

भवदीय,

हस्ता/-

(स्वप्ना बंदोपाध्याय)
महाप्रबंधक (मानव संसाधन प्रबंधन)

जके *जे*

संलग्नक : यथोपरि

प्रधान कार्यालय : मा.सं.प्र. - छठा तल, "बड़ौदा भवन", आर.सी.दत्त रोड, अलकापुरी, बड़ौदा-390007. गुजरात. (भारत).

Head Office : HRM - 6th Floor, "Baroda Bhavan", R. C. Dutt Road, Alkapuri, Baroda - 390007. Gujarat (INDIA).

ई-मेल/E-mail : pension.ho@bankofbaroda.com, वेबसाइट/Website : www.bankofbaroda.com



HO:BR:114

Date: 12-10-2022

ISSUED BY
HRM DEPARTMENT
HEAD OFFICE, BARODA

CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA

Madam / Sir,

Re: Submission of Life Certificate / Non Re-marriage / Non Marriage Certificate – Bank of Baroda Staff Pensioners (Self & Family) for the Year – 2023.

Every Staff Pensioner (Self & Family) has to submit Life Certificate / Non Re-marriage / Non Marriage Certificate in the month of November every year, for continuation of their Pension.

Accordingly, to enable the pensioners to submit their Life Certificate / Non Re-marriage / Non Marriage Certificate the window will be open from **17.10.2022 to 31.12.2022** through HR Connect.

On submission of the Life Certificate / Non Re-marriage / Non Marriage Certificate by the Staff Pensioner in HRConnect the same has to be verified by the Branch.

In case verification is not done in the HRConnect portal at Branch level, Pension will be kept on hold from the month of January – 2023, till the time Pensioner's Life certificate is authorized by any Officer of any Branch. Hence, Branch Officials are advised for timely authorization of Life certificates in HRConnect to avoid causing inconvenience to the Pensioners.

Guidelines to Branches for Authorizing Life Certificates in HRConnect portal

URL of HRConnect portal for submission / verification of Life Certificate of Staff Pensioners (Self & family) is <https://hrconnect-int.bankofbaroda.co.in> (To be accessed through FINACLE PC)

Officers can login using **BOB Domain ID** and **Password** for verification of Life Certificate (Job Card attached herewith- Annexure C)

1. **Any Officer of any Branch** can submit and / or verify any Staff Pensioner's Life certificate. There is no concept of maker / checker. Once it is submitted by any Branch official in the system, it will be considered as Verified.
2. In case any Pensioner wants to submit hard-copy (Annexure – A/B) of the Life Certificate / Non Re-marriage / Non Marriage Certificate, the Pensioners can visit **any Branch as per his / her convenience** for submission of the same.
3. Branches are advised to ascertain number of pensioners whose Life certificate submission is pending on daily basis (for the Pensioners whose pension is paid through the Branch), and get in touch with the Pensioner / their Family members to make them aware regarding submission of Life Certificate in case Pensioner/ Family Pensioner is alive or report otherwise.
(Job Card attached for getting report on pensioner's data pertaining to Branch – Annexure-D)

प्रधान कार्यालय : मा.सं.प्र. - छठा तल, "बड़ौदा भवन", आर.सी.दत्त रोड, अलकापुरी, बड़ौदा-390007. गुजरात. (भारत).
Head Office : HRM - 6th Floor, "Baroda Bhavan", R. C. Dutt Road, Alkapuri, Baroda - 390007. Gujarat (INDIA).
ई-मेल/E-mail : pension.ho@bankofbaroda.com, वेबसाइट/Website : www.bankofbaroda.com



4. New-retirees retiring post 01st November, 2022 are NOT required to submit Life Certificate for the current year.
5. Family-Pensioners whose family pension has commenced post 01st November, 2022 are also NOT required to submit Life Certificate / Non Re-marriage / Non Marriage Certificate for the current year.
6. Cases where Pensioners are residing abroad, or unable to visit branches, and for those who have already submitted requests online, Branches may authorize or submit / verify Life Certificate / Non Re-marriage / Non Marriage Certificate by adhering to the following procedures:
 - Making video call on registered mobile number (as per Bank's record) of the pensioner and / or after satisfying the genuineness of submission that the pensioner is still alive.
 - Providing the services of Door step banking to the pensioners as per Bank's extant guidelines.
 - By visiting the Pensioner's residence.
 - The Life Certificate / Non Re-marriage / Non Marriage Certificate certified / duly signed by respective consulate of India / Notary Public should be verified by Branches in order to avoid any inconvenience to pensioners.
7. Branches are advised to submit / authorize Life Certificates of Staff Pensioners (Self & Family) with **Due Diligence with correct EC Number** (Please note PPO numbering system is discarded and have been replaced by EC numbers) after ascertaining that the pensioner is alive on the date of authorization.

There were many instances in the past that some Branches had verified Life certificates of Pensioners without ascertaining that the pensioner is alive or not and have also submitted / verified Life Certificate(s) with wrong EC number(s). Therefore officers are advised to observe due diligence while authorising the certificates to avoid any examination of accountability against them.

Branches should also take extra care wherein Life Certificate / Non Re-marriage / Non Marriage Certificate is required for more than one type of pension, viz. Self / Family / Ex-Gratia and ensure Life Certificate is submitted / verified for all type of Pensions of the individual pensioner.

8. Hard copy of Life Certificate / Non Re-marriage / Non Marriage Certificate obtained by Branches (Annexure A/B) to be retained in Pensioner's file at Pension Paying Branch and **need not to be sent to Head office.**

As per Bank of Baroda Employees' Pension Regulation, 1995,

- a. The recipient of family pension needs to submit certificate of Non-re-marriage or Non-marriage (Annexure B).
- b. In case of any other dependent other than spouse being the recipient of Family Pension viz. Son Or Widow / Un-married Daughter up to age 25 years, a certificate of Non-re-marriage / Non-marriage & Certificate of Non-employment or Non-re-employment needs to be submitted (Annexure B)

Information relating non-fulfillment of above criteria viz. attaining age of 25 years, Re-marriage, gaining Employment must be conveyed to us at Head Office immediately for stoppage of Family Pension.

(Signature)

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 Head Office : HRM - 6th Floor, "Baroda Bhavan", R. C. Dutt Road, Alkapuri, Baroda - 390007, Gujarat (INDIA).
 ई-मेल/E-mail : pension.ho@bankofbaroda.com, वेबसाइट/Website : www.bankofbaroda.com



(Note: - In addition to the submission of life certificate on annual basis, in case where the son / daughter is suffering from any disorder or disability (mental or physical) and unable to earn a living even after attaining the maximum age limit, the person receiving the family pension through Guardian should produce a certificate in every three years from medical officer not below rank of Civil Surgeon, to the effect that the pensioner continues to suffer from disorder or disability, and the said certificate to be submitted through HRConnect)

A copy of this may be displayed on notice board at Branches / Offices and staff members are to be sensitized on this issue.

In case of any clarification/guidance, please reach out to us over mail at pension.ho@bankofbaroda.com or telephone at 0265-2316640/20/37/97.

Yours faithfully,


(Swapna Bandopadhyaya)
General Manager (HRM)

Encl: As above

प्रधान कार्यालय : मा.सं.प्र. - छठा तल, "बड़ौदा भवन", आर.सी.दत्त रोड, अलकापुरी, बड़ौदा-390007. गुजरात. (भारत).
Head Office : HRM - 6th Floor, "Baroda Bhavan", R. C. Dutt Road, Alkapuri, Baroda - 390007. Gujarat (INDIA).
ई-मेल/E-mail : pension.ho@bankofbaroda.com, वेबसाइट/Website : www.bankofbaroda.com



अनुलग्नक - 'ए' /Annexure-A

बैंक ऑफ बड़ौदा स्टाफ पेंशनभोगी (स्वयं/ पारिवारिक) के लिए जीवनप्रमाणपत्र/
Life certificate for BOB Staff Pensioners (Self/Family)

यह प्रमाणित किया जाता है कि मैंने स्टाफ पेंशनभोगी (स्वयं/ पारिवारिक) श्री/ श्रीमती _____
(पेंशन प्राप्त करने वाले का नाम) क कू सं. _____ को देखा है और वह आज की तारीख में जीवित हैं.

Certified that I have seen the staff pensioner (self/family) Shri/ Smt _____
(Name of Pension Recipient) having EC No. _____ and that he/she is alive on this date.

दिनांक/ Date:

स्थान/ Place:

शाखा प्रमुख /प्राधिकृत अधिकारी का नाम और पदनाम
Name and Designation of the Branch Head/Authorized officer

मुहर/Seal



अनुलग्नक - 'बी' / Annexure-B

गैर-पुनर्विवाह/ अविवाह से संबंधित प्रमाणपत्र/ CERTIFICATE OF NON-RE MARRIAGE/ NON MARRIAGE

सेवा में/To

शाखा प्रबंधक/ The Branch Manager
 बैंक ऑफ बड़ौदा/ Bank Of Baroda
 _____ शाखा/ Branch

महोदया/ महोदय/ Madam/ Dear Sir,

मैं एतद्वारा घोषणा करता/ करती हूँ कि मैं विवाहित नहीं हूँ/ मैंने पिछले छह महीनों के दौरान विवाह नहीं किया है/ I hereby declare that I am not married/ I have not been married during the past six months.

या/ OR

*मैं एतद्वारा घोषणा करता/ करती हूँ कि मैंने पुनर्विवाह नहीं किया है और मैं वचन देता/ देती हूँ कि ऐसे किसी भी मामले में बैंक को तुरंत सूचित करूँगा/ करूँगी/ *I hereby declare that I have not been re-married and I undertake to report such an event promptly to the bank.

गैर-नियोजन/ पुनर्नियोजन प्रमाणपत्र/ CERTIFICATE OF NON-EMPLOYMENT/RE-EMPLOYMENT

मैं एतद्वारा घोषणा करता/ करती हूँ कि मैं किसी सरकारी विभाग/ कार्यालय, कंपनी, निगम/ स्वायत्त निकाय या केंद्रीय/ राज्य/ केंद्रशासित प्रदेश/ स्थानीय निकाय की सोसाइटी के किसी पद पर सेवारत नहीं हूँ/ I hereby declare that I am not serving in any capacity either in a Govt. Department/Office, Company, Corporation/autonomous body or Society of Central/State/U.T/Local Body.

या/ OR

मैं घोषणा करता/ करती हूँ कि मैं दिनांक _____ से _____ के कार्यालय में नियोजित/ पुनर्नियोजित हुआ/ हुई हूँ जोकि केंद्र/ राज्य/ केंद्रशासित प्रदेश/ स्थानीय निकाय द्वारा आंशिक/ पूर्ण रूप से वित्तपोषित है./ I declare that I have been employed/re-employed in the office of _____ with effect from _____ which is partly/fully financed by Central/ State/ UT/ Local Body.

भवदीय/ Yours faithfully,

()

घोषणाकर्ता के हस्ताक्षर / Signature of declarant

वर्तमान आवासीय पता/ Present Residential Address :

मोबाइल नं./ फोन नं./ Mobile No./ Phone No.:

दिनांक/ Date:

स्थान/ Place:

(*केवल विधवा द्वारा पारिवारिक पेंशन प्राप्त किए जाने के मामले में लागू तथा केवल एक बार प्रस्तुत किया जाए).

(*Applicable only for widow recipient of family pension and is to be furnished only once)

मैं प्रमाणित करता/ करती हूँ कि उपरोक्त सूचना मेरी सर्वोत्तम जानकारी और विश्वास के अनुसार पूर्ण रूप से सही है.

I certify that to the best of my knowledge and belief that the above declaration is correct

()

साक्षी के हस्ताक्षर/ Signature of witness

नाम/Name

पता/ Address :

मोबाइल नं./ फोन नं./ Mobile No./ Phone No.:

दिनांक/ Date:

स्थान/ Place:

JOB CARD FOR SUBMISISON/VERIFICATION OF LIFE CERTIFICATE- (ANNEXURE-C)

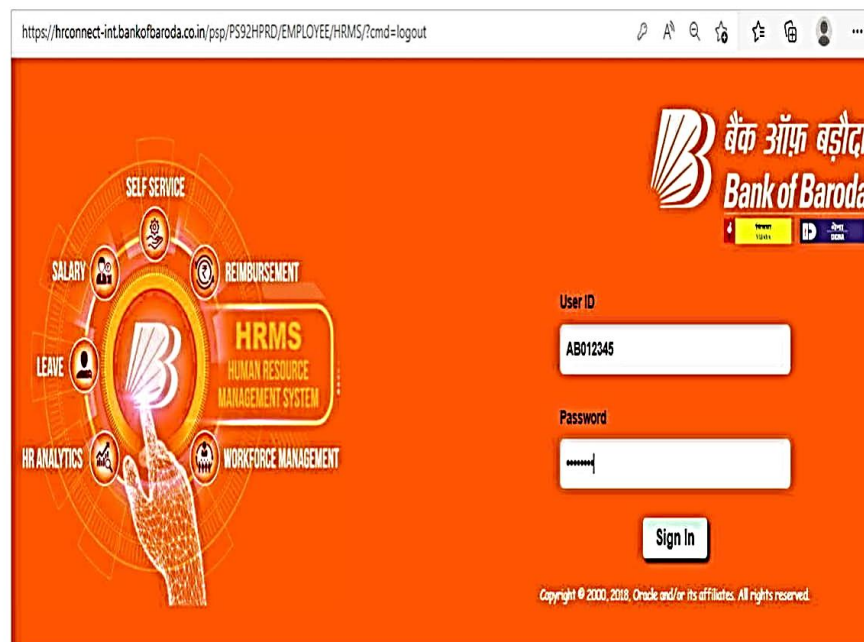
Unit HR/ Link Officer/ Regional HR/ Zonal HR/ Any Officer can perform following activities for Pensioner Life certificate

- (A) Submit Life Certificate on behalf of ex staff (self and family)
 (B) Verify already submitted Life Certificate

(1) Please use the link: <https://hrconnect-int.bankofbaroda.co.in>

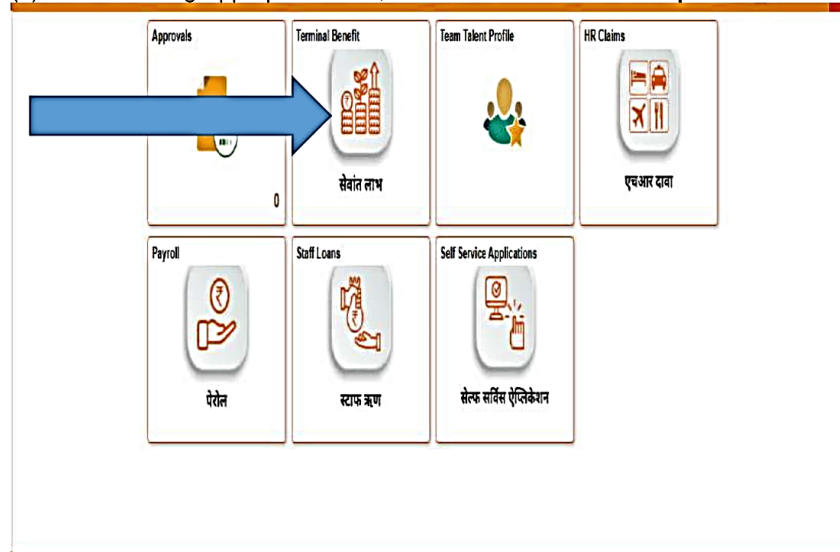
(2) Enter **Domain ID and Password**

Example: Domain ID – AB012345
 Password -- Welcome1




(3) Navigation for Different roles

- a) Navigation for Unit HR/Link officer: Unit HR/Link officer → Terminal Benefit→Pensioner Life Certificate
- b) Navigation for Regional/Zonal HR: Workforce Administrator → Terminal Benefit→Pensioner Life Certificate
- c) Navigation for any Officer: Manager Self-service→ Terminal Benefit→Pensioner Life Certificate

(4) After selecting Appropriate Role, click on **Terminal benefit option**

- (5) After selecting terminal benefit option, **Pension Life Certificate** info option will be visible. Kindly click on to it.



Pension Life Certificate Info New Window

Pensioner Life Certificate

Enter any information you have and click Search. Leave fields blank for a list of all values.

[Find an Existing Value](#) [Add a New Value](#)

▼ Search Criteria

ECNO =

Application Number

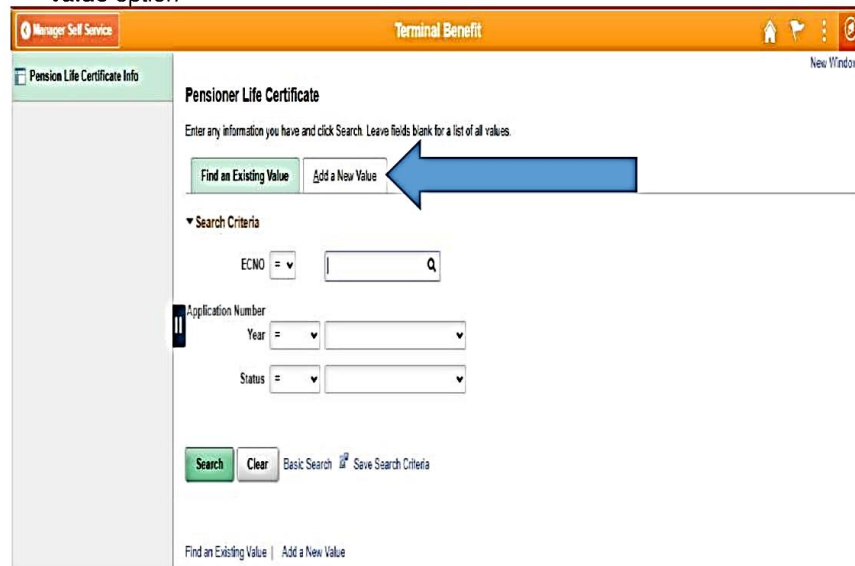
Year =

Status =

[Basic Search](#) [Save Search Criteria](#)

[Find an Existing Value](#) [Add a New Value](#)

- (6) For Submission/ Verification on behalf of Staff Pensioners, Click on **add a new value** option



Manager Self Service **Terminal Benefit** New Window

Pension Life Certificate Info

Pensioner Life Certificate

Enter any information you have and click Search. Leave fields blank for a list of all values.

[Find an Existing Value](#) [Add a New Value](#)

▼ Search Criteria

ECNO =

Application Number

Year =

Status =

[Basic Search](#) [Save Search Criteria](#)

[Find an Existing Value](#) [Add a New Value](#)



(7) Enter EC Number and Select add button

Manager Self Service Terminal Benefit

Pension Life Certificate Info

Pensioner Life Certificate

Find an Existing Value Add a New Value

ECNO 12345

Application Number 0

Year 2021-22

Add

Find an Existing Value Add a New Value

(8) Tick check box against Life Certificate Submitted, Life Certificate verified & Declaration then save it.

Manager Self Service Terminal Benefit

Pension Life Certificate Info

Life Certificate Details

Self Pensioner Life Certificate Details

ECNO Spouse Name Year Status

Life Certificate Detail

☒ Life Certificate Submitted Submission Date/Time

☐ Life Certificate Verified Submitted By

Declaration (Self Pensioner)

☐ I Certify that I have seen the pensioner and he/she is alive on this date.

Verify By Verify Date/Time

Save Notify Add Update/Display



- (9) For Verification of **already submitted** Life Certificate by Staff Pensioners (Online), Enter EC Number and click on search

- (10) Tick check box against **Life Certificate verified & Declaration** then save it.



JOBCARD FOR GENERATING LIST OF PENSIONERS OF THE BRANCH (ANNEXURE-D)
(ONLY FOR UNIT HR/ LINK OFFICER/REGIONAL/ZONAL HR)

ReportViewer → Query viewer search by <Query name> begins with – Type **BOB_PENSIONER_DETAILS** in the box and click search.

The screenshot shows the 'Query Viewer' section of a software interface. On the left is a sidebar with various report categories. The main area has a search bar where 'BOB_PENSIONER_DETAILS' has been entered. Below the search bar, a table titled 'Search Results' displays the query details.

Query Name	Description	Owner	Folder	Run to HTML	Run to Excel	Run to XML	Schedule	Definitional References	Add to Favorites
BOB_PENSIONER_DETAILS	Pensioner Basic Details	Public	PENSION	HTML	Excel	XML	Schedule	Lookup References	Favorite

Click on either HTML / Excel / XML → Click on **View Results**.

The screenshot shows the 'BOB_PENSIONER_DETAILS - Pensioner Basic Details' report. It includes a search bar and a 'View Results' button. Below, a table lists pensioners with various fields.

Row	EDIC	Design	Birthdate	DDI	DOB	Ent	Reason	PAN	Grade	Caste	Pension	Commission	Address	Phone	Email	Last	Pension	Payable	Branch
1																			

After getting List, download it in Excel Spreadsheet.



FREQUENTLY ASKED QUESTIONS (FAQs)

- 1) Pensioners of other branch is asking for submission of Life Certificate at my branch
 - Branch can submit or authorize Life Certificate submitted by staff pensioner (self/family) having pension paying branch **anywhere** in India after ascertaining that he/she is alive on the date of authorization.
- 2) I don't have list of pensioners pertaining to my branch
 - Job card is attached (Annexure-D) for generating list of pensioners pertaining to the branch (**Only Unit HR/Link Officer/Regional/Zonal HR can generate**)
- 3) I am unable to view Manager self-service option
 - **Only officer (not award staff)** can accept and authorize submission of Life Certificate
- 4) URL is not opening in my PC
 - Please check the URL entered. URL for verification is to be accessed in **CBS PC only**.



NOTICE TO ALL STAFF PENSIONERS

Re: Submission of Life Certificate / Non Re-marriage / Non Marriage Certificate by Bank of Baroda staff pensioners

Every Staff Pensioner (Self & Family) has to submit Life Certificate / Non Re-marriage / Non Marriage Certificate in the month of November every year, for further continuation of their pension.

Accordingly, to enable the pensioners to submit their Life Certificate / Non Re-marriage / Non Marriage Certificate the window will be open from 17.10.2022 to 31.12.2022.

In order to make it effortless to the Staff Pensioners, various channels are opened for submission of Life Certificate / Non Re-marriage / Non Marriage Certificate:

Following are the channels for updating the Life Certificate / Non Re-marriage / Non Marriage Certificate:

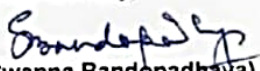
- Through HR Connect portal,
URL for which is : <https://hrconnect.bankofbaroda.co.in>
(Job Card attached for Self-login – Annexure-C)
- Pensioner / Family Pensioner may avail the services of Doorstep Banking of our Bank as per bank's extant guidelines
- Contacting the Branch via Video Calls for submission of Life Certificate.
- Physically submitting the Life Certificate in any of our bank branches (Annexure-A/B)
- For Staff Pensioners (Self and Family) who are residing abroad, Life Certificate certified / duly signed by respective consulate of India / Notary Public will be valid.

Requests submitted through HR Connect portal needs to be verified by a Branch Official.

Please note if Life Certificate / Non Re-marriage / Non Marriage Certificate is not submitted on time, the pension payment will be discontinued from January 2023, until submission of the same.

For further clarification, if any, please reach out to us over mail at: pension.ho@bankofbaroda.com or telephone at 0265-2316640/20/37/97.

Yours faithfully,


(Swapna Bandopadhyaya)
General Manager (HRM)



Date: 12-10-2022



HO: BR: 112: 333

Date 07.08.2020

CIRCULAR TO ALL BRANCHES/OFFICES IN INDIA

**ISSUED BY HRM Dept.
HEAD OFFICE, BARODA**

Madam/Dear Sir,

Re: Payment of special Medical Aid to Retired employees on reaching the age of 70/75/80 years- Introduction of New Scheme under Staff Welfare Scheme.

Our Bank has been in the forefront in taking various progressive employee welfare initiatives to take good care of our staff members. It has been Bank's constant endeavor to adopt the best welfare measures in the industry and improvise on existing schemes under the staff Welfare Dept.

We are pleased to inform the introduction of a new scheme for retired employees wherein Payment of special Medical Aid is extended to Retired employees on reaching the age of 70/75/80 years w.e.f 01.01.2020.

COVERAGE:

The scheme is open for the following Ex-employees:

1. Retired from Bank's service either on superannuation or Voluntary Retirement under BOB Employees' Pension Regulation, 1995/ BOBOSR 1979.
2. Those who have been allowed to voluntarily retire/ Prematurely Retiring from the Bank's service on medical ground after due examination of Medical Board.

EXCLUSION:

1. Employees who have been discharged / dismissed / removed from service/ compulsorily retired or their services have been terminated by way of punishment will not be eligible.
2. When Regulation 20(3)(iii) is invoked, the benefit will be available only after completion of disciplinary/judicial proceedings.
3. Employees who have sought Voluntary Retirement under BOB(E) VRS 2001.

BENEFITS UNDER THE SCHEME:

To provide better HR services and ease of operation for ex-employees, Bank has introduced an exclusive internet based web-portal for retired employees w.e.f 01.01.2020. The portal can be accessed anytime anywhere from desktop, laptop, smartphone, tablets etc. "

Additional medical aid to retired employees in their 70th, 75th and 80th year as below:-

Grade	Amount
Substaff	Rs. 2500
Clerk	Rs. 3000
Scale I, II and III	Rs. 3500
Scale IV and V	Rs. 4500
Scale VI and above	Rs. 5500

प्रधान कार्यालय : मा.सं.प्र. - छठा तल, "बड़ौदा भवन", आर.सी.दत्त रोड, अलकापुरी, बड़ौदा-390007, गुजरात. (भारत).

Head Office : HRM - 6th Floor, "Baroda Bhavan", R. C. Dutt Road, Alkapuri, Baroda - 390007, Gujarat (INDIA).

ई-मेल / E-mail : hrm.ho@bankofbaroda.com, वेबसाइट / Website : www.bankofbaroda.com

**MODALITIES:-**

1. Eligible retired employees have to apply for the special medical aid through the Ex-Employee Portal. The URL for the same is given below:

1. https://easiest.bobinside.com:8443/ex_empmodule

Retired employee have to login using their EC number as user id and DOB as their password.

Eg- If ex-employee's EC number is 1234 and DOB is 10-12-1922, then his login id shall be 1234 and password 10-12-1922.

2. The timeframe for making an application is as below:-

Year	Timeframe
70 th year	Between 70 th & 71 st birthday (both dates inclusive)
75 th year	Between 75 th & 76 th birthday (both dates inclusive)
80 th year	Between 80 th & 81 st birthday (both dates inclusive)

The application can be made only once within the age bracket and the application window shall be made available to ex-employee between 70-71st years/ 75-76th years/80-81st years.

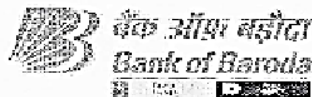
3. Please note that, no carry forward facility will be allowed. if the application is not made in any age bracket, it shall lapse.
4. Payment will be done by HO centrally on 1st week of succeeding month.

Kindly bring the contents of the circular to the notice of all the staffs/ ex-staffs: A copy be displayed on the notice board for the benefit of the ex-employees.

Regards,

JOYDEEP DUTTA ROY
CHIEF GENERAL MANAGER & HEAD
(STRATEGIC HR & HR INTEGRATION)

प्रधान कार्यालय : मा.सं.प्र. - छा तल, 'बड़ौदा भवन', आर.सी.दत्त रोड, अलकापुरी, बड़ौदा-390007. गुजरात. (भारत).
Head Office : HRM - 6th Floor, "Baroda Bhavan", R. C. Dutt Road, Alkapuri, Baroda - 390007. Gujarat (INDIA)
ई-मेल/ E-mail : hrm.ho@bankofbaroda.com. वेबसाइट/Website : www.bankofbaroda.com



HO: BR: 112: 427

Date 02.11.2020

CIRCULAR TO ALL BRANCHES/OFFICES IN INDIA

ISSUED BY HRM Dept.
HEAD OFFICE, BARODA

Madam/Dear Sir,

Re: Payment of Special Medical Aid to Retired employees -Improvising our newly introduced scheme under Staff Welfare Scheme.

We refer to our circular no. HO: BR: 112333 dated 07.08.2020 wherein the introduction of a new scheme for Payment of Special Medical Aid to Retired employees was announced on reaching the age of 70/75/80 years w.e.f 01.01.2020.

In this regard, we have been receiving many representations from retired employees to extend the benefit to the retired employees beyond 80 years of age.

We are pleased to inform that, it has now been decided to further extend the benefit of 'Special Medical Aid' to the retired employees beyond the age of 80 years at an interval of every 5 years.

Other terms and conditions as mentioned in our circular HO: BR: 112333 dated 07.08.2020 shall remain unchanged under the scheme.

Kindly bring the contents of the circular to the notice of all the staffs/ ex-staffs. A copy be displayed on the notice board for the benefit of the ex-employees.

Yours faithfully,

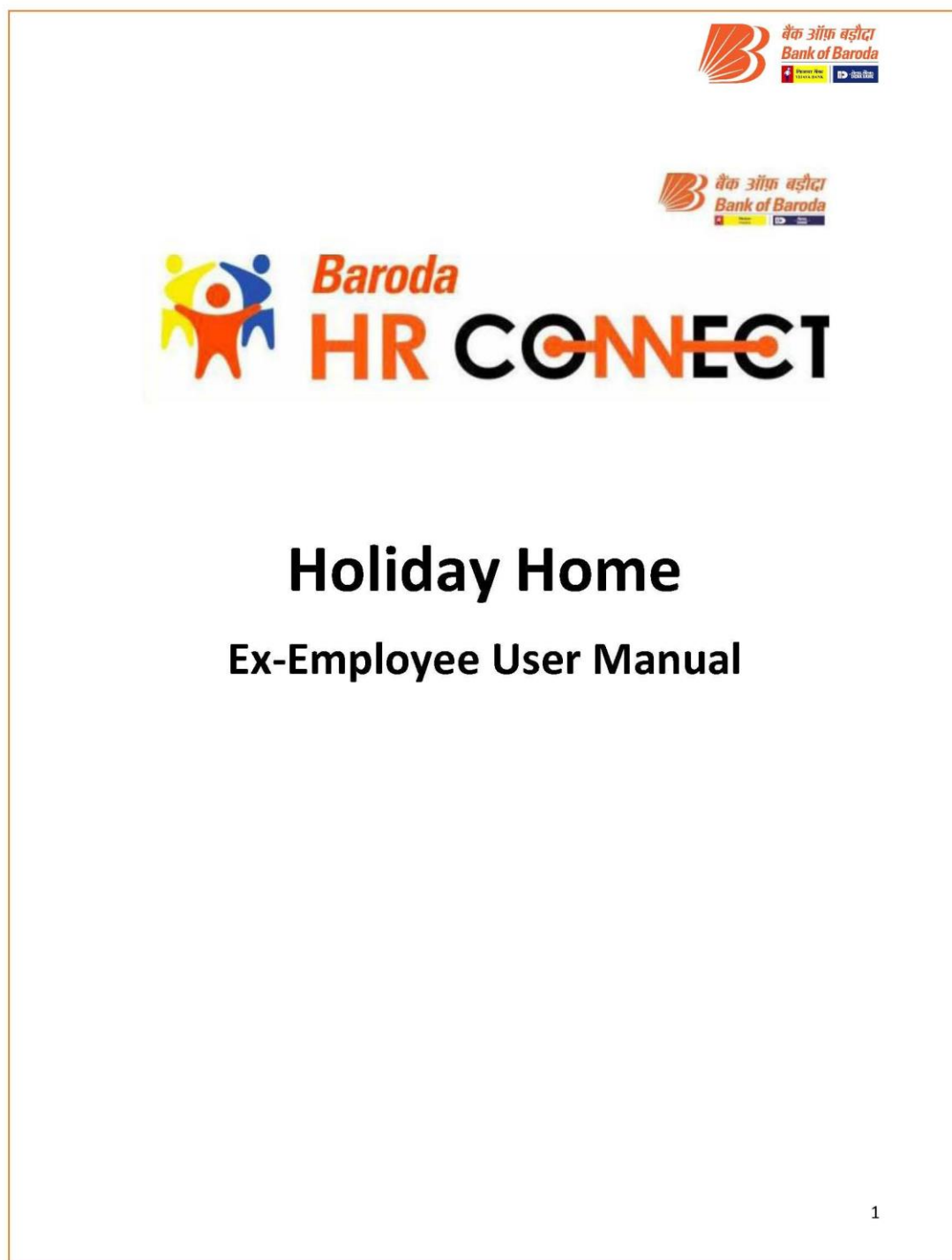

Prakash Vir Rath
General Manager (HRM)

Indian Telephone : HR/HRM - 1st Floor, "Baroda Bhawan", 222, Saurashtra Road, Gandhinagar, Baroda - 390007, Gujarat (India).
Head Office : HRM - 6th Floor, "Baroda Bhawan", R. C. 1301 Road, Anandpur, Baroda - 390007, Gujarat (India).
E-Mail / E-mail : hr.ho@bankofbaroda.com, Saurashtra/Website : www.bankofbaroda.com

ISSUED BY HRM Dept.
HEAD OFFICE, BARODA

33

BOBROA'S MEMBERS' HAND BOOK (AS OF 1ST FEBRUARY 2023)



Contents

1. Introduction.....	3
1.1. Ex- Employee Self-Service Home Page.....	3
1.2. Holiday Homes WorkCentre.....	3
2. Holiday Homes.....	4
2.1 To check Room Availability of any Holiday Home	4
2.2 Add New Holiday Home Application.....	5-7
2.3 View/Search Existing Holiday Home Application Details.....	8-9
2.4 To download Reservation Letter of Approved Booking.....	10
2.5 To cancel any Existing Booking.....	11
2.6 To submit Feedback for any Aailed Booking.....	12

1. Introduction

This job card may be used as reference document for Holiday Home application in HR Connect, having step by step instructions that Ex-employee is required to take. Login Portal User needs to enter the URL in the URL (Address Bar) in the web browser to open the Bank of Baroda Portal interface.

1.1 Ex-Employee Self-Service Home Page

Ex-Employee will use Ex-Employee Self-Service Home Page to access a variety of Ex-employee self-service transactions that are available in the form of tiles, which helps you to reach that page directly.

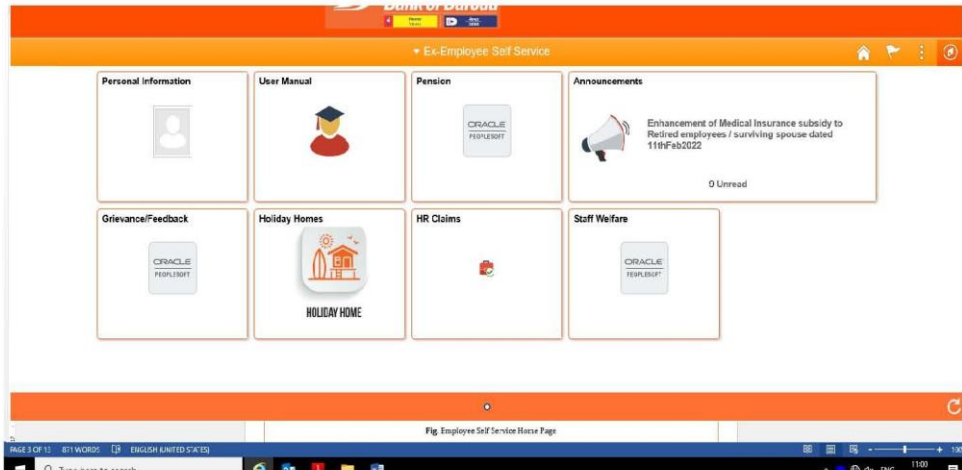


Fig. Ex-Employee Self Service Home Page

1.2. Holiday Homes WorkCentre

It will provide the direct link to the services related to Holiday Home.

Step	Action
1	Click on "Holiday Homes" tile for Holiday Home related details and transaction.

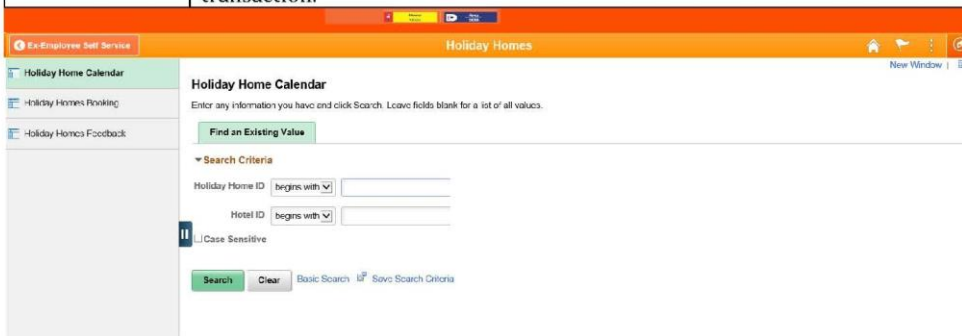


Fig Holiday Homes WorkCentre

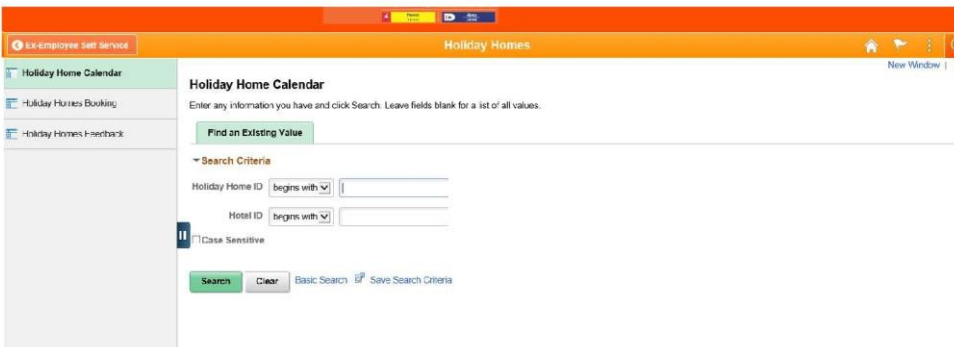
Here, you can find the various tabs which will serve you the purpose as mentioned below:

- ❖ **Holiday Homes Calendar** – User can check availability of rooms in any Holiday Home.
- ❖ **Holiday Homes Booking** – User can book Holiday Home across India.
- ❖ **Holiday Home Feedback** – User can submit their feedback for the Holiday Home which they have availed.

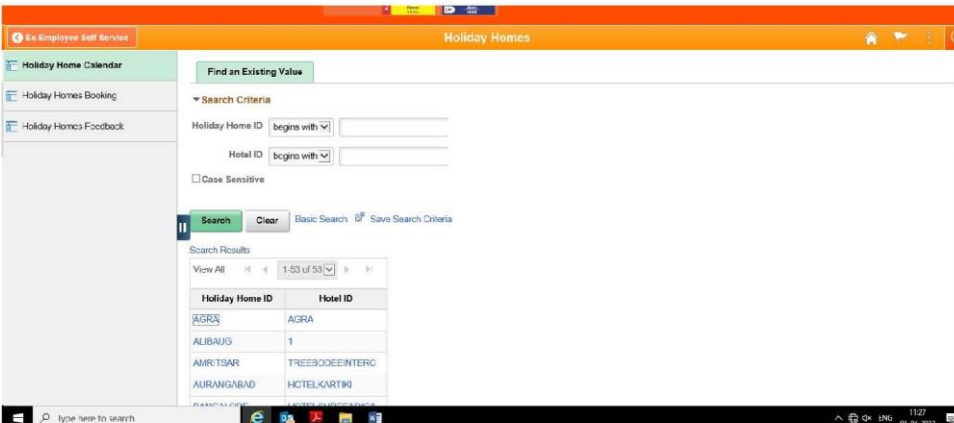
2. Holiday Homes

2.1 To check Room Availability of any Holiday Home

Step	Action
1	Click on the menu “ Holiday Home Calendar ”.
2	Click on “ Search ” button.



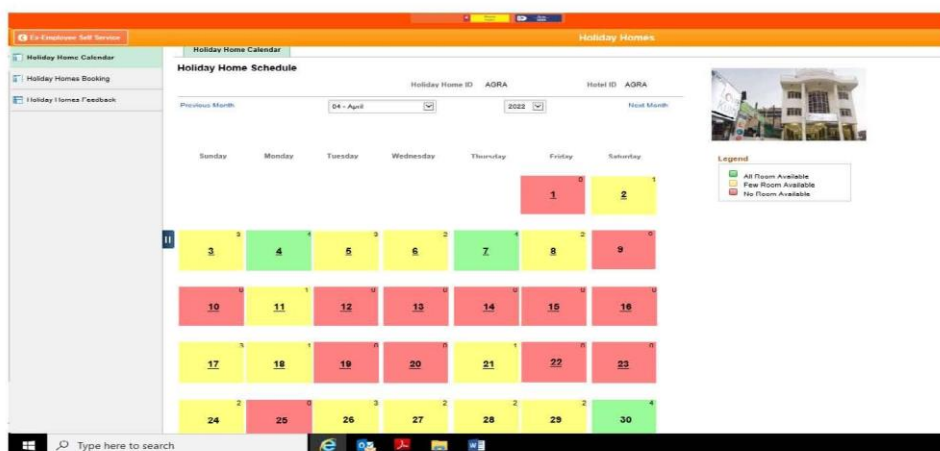
Step	Action
3	Click on the “ Holiday Home ID ” for which you want to check the availability.



Holiday Home ID	Hotel ID
AGRA	AGRA
ALIBAG	1
AMRITSAR	TREEBOODEINTERC
AURANGABAD	HCTELKARTIK

4

Step	Action
4	You can check Month wise availability here.



2.2 Holiday Home Booking - Add New Holiday Home Application

Step	Action
1	Click on "Holiday Homes Booking"
2	Click on the menu "Add a New Value" .
3	Click on "Add" button.

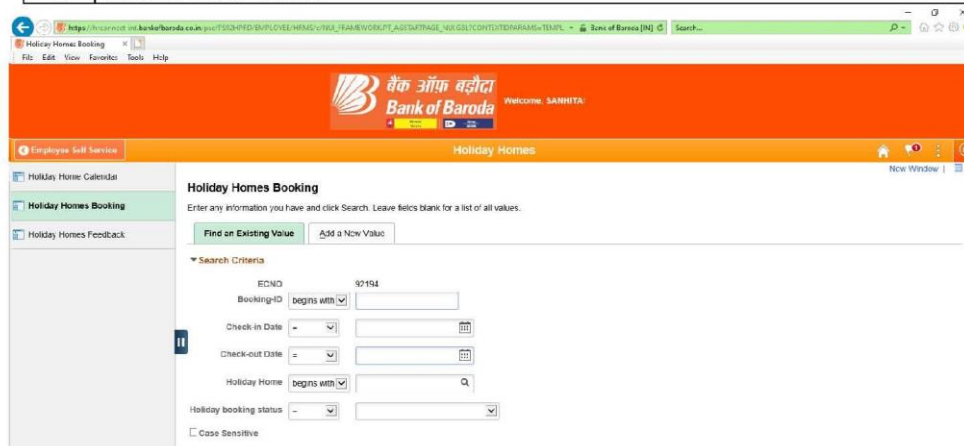
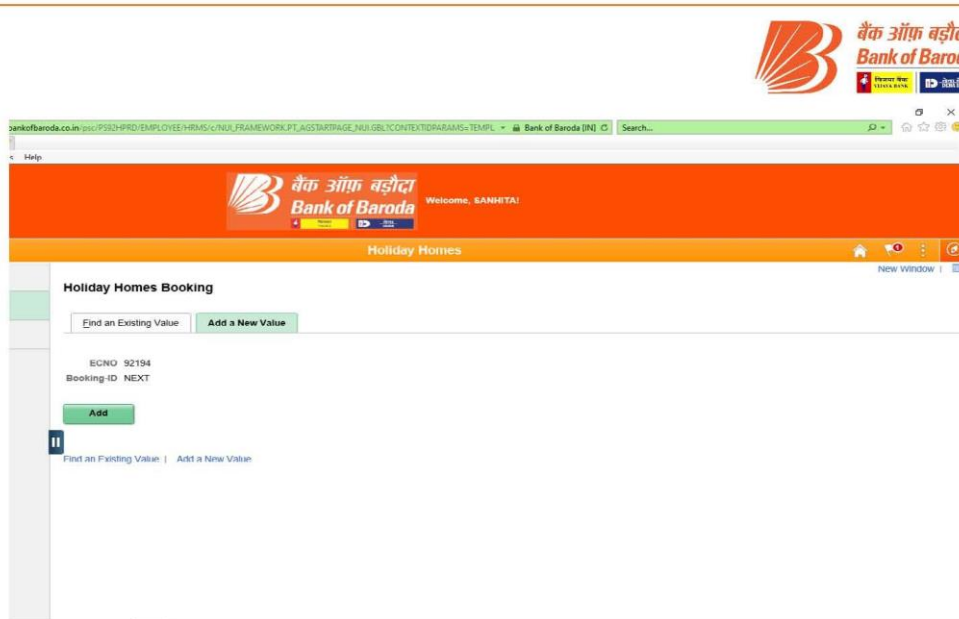
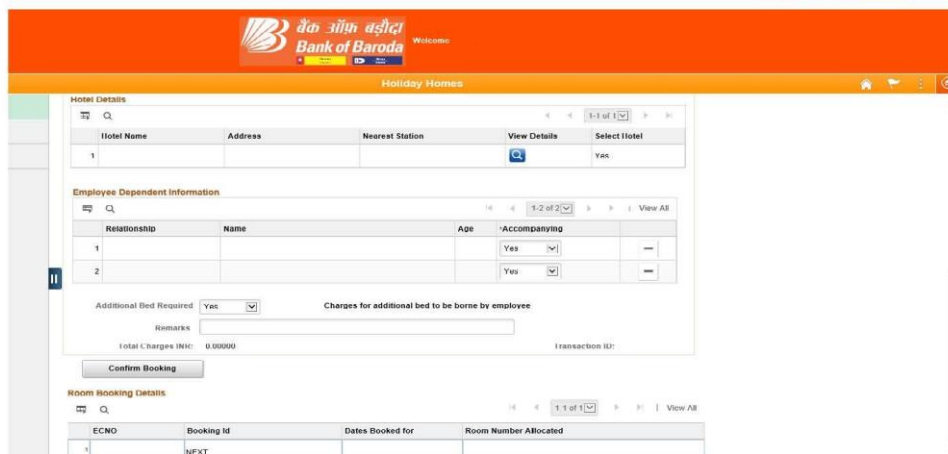


Fig. Holiday Home Booking



The following page will be display:

The screenshot shows the 'HH Application for Employee' form on the Bank of Baroda website. The form includes fields for Booking ID, CCNO, Hotel, Check-in Date, Check-out Date, and Employee Contact details. A message at the top states: "Must have Sufficient Balance in account before booking".



Step	Action
1	Select "Holiday Home" from the prompt.
2	Select "Hotel" from the prompt.
3	Enter "No. of Rooms needed" - Only 1 room allowed.
4	Select Yes / No in "Allow Flexible Booking" from drop-down list. "If you select flexible booking as YES, rooms will be allotted as and when available."
5	Select "Check-in Date" and "Check-out Date" from calendar.
6	Enter "Employee Email ID"
7	Enter "Alternate Contact No."
8	Enter "Emergency Contact Name"
9	Select Yes / No in "Select Hotel" under Hotel Details . In any Holiday Home Location, if 2 Hotel are there, select which Hotel you want to book.
10	Enter "Remarks" , if any.
11	Click on "Confirm Booking" button to submit your application.

If you do not have sufficient balance in your account, the system will not allow you to submit the application.

2.3 View/Search Existing Holiday Home Application Details



Holiday Homes Booking

Enter any information you have and click Search. Leave fields blank for a list of all values.

[Find an Existing Value](#) [Add a New Value](#)

Search Criteria

ECNO

Booking ID begins with

Business Unit begins with

Employee Type =

Check-in Date =

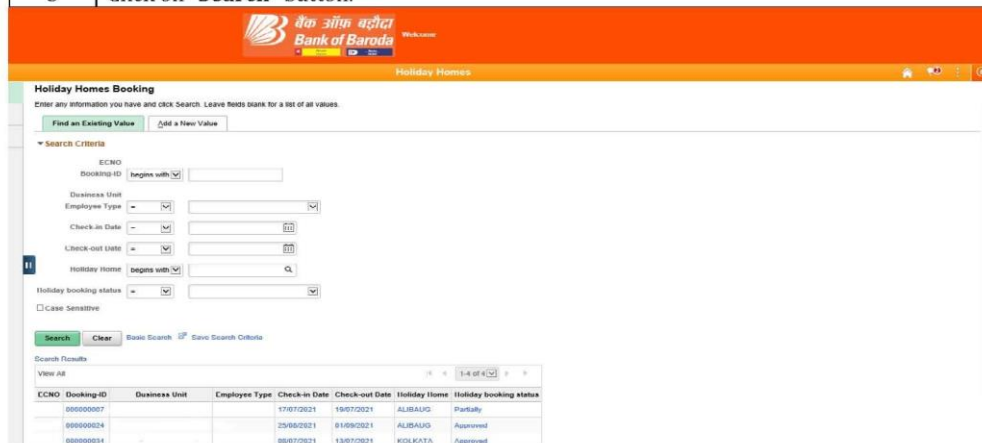
Check-out Date =

Holiday Home begins with

Holiday booking status =

☐ Case Sensitive

Step	Action
1	Click on the menu “ Holiday Home Booking ”.
2	Click on “ Find an Existing Value ”.
3	Click on “ Search ” button.



Holiday Homes Booking

Enter any information you have and click Search. Leave fields blank for a list of all values.

[Find an Existing Value](#) [Add a New Value](#)

Search Criteria

ECNO

Booking ID begins with

Business Unit begins with

Employee Type =

Check-in Date =

Check-out Date =

Holiday Home begins with

Holiday booking status =

☐ Case Sensitive

[Search](#) [Clear](#) [Basic Search](#) [Save Search Criteria](#)

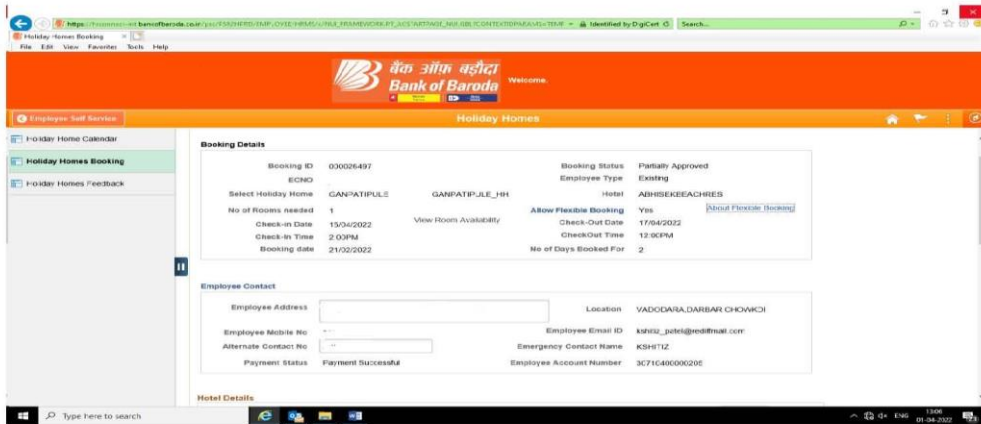
Search Results

View All

ECNO	Booking ID	Business Unit	Employee Type	Check-in Date	Check-out Date	Holiday Home	Holiday booking status
00000007				17/07/2021	19/07/2021	ALBAUG	Partially
00000024				29/08/2021	01/09/2021	ALBAUG	Approved
00000034				08/07/2021	13/07/2021	KOLKATA	Approved

Click on the “**Booking ID**” to view complete details of application alongwith status.

• Partially Approved Booking



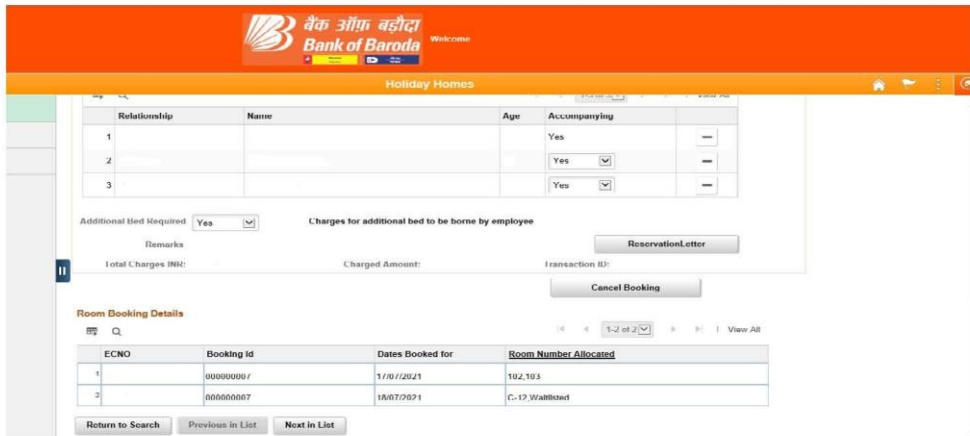
Booking Details

Booking ID	030026497	Booking Status	Partially Approved
ECNO		Employee Type	Existing
Select Holiday Home	GANPATIPULE	Hotel	ABHISEKACHRIES
No of Rooms needed	1	Allow Flexible Booking	Yes
Check-in Date	15/04/2022	Check-Out Date	17/04/2022
Check-in Time	2:00 PM	Check-Out Time	12:00 PM
Booking date	21/02/2022	No of Days Booked For	2

Employee Contact

Employee Address		Location	VADGDARA, DARBAR CHOWKI
Employee Mobile No.		Employee Email ID	kshstz_pvtl@rediffmail.com
Alternate Contact No.		Emergency Contact Name	KSHSTZ
Payment Status	Payment Successful	Employee Account Number	3C7164000020E

Hotel Details



Relationship

Relationship	Name	Age	Accompanying
1			Yes
2			Yes
3			Yes

Additional Bed Required: ☒ Yes

Charges for additional bed to be borne by employee

Remarks

Total Charges INR: Charged Amount: Transaction ID:

[Reservation Letter](#)

[Cancel Booking](#)

Room Booking Details

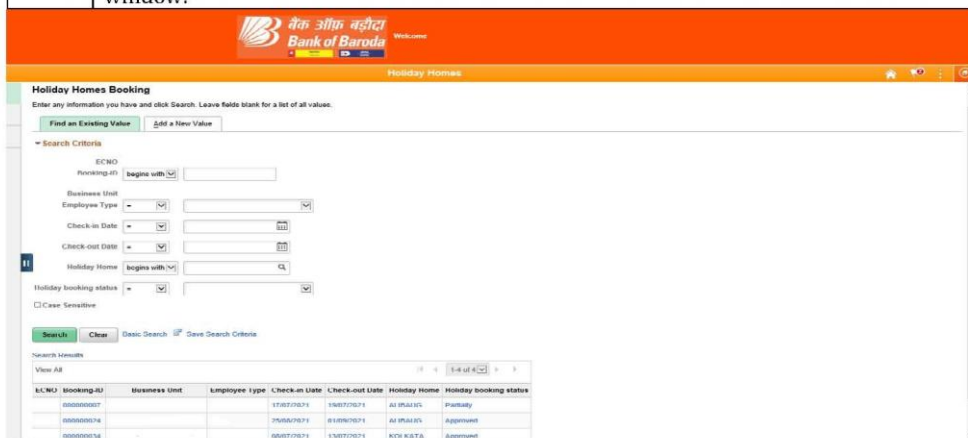
ECNO	Booking Id	Dates Booked for	Room Number Allocated
1	000000007	1/01/2021	102,103
2	000000007	16/07/2021	C-12 Waitlist

[Return to Search](#) [Previous in List](#) [Next in List](#)

If status of your booking is Partially Approved, that means you have been allotted some rooms as per availability and some rooms are in waitlist.

2.4 To download Reservation Letter of Approved Booking

Step	Action
1	Click on the menu "Holiday Home Booking".
2	Click on "Find an Existing Value".
3	Click on "Search" button.
4	Select "Booking ID" of the application for which you want to generate reservation letter. Please note reservation letter can be generated only for approved/ Partially approved booking.
5	Click on "Reservation Letter" button. The reservation letter will get open in next tab window.



Holiday Homes Booking

Enter any information you have and click Search. Leave fields blank for a list of all values.

[Find an Existing Value](#) [Add a New Value](#)

Search Criteria

ECNO
 Booking ID: begins with:

Business Unit:

Employee Type:

Check-in Date:

Check-out Date:

Holiday Home: begins with:

Holiday booking status:

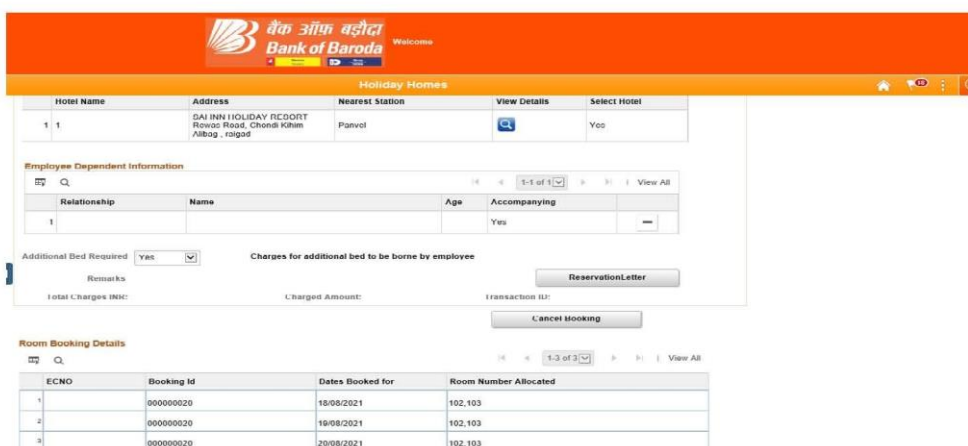
☐ Case Sensitive

[Search](#) [Clear](#) [Basic Search](#) ☒ [Save Search Criteria](#)

Search Results

View All

ECNO	Booking ID	Business Unit	Employee Type	Check-in Date	Check-out Date	Holiday Home	Holiday booking status
000000007				17/07/2021	19/07/2021	AI PRAGATI	Partially
000000074				25/06/2021	01/08/2021	AI PRAGATI	Approved
000000074				06/07/2021	13/07/2021	KD KOTA	Approved



Holiday Homes

Hotel Name	Address	Nearest Station	View Details	Select Hotel
1 1	DAI INN HOLIDAY RESORT Ravda Road, Chandi Kham Ahmedabad, Gujarat	Patrol	View Details	Yes

Employee Dependent Information

Relationship: Name: Age: Accompanying:

Additional Bed Required: ☒ Yes

Charges for additional bed to be borne by employee:

Remarks:

Total Charges (INR): Charged Amount:

[Reservation Letter](#)

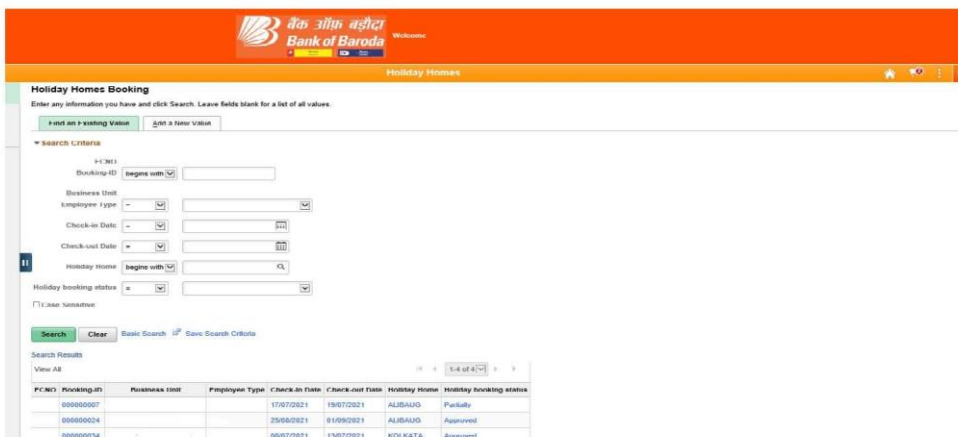
[Cancel Booking](#)

Room Booking Details

ECNO	Booking Id	Dates Booked for	Room Number Allocated
1	000000020	18/08/2021	102,103
2	000000020	19/08/2021	102,103
3	000000020	20/08/2021	102,103

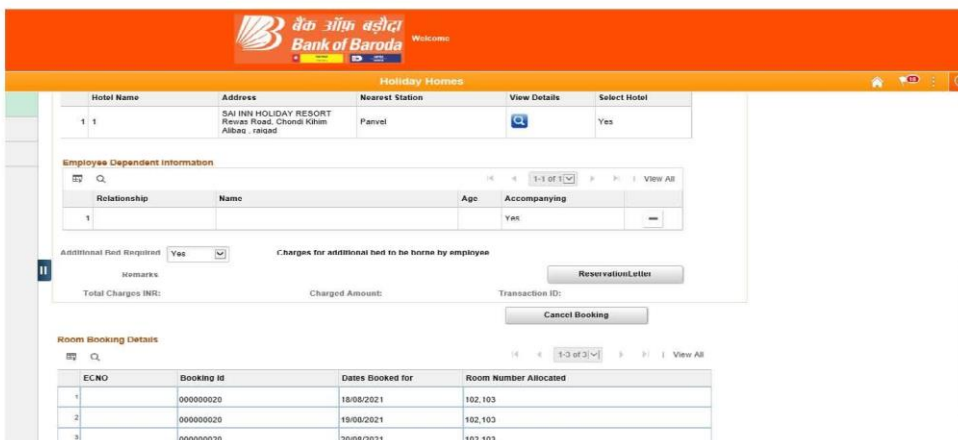
2.5 To cancel any Existing Booking

Step	Action
1	Click on the menu “Holiday Home Booking”.
2	Click on “Find an Existing Value”.
3	Click on “Search” button.
4	Select “Booking ID” of the application which you want to cancel.



The screenshot shows the 'Holiday Homes Booking' search results page. It includes a search criteria section with fields for Booking ID, Business Unit, Employee Type, Check-in Date, Check-out Date, Holiday booking status, and Holiday booking status. Below the search criteria is a table of search results with columns: FCNO, Booking ID, Business Unit, Employee Type, Check-in Date, Check-out Date, Holiday Home, and Holiday booking status. The table shows three results for Booking ID 00000002, 00000004, and 00000004.

Step	Action
1	Click on “Cancel Booking” button.

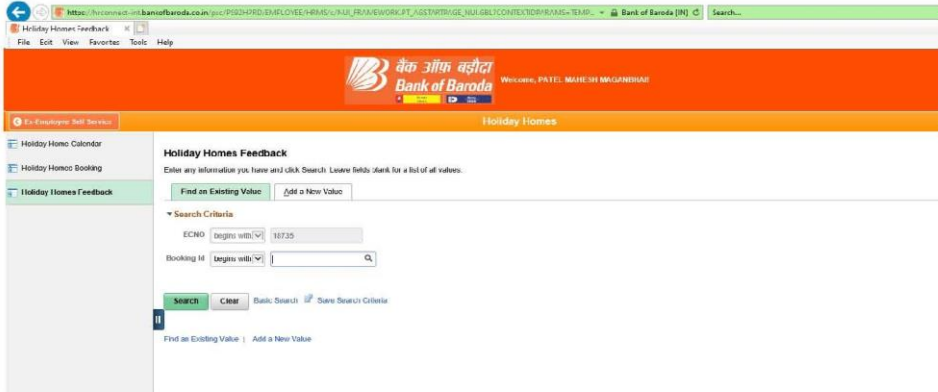


The screenshot shows the 'Holiday Homes Booking' details page. It includes a table of hotel details with columns: Hotel Name, Address, Nearest Station, View Details, and Select Hotel. Below the hotel details is a section for Employee Dependent Information with fields for Relationship, Name, Age, and Accompanying. It also includes a section for Additional Fee Required and a section for Room Booking Details with a table showing Booking ID, Dates Booked for, and Room Number Allocated.

Note: Cancellation penalty charges will be collected as per guidelines mentioned in **Circular no HO: BR: 113: 182 dated 05.08.2021.**

2.6 To submit Feedback for any Availd Booking

Step	Action
1	Click on the menu "Holiday Home Feedback".
2	Click on "Add a New Value".
3	Select "Booking ID" from the prompt.
4	Click on "Add" button.



The screenshot shows the Bank of Baroda Holiday Homes Feedback page. The page has a sidebar with navigation links: Holiday Home Calendar, Holiday Home Booking, and Holiday Home Feedback (selected). The main content area is titled "Holiday Homes Feedback" and contains a search bar with "Find an Existing Value" and "Add a New Value" buttons. Below the search bar, there are input fields for "ECNO" (with a dropdown menu) and "Booking ID" (with a dropdown menu). There are also "Search" and "Clear" buttons, and a "Save Search Criteria" checkbox.



The screenshot shows the Bank of Baroda Feedback Page. The page has a sidebar with navigation links: Holiday Home Booking, Holiday Home Availability, and Holiday Home Feedback (selected). The main content area is titled "Feedback Page" and contains a form with the following fields: "Booking ID" (00000000), "Booking Date" (05/01/2021), "Holiday Home" (MORRIS), "Hotel" (RUGGET), "Check-in date" (05/07/2021), and "Check-out date" (06/07/2021). Below these fields, there are four dropdown menus: "Room Quality", "Bed", "Food Quality", and "Food Cost". There is also a "Comments" text area and an "Overall Ratings" input field. At the bottom, there are "Save", "Add", and "Update Display" buttons.

Step	Action
1	Select "Room Quality" from drop-down list.
2	Select "Bed" from drop-down list.
3	Select "Food Quality" from drop-down list.
4	Select "Food Cost" from drop-down list.
5	Enter "Comments".
6	Enter "Overall Ratings".
7	Click on "Save".



LIST OF HOLIDAY HOMES AS ON 01.07.2022

S. No	Holiday Home	Controlling Branch
A.	JAIPUR 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 7 th Park Street, Sethi Sadan, M.I. Road Jaipur- 302 001 , Rajasthan Ph: (0141) 2370366/2379812 Mob: 8094018322 muljai@bankofbaroda.com
B.	NEW DELHI ZONE	
5.	New Delhi: -8- Rooms Hotel Swaran Paace 15 A/33, W.E.A., Ajmal Khan Road, Karol Bagh, (Opp. Jeesa Ram Hospital), New Delhi-110005 Ph: 11 45042777, 11 25761110 Mob: 9718861155, 7840000068	Karol Bagh 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 Bagh Branch 5-A/14, Amjal Khan Road New Delhi 110005 Ph: (011) 25751650/25723585/25720425 Mob: 8826893547 karolb@bankofbaroda.com
C.	CHANDIGARH ZONE	
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 simla@bankofbaroda.com

8.	Manali: -4- Rooms Hotel Anupam Palace The Mall Manali – 175 131 Ph: (01902) 252181; 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 Ph: 01991 234 405	Gandhinagar Branch Gole Market , Gandhinagar Jammu – 180004 Ph: (0191) 2451481/2437572/ 9086002737 ganjam@bankofbaroda.com
10.	Dalhousie : -2- Rooms Hotel Surya Resort Baloon Church Road, Bathri View Estate, Dalhousie Ph: (01899) 242158, 9870334440,	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, 01720403333	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 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: 01892-226853/9218426853, 9736078910, 9418312707	Dharmshala Branch Kotwali Bazar, Sudher, Dharamshala, Himachal Pradesh- 176215 Ph: 01892-223175 dhakan@bankofbaroda.com
D.	MEERUT ZONE	
14.	Agra: -4- Rooms Hotel Love Kush Opposite Hotel ITC Mughal, 30/6/20 K- 1 Fatehabad Road Mob: 9917475616, 89234 82995	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- 281001 Ph : (0565) 6543222/ 2406000 Mob: 8272022201, 9412278499	Mathura Branch Pb. No. 17, Kotwali Road Mathura-281 001 Ph : (0565)2505969 / 2901183 mathur@bankofbaroda.com
16.	Hardwar: -5- Rooms Hotel Ganges Rivera Delhi Bypass Road , Near Viswakarma Ghat, Kankhal Uttarkhand	Haridwar Main Branch Upper Road, Haridwar,Uttarakhand-249401 Ph: (01334) 226041/220288/227535

	Ph: (01334) 240940,240943 Mobile : 9358189261, 9358189263	Mob: 8477009453 hardwa@bankofbaroda.com
17.	Mussoorie: -4-Rooms Hotel Hill Queen Pp: Rope Ways, The Mall Mussoorie-248179 Ph: 0135-2832238 Mobile: 9412050171	Mussorie Branch Pooranchad Estate, The Mall, Kulri Mussoorie – 248 179 Ph : (0135) 2632356/2630670 Mob: 8477009448 mussoo@bankofbaroda.com
18.	Nainital: -4-Rooms Hotel Palace, The Mall Road, Near Railway Holiday Home, Nainital Mob: 9412035559/ 05942-235125	Nainital Branch Malli Tal Nainital, Nainital – 263 001 Ph: (05942) 236285/236841/7832909157 nainit@bankofbaroda.com
E.	LUCKNOW ZONE	
19.	Lucknow: -4- Rooms Hotel Silver-7 Tcv-13/5-A, Vibhuti Kahand Near Indira Gandhi Pratishthan , Gomtinagar Lucknow Ph. 0522-40118280/ 7388600927	Regional Office, Lucknow Region 2 nd Floor, 23, Vibhutikhand 226 Gomti Nagar, Lucknow Ph.: (0522) 6677656 hrm.lucknow@bankofbaroda.com
20.	Varanasi: -5- Rooms Hotel City Inn Opp-Cantt. Railway Station Parade Kothi , Varanasi Mob: 7753888355, 7905097882	Nadesar Branch D-28 30-c, Sigra, Varanasi – 221010 Ph : (0542)2361820/ 9554959018 nadebs@bankofbaroda.com
F.	CHENNAI ZONE	
21.	Chennai- 6- Rooms Hotel Sridevi Park No. 1 Hanumantha Road, Near Somasundaram Grounds, T Nagar, Chennai – 600 017	Chennai T Nagar Branch No. 74, Theagaraya Road, Near Panagal Park, T.Nagar, Chennai-600017 Ph- 044-28157080; 044- 28157081 theaga@bankofbaroda.com
22.	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/ 9489205985 coonoo@bankofbaroda.com
23.	Kanyakumari: -4- Rooms Hotel Amuthum Residency 6-158-6-23,Main Road, Kanyakumari-629702 Ph: (04452) 247300, 247800, 248300	Nagarcoil Branch, Ddj Centre, Opp: Vadasheri Bus Stand, Nagarcoil, Kanyakumari, Tamilnadu- 629001 Ph: (04652) 232445, Mob: 8220674439, 9489205980 nagcoi@bankofbaroda.com
24.	Kodaikanal: -5- Rooms M/S. Sornam Apartments Fern Hill Road, Opp. Hotel Tamilnadu, Kodaikanal 624 001 Ph: (04542) 240562/9842140562	Madurai Main Branch, Pb No. 142 5, East Avani Moola Street Madurai – 625 001. Ph: (0452) 2622938/9489205923 madura@bankofbaroda.com

G. BANGALORE ZONE		
25.	Bangalore: -8- Rooms Hotel Shree Adiga Residency NO:32, 1 st Main Road Gandhi nagar, Bengaluru 560008 Mob: 8040434043	K.G. Road Branch Prithvi Building, Kempa Gowda Road Bangalore. 560 009 Ph : (080) 22268106/107107/108/7337884910/981 9022128 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 -517501 Mob: 08772237272	Tirupathi Branch 15/3/481 B, V. V. Mahal Road Tirupathi, Andhra Pradesh- 517501 Mob: 08772222242 tirupa@bankofbaroda.com
H. HYDERABAD ZONE		
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
I. PUNE ZONE		
29.	Lonavala: -5- Rooms Harnam Shree Housing Complex, Row, House No. 2, Tungarliward, Opp. Biji's Hill Retreat, Lonavala – 410401; Ph: (02114)273861	Karve Road Branch, Darekar Heights, Training Centre, Karve Road, Pune – 411004 Ph : 020 25433673/25435326/25436948 karver@bankofbaroda.com
30.	Mahabaleshwar: -6- Rooms Hotel Shreyas C.T.S. No. 88, Opp: S.T. Bus Station ; Mahabaleshwar – 412 806; (Dist: Satara) Ph: (02168) – 260365, 260603	Satara Branch 355-A, Ajinkyatara Bldg Dist. Sainik Satara- 415002 Ph : 02162-234184/9923208942 satara@bankofbaroda.com
31.	Shirdi: -4- Rooms Hotel Sai Sparsh Pimpalwadi Road, Tal. Rahata Dist. Ahmednagar Shirdi – 423 109 Ph: 02423-255141/255833	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	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, samart@bankofbaroda.com
35.	Ganpatipule: -6- Rooms Abhishek 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 mahrat@bankofbaroda.com
36.	Panaji: -8- Rooms Bank Of Baroda Holiday Home F-1, La Campala Colony Meera Marg Panaji – 403 001. Ph (0832) 2464361	Regional Office Panaji Region 4 th Floor, Plaza Chamber A.B.Road, Panaji - 403 712 Ph: (0832)- 2426213/2224565/2235338 hrm.panaji@bankofbaroda.com
37.	Nagpur: -3- Rooms Hotel Orient Taibah Opposite Imambada Police Station, Great Nag Road, Nagpur – 440003	Ganeshpeth Branch Habib Manzil Ganeshpeth, Near S T Bus stand, Nagpur-440018 Ph- 0712-2775175 vjgane@bankofbaroda.com
J.	KOLKATA ZONE	
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 pblair@bankofbaroda.com
40.	Kolkata: -3-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 lansdo@bankofbaroda.com

41.	Guwahati: -5-Rooms Hotel- The Executive Inn 5 th By Lane, House no-119, Anand Nagar, National Homeo College Lane, Dispur Old Post Office, GS 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, Adjacent to 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
43.	Darjeeling -4 rooms Jai Hotels JP Sharma road, Chauk Bazaar, Darjeeling- 734101 Ph-0354 2251091/ 7479002363	Darjeeling Branch Rink Mall 19, Laden La Road Darjeeling-734101 Ph- 0354-2254644 darjee@bankofbaroda.com
K.	PATNA ZONE	
44.	Bhubneshwar: -4- Rooms Hotel Priya A-30/1, Unit-3, Kharvelnagar J.N. Marg Bhubneshwar - 751 001 Ph: (0674) 2395357/58/59	Bhubaneswar Main Branch, 91/92, Janpath Rd, Bapuji Nagar, Bhubaneswar, Odisha 751009 Ph: (0674) 2597214/2597910/7077727074 bhuban@bankofbaroda.com
45.	Puri: -10- Rooms Hotel Lee Garden V I P Road,Puri – 752 001 (Orissa) Ph: (06752) 229986/223647 Mob: 99378 39888	Swargdwar Branch Puri-swargdwar, Puri, Orissa -752 001 Ph : (06752) 223051 swargd@bankofbaroda.com
46.	Bodhgaya: -2- 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
L.	BARODA ZONE	
47.	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 hrm.bulsar@bankofbaroda.com
48.	Baroda: -4- Rooms Ginger Hotel Fatehgunj Camp Road, Opp. Saffron Tower, Near Methodist Church, Vadodara - 390002 Ph: 0265-6633333/9811943175	Baroda Main Branch, Bank Of Baroda Building, Hathikhana Main Rd, Bajwada, Mandvi, Vadodara, Gujarat 390006 Ph: 0265-2431821/2434001/2411077 mainof@bankofbaroda.com

M.	RAJKOT ZONE	
49.	Diu :-5- Rooms Hotel Rainbow Resort Nagoa Main road, Near HP Petrol Pump, Fudam ,Diu 362520 Contact no: 7621880002/3/5	Diu Branch, Near Municipal Market, Makata Road, Diu, Gujarat- 362520 Ph. - (02875) 252302/ 9687639420 diu@bankofbaroda.com
50.	Dwarka: -6- Rooms Hotel VITS Devbhumi Okha State High way, Near Ravla lake, Opposite Post Office Dwarka-361335 Ph: 2892-235901/902/7573009852	Dwarka Branch Mahajan Road, Dwarka Jamnagar- 361335 Ph. - (02892-234535,235788 Mob: 9687639411 dwarka@bankofbaroda.com
N.	MUMBAI ZONE	
51.	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
52.	Alibaug: -3- rooms M/S Sai Inn Holiday Resorts Rewas road, chondi Kihim, Alibaug, Raigad Ph: (02141)232801/2/3/7947315519	Alibaug Branch Prabhakar Patil Nagar, Rohidas Nagar, Alibaug Mob: 9533915752/8879970608 alibag@bankofbaroda.com
M.	BHOPAL ZONE	
53.	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
N.	ERNAKULAM ZONE	
54.	Munnar : -3- Rooms Ayur County Resorts Ltd. Chinnakanal P.O. Munnar, Idukki District ,Kerala, Pin- 685618 Ph: (04868) 249218, 219,320	Kothamanglam Branch, Poonoly Shopping Complex, A M Road, Kothamanglam- 686691 Ph: (0485) 2860002 kotman@bankofbaroda.com



**Employee Self Service
User Manual for Ex-Employees**

Date – 01-04-2022

1

LOG-IN

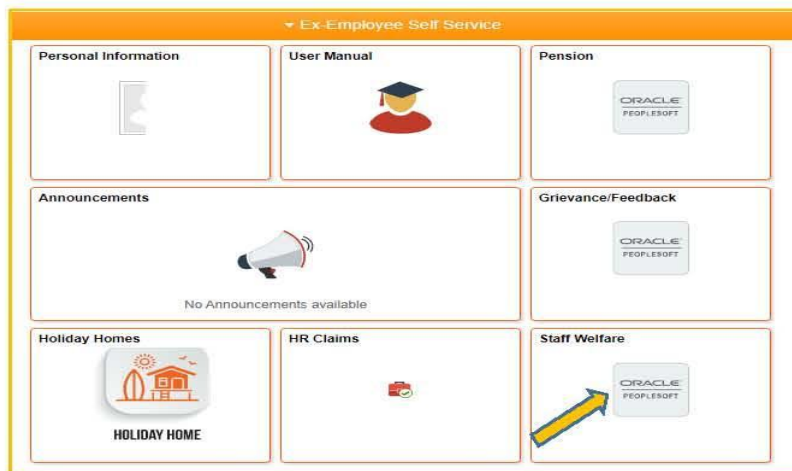
1. Access HR-Connect through the URL <https://hrconnect.bankofbaroda.co.in/> click to enter:



2. Key in USER ID and click on 'Continue'. Select E-mail/Phone to receive the OTP. Thereafter, key-in the OTP received on mobile/email and click on 'Sign In'.



3. The dashboard as shown below will be displayed. Click on **Staff Welfare**



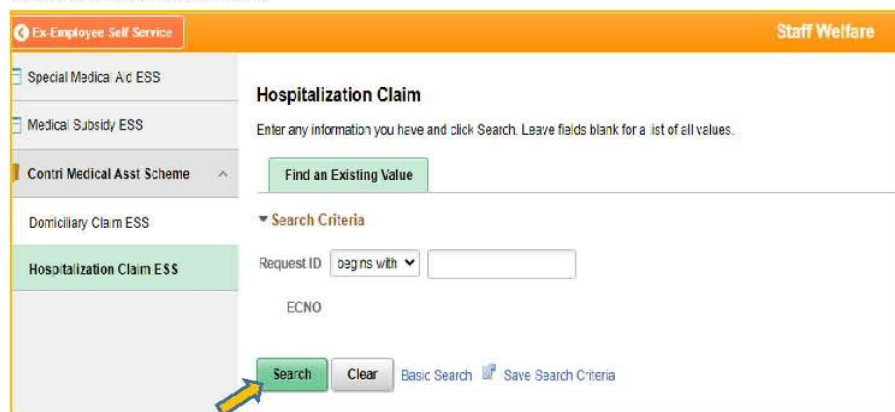
4. To apply for Domiciliary Claims:

Click on 'Contri Medical Assistance Scheme' and select **Domiciliary Claim ESS** and Click on **Add a New Value → Add**



5. **Hospitalization Claims:**

Click on **Hospitalization Claim ESS** under **Contri Medical Assistance Scheme** tab, as shown below. Click on **Search** tab.



6. Medical Subsidy

Click on the **Medical Subsidy ESS** on the Menu panel and then click on **Add a New Value**.
Select the Year from the dropdown and click on **Add**

Ex-Employee Self Service

Special Medical Aid ESS

Medical Subsidy ESS

Contri Medical Asst Scheme

Medical Subsidy

Find an Existing Value Add a New Value

ECNO

Year

Request ID: NEXT

Add

7. Filling up the policy details:

- Fill up the policy details as required.
- To upload the documents, first select the type of document being uploaded from the drop down.
- Click on the **tick box**.
- Click on **Upload** tab. A pop up will be opened to upload the documents. Choose any file in **.pdf or .jpg** format.
- After uploading the documents, click on **Submit** button.

Employee Details

ECNO Request ID Organization Year

Contribution Review Contribution Date

Account Number Grade

State of Health Spouse Name

Phone Email Address

Optive Female Family Amount y Band

Application Status

Policy Details

Policy Type Policy Number Policy Full Date

Max Eligible Amount Premium Amount

Payment Date Amount To Be Paid

Insured Name Payment Status

Company Name Document Status View Item

Submitted By: Pained Employee

File Type Attached File Created Date Created By Upload View

Submit

8. Special Medical Aid

To apply for Special Medical Aid, click on Special Medical Aid ESS tab on the Menu panel.
Click on Add a New Value and click on Add.
The page as shown below will be displayed.
Click on the Submit button for the active year.

Employee Particulars

ECNO

Grade

Date of Birth

Age

☒ Pension ☐ NPS ☐ PF

Account Number

Cessation Reason

Cessation Date

Date of Death

Pensioner Type

11

Q

1-8 of 8

	Medical Aid block	Eligibility	Validity(DD-MM-YYYY)	Applied On	Payment Date	Block Status	View
1	70th Year	4500.000	25-02-2012 to 24-02-2013			LAPSED	View
2	75th Year	4500.000	25-02-2017 to 24-02-2018			LAPSED	View
3	80th Year	4500.000	25-02-2022 to 24-02-2023			ACTIVE	Submit
4	85th Year	4500.000	25-02-2027 to 24-02-2028			PENDING	View
5	90th Year	4500.000	25-02-2032 to 24-02-2033			PENDING	View
6	95th Year	4500.000	25-02-2037 to 24-02-2038			PENDING	View
7	100th Year	4500.000	25-02-2042 to 24-02-2043			PENDING	View
8	105th Year	4500.000	25-02-2047 to 24-02-2048			PENDING	View



BANK OF BARODA



EXTRACT OF STAFF WELFARE SCHEMES FROM MASTER CIRCULAR ON STAFF WELFARE PERTAINING TO RETIRED EMPLOYEES

SCHEME 1
ESTABLISHMENT OF HOLIDAY HOMES

Bank has established Holiday Homes at various centres in India with purpose of providing comfortable & economical accommodation to existing & retired employees of the Bank while they are travelling. At present Bank is having -39- Holiday Homes at various centres.

ELIGIBILITY

- I. All existing employees
- II. Retired employees who have:
 - a. Superannuated
 - b. Opted for Voluntary Retirement under BOBOSR 1979/Pension Regulation 1995
 - c. Opted for BOBEVRS 2001 after attaining age of 60 years

Family:

- a. For Existing Employees: Only Spouse, dependent Children and dependent Parents
- b. Retired Employees: Only self and Spouse is permitted for availing the facility of Holiday Home.

PROCEDURE FOR APPLYING

Holiday Home module has been incorporated in Payroll System. All existing Officers and clerical staff should use the Self Service Module in payroll and for Sub staff and eligible Retired Employees, the "Unit payroll Supervisor" of the branch can apply on their behalf.

The list of Ex-employees who are eligible for the Holiday Home is already uploaded in the system. If the EC No. of the employee is not available, the same should be communicated to Staff Welfare Department, Head Office.

"Holiday Home" menu is available on the left side of the screen with the following sub menus:

- a. Holiday Home Availability Check: For checking the availability of Holiday Home
- b. Apply Holiday Home: For applying for Holiday Home
- c. Holiday Home Cancellations: For cancelling the bookings already made
- d. Reservation Letter

On approval of the online application for booking of holiday home, the existing employee will use the Payroll module to take out the Reservation letter. In case of eligible retired employees the Unit payroll supervisor of the Branch will use the Payroll module to take out the Reservation letter.

The employee (existing as well retired) should carry the reservation letter along with ID card i.e. PAN Card, Aadhar card, Driving Licence etc while visiting the Holiday Home. The caretaker/hotel will not allow the holiday home facility to the concerned employee in the absence of the reservation letter.



MASTER CIRCULAR:STAFF WELFARE

1

Family members may utilize the Holiday Home facility even if the staff member is not accompanying them.

CRITERIA FOR ALLOTMENT OF HOLIDAY HOMES:

- I. The system will allot rooms automatically based on availability of the rooms for the days applied.
- II. The reservation of room(s) can be made 90 days before the date of availing the Holiday Home facility.
- III. The application will be registered in the module even if no availability of rooms is shown on the screen and will move to the wait list. If any cancellation is done the same will be approved automatically as per the waitlist number.
- IV. No change in reservation dates will be allowed, once the allotment is made to an employee.
- V. The employee is required to cancel his application in the module itself, the charges will be applicable as per the penalty on late cancellation/ not availing holiday home.
- VI. Only one room will be allotted for one application made in system. If employee needs more than one room one has to make multiple applications. Maximum -2- rooms per day to an existing employee and -1- room per day to retired employee would be allotted at any holiday home for the same period.
- VII. **PERIOD OF STAY:** The allotment of holiday home will not be made for more than - 7- days on one occasion.
- VIII. The 'Check-out' time for the holiday home will be as per the arrangement for each holiday home. The occupants of the holiday home will be required to vacate the holiday home on the said 'Check-out' time on the day their reservation expires.
- IX. Auto Approval is done once in a day and the system allots rooms on FIRST-COME-FIRST SERVE basis.
- X. Applicant is required to cancel his application even if it is in the waitlist. This would pave way to the next person who is in the waitlist to get the allotment.
- XI. The employees are requested to enter into only minimum correspondence with the controlling branch in regard to holiday home reservation and other related matters.
- XII. The controlling branch has no control over the allotment as the process is centralized and fully automated.

CHARGES:

- I. The rent from employees towards booking of the Holiday Home will be debited centrally by the system.
- II. For Existing Employees, the benefit account number where the employee's claims are credited by Payroll, will be debited.
- III. For Retired employees, the account number provided at the time of the booking shall be debited.
- IV. No refund of rent paid by employees is permissible, in any circumstances.
- V. The rent (per day per room) will be as below:

- a. For Officers :: Rs. 100/-
- b. For Clerical :: Rs. 50/-
- c. For Substaff ::Rs. 30/-



MASTER CIRCULAR:STAFF WELFARE

2

- VI. Extra bed, if sought' should be paid directly to the Hotel as per the hotel rules. However, one should take care that number of occupants in one room is not unreasonably high as it depicts bad picture about Bank.
- VII. Employees whose application is in waitlist should regularly check if the same is confirmed.

Those employees who change their program and do not want to avail the booking are advised to cancel their bookings well in time so that another employee is able to avail the same.

As a deterrent to avoid unnecessary blocking of the rooms, a penalty on late cancellation/non utilization has been approved by Staff Welfare Fund managing committee as under:

- a. No cancellation charges will be levied if cancellation is done before 15 days.
- b. If the Booking/Reservation is cancelled less than 15 days prior to the date of his booking/ reservations which are confirmed the penalty will be -2- times the rent as applicable.
- c. If employee does not cancel the booking which are confirmed and do not visit the Holiday Home, the penalty will be -4- times the rent as applicable.
- d. No cancellation charges will be levied if waitlisted application is cancelled.

OCCUPATION REGISTER

A register will be maintained at each holiday home wherein each visitor would enter the Room Number and date & time of his arrival and departure at appropriate time under his signature.

REPORT taken from the Holiday Home module by the Controlling Branch will be given to the Hotel/caretaker of holiday home and the details of the employees who visited the holiday home with details of their arrival and departure time would be obtained on monthly basis.

The controlling Branch would update the occupation in the Holiday Home module so that in cases where employee had not cancelled the booking which were confirmed, has not visited the Holiday Home, the penalty equal to -4- times the rent as applicable can be deducted by the system.

SUPERVISION AND CONTROL IN CASE OUR BANK'S OWN PREMISES

The caretaker provided at each center / home will do the day-to-day supervision and the maintenance of holiday home. This caretaker would be under the direct supervision of the controlling branch. The branch would look after the day-to-day running of the holiday home, its maintenance, etc.



MASTER CIRCULAR:STAFF WELFARE

3

ROLE OF CONTROLLING BRANCH

The 'Controlling Branch' should arrange for the following at the holiday home premises:

- I. A suitable signboard showing 'Bank of Baroda Holiday Home'.
- II. A copy of the rules of allotment etc. of holiday home should be displayed on the notice board to be placed at the holiday home premises.
- III. A 'Suggestion Box' at holiday home premises be provided and the suggestions received be sent directly to Head Office, Baroda with comments, if any.
- IV. The Regional Authority concerned should arrange to have quarterly inspection of the holiday homes premises concerned so as to see whether all arrangements are in order or not.

RULES TO BE ADHERED BY VISITOR

- I. Gambling of all type is strictly prohibited.
- II. Smoking/Drinking alcohol is strictly prohibited.
- III. Singing, dancing and playing a transistor / radio / T.V. in loud tone, disturbing other occupants of the Holiday Home is strictly prohibited.
- IV. No unauthorized guests will be allowed.
- V. The employee concerned would be responsible for keeping cleanliness during his stay and he should hand over the premises in clean condition.
- XIII. The employee will be responsible for any damage / breakage of the furniture and other items provided at Holiday Home during his stay and he will have to make good the amount of damage / breakage as may be decided by the Bank.
- XIV. The employee will maintain decorum during his stay at Holiday Home.
- XV. Any Existing / Retired Staff Member who does not observe any of these rules will be liable to be debarred from allotment of Holiday Home not only at particular centre but all the centres in India for a specific period as may be decided by Bank.

ONLINE FEEDBACK

Link has been provided in Payroll>>Holiday Home>>>Holiday Home Feedback. The employee will be able to see the said link only till -3- months from date of their visit to the Holiday Home.

Submission of **ONLINE** feedback is **mandatory**. All existing employees are requested to submit their feedback compulsorily so that necessary steps may be taken for improvement of Holiday Home arrangement or basic amenities provided therein.

LIST OF HOLIDAY HOMES

At present -39- holiday homes are functioning as per the list given below. The controlling branch/ office for these holiday homes will be the nearest branch/office of the centres as shown in the list.



MASTER CIRCULAR:STAFF WELFARE

4

BANK OF BARODA CONTRIBUTORY MEDICAL ASSISTANCE SCHEME FOR RETIRED EMPLOYEES	
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SCHEME:

The scheme is called "Bank of Baroda Contributory Medical Assistance Scheme for Retired Employees."

OBJECTIVE:

To provide aid to meet the medical expenses incurred by the retired employees of the Bank for self and/or their spouses on reimbursement basis.

COVERAGE:

Employees of the Bank who have retired prior to 01-Nov-2015 and his/her spouse only will be eligible under the scheme. It is specifically clarified that those employees whose last working day was 31-Oct-2015 or earlier are covered under the scheme.

Employees who have retired on or after 01-Nov-2015 will not be enrolled in the scheme.

If both husband and wife are employees of the bank only one can apply for membership under the scheme. On the death of the retired employee, the spouse will continue to be covered under the scheme.

If the employee / spouse are in employment and that establishment extends / provides any medical aid/assistance then they will be eligible only for the unsettled portion of the claim i.e. such members have to first apply for reimbursement of their medical expenses to their current employer and the remaining unsettled amount only will be considered under the Contributory Medical Assistance Scheme for Retired Employees.

MEMBERSHIP & CONTRIBUTION:

The employees can opt to become members after contributing 50% of the corresponding Basic pay + stagnation increment + special pay (if any) as per the current bipartite settlement/BOBOSR, 1979/Joint Note in force on the date of acceptance of his / her application for membership by Head Office.

The membership of the scheme is open for the following:

1. Those who have retired from the Bank's service on superannuation on or before 31-10-2015;
2. Those who have been allowed to retire/ Prematurely Retiring from the Bank's service on medical ground after due examination of Medical Board and specifically their Voluntary Retirement/Premature Retirement is accepted on Medical Grounds after due examination by Medical Board on or before 31-10-2015;



MASTER CIRCULAR:STAFF WELFARE

19

3. Those who have taken voluntary retirement from the Bank's service in terms of the provisions of Bank of Baroda (Officers') Service Regulations, 1979 on or before 31-10-2015;
4. Those who have taken voluntary retirement from the Bank's service in terms of the provisions of Bank of Baroda (Employees') Pension Regulations, 1995 on or before 31-10-2015;
5. Spouses of those employees who died in harness on or before 31-10-2015;

MEMBERSHIP NOT ALLOWED:

1. Employees who retire/Voluntary Retire on or after 1st November 2015.
2. Employees who have been discharged / dismissed / removed from service/ compulsorily retired or their services have been terminated by way of punishment will not be eligible.
3. When Regulation 20(3)(iii) is invoked, the membership will be available only after completion of disciplinary/judicial proceedings.
4. Employees who have sought Voluntary Retirement under BOB(E)VRS 2001.

AILMENTS:

All ailments are covered under this scheme.

COVERAGE:

Basic Pay (last drawn + special pay if any) effective from 09-11-2000	Basic Pay (last drawn + special pay if any) effective from prior to 01-11-2007	Basic Pay (last drawn + special pay if any) effective from 01-11-2007	Basic Pay (last drawn) Stagnation++ special pay, if any (Sent for revision). Effective from 01.11.2012	Amount of reimbursement of Domiciliary expenses per year	Hospitalisation expenses limit (for life time for both the members ie. Self and his/her spouse).
Below Rs. 4000/-	Below Rs. 10000/-	Below Rs. 17000/-	Below Rs. 28,000/-	Rs. 1000/- per year	2.00 Lakhs
Rs. 4000/- to Rs. 8050/-	Rs. 10000/- to Rs. 17000/-	Rs. 17000/- to Rs. 27000/-	Between Rs. 28,001/- to Rs. 45,000/-	Rs. 1500/- per year	2.00 Lakhs
Above Rs. 8050/-	Above Rs. 17000/-	Above Rs. 27000/-	Above Rs. 45,000/-	Rs. 2000/- per year	2.00 Lakhs upto SMG/S V 2.50 Lakhs DGM & above

NOTE: For previous employees, the limit mentioned in the Passbook shall remain unchanged.

BENEFITS UNDER THE SCHEME:

a. Domiciliary Claim :



The members of the scheme are eligible for reimbursement of medical expenses in a year on declaration basis.

MASTER CIRCULAR:STAFF WELFARE

20

Extract - Page -6

2. -3- Passport size photographs. (Joint with spouse/Single as the case may be as per desired coverage of benefits by the applicant)
3. Membership of the scheme would take effect only on receipt of the contribution/ membership fees and its acceptance at Head Office.
4. The Competent Authority for implementation of this scheme shall be an executive not below the Rank of AGM at Head Office (HR Operations)

ACCOUNTING/ SETTLEMENT PROCEDURE

- 1) The branches shall make payment to the member the domiciliary expenses at their end and make noting in the Membership passbook.
- 2) The hospitalization bills should be sent to the Regional Office for their sanction.
- 3) On receipt of the sanction of Hospitalization claim, the branches should reimburse the amount to the member and make noting in the Passbook.
- 4) NO REIMBURSEMENT SHOULD BE MADE WITHOUT MAKING ENTRY IN THE PASSBOOK AVAILABLE WITH THE MEMBER.
- 5) All amount should be paid at the branch level to the debit of A/c no == xxxx0026681022
- 6) The narration should be entered clearly stating the membership number and whether hospitalization or domiciliary along with the period.
- 7) In MARCH and SEPTEMBER every year , branches should claim the amount from their respective Regional Office along with the statement of payment made in the format given at ANNEXURE- G
- 8) Regional Office shall consolidate the claims received from the Branches in their jurisdiction and arrange to send the consolidated list to Head Office over email in EXCEL format to swel.ho@bankofbaroda.com .
- 9) The amount shall be reimbursed to the Regional Office by HO through CBS for reversing the entries of branches at their end.

The Bank shall not be liable to make any payment under this scheme in respect of any claim, if such a claim is found to be fraudulent or supported by any fraudulent statement or document, whether by the member or by his/her spouse or any other person on his /her behalf. Such an act if found out and proved to be correct, would result in termination of membership and the consequent benefits available under the scheme forever. Membership fees paid would also be forfeited.

The Bank would not be responsible for any tax liability that may devolve on a member on account of reimbursement of medical expenses under the scheme.

Any dispute arising on account of interpretation/ implementation of the scheme or rules framed there under would be referred to the Head (HR OPS) at Head Office whose decision would be final.



MASTER CIRCULAR:STAFF WELFARE

22

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.



MASTER CIRCULAR:STAFF WELFARE

23

Extract - Page -9


बैंक ऑफ़ बड़ौदा Bank of Baroda

एचओ:बीआर:112: 24

दिनांक : 20.01.2020

परिचालन एवं सेवाएं विभाग प्रधान कार्यालय, बड़ौदा

भारत में स्थित सभी शाखाओं/ कार्यालयों के लिए परिपत्र

सब फाइल : सामान्य-1

प्रिय महोदय/ महोदया,

विषय : सेवानिवृत्त स्टाफ सदस्यों को सेवा प्रदान करना – डोर स्टेप बैंकिंग

हम दिव्यांग एवं वरिष्ठ नागरिक ग्राहकों को "डोर-स्टेप" बैंकिंग सुविधाएं उपलब्ध कराने के संबंध में अपने परिपत्र सं. एचओ:बीआर:111:332 दिनांक 19 नवंबर 2019 का संदर्भ देते हैं।

इसमें अन्य बातों के साथ-साथ सूचित किया गया था कि ग्राहकों/सेवानिवृत्त स्टाफ सदस्यों को उनकी वृद्ध अवस्था एवं बीमारी के कारण पेंशन के लिए जीवन प्रमाण पत्र प्रस्तुत करने में दिक्कतों का सामना करना पड़ रहा है।

हमें सेवानिवृत्त स्टाफ सदस्यों से उनको उपलब्ध सेवाओं के बारे में कई पत्र प्राप्त हो रहे हैं। अतः हम निम्नानुसार सूचित करते हैं कि:

1. सेवानिवृत्त स्टाफ सदस्य अपनी मीयादी जमाओं और बचत जमाओं पर 1% के अतिरिक्त ब्याज दर की सुविधा प्राप्त करने हेतु पात्र हैं बशर्ते कि सेवानिवृत्त स्टाफ सदस्य का नाम प्रमुख धारक (पहला नाम) के रूप में हो। ऐसे कर्मचारी जिन्होंने निम्नलिखित कारणों से संगठन को छोड़ा है वे अतिरिक्त ब्याजदर प्राप्त करने के लिए पात्र नहीं हैं। (परिपत्र सं. एचओ:बीआर:109:133 दिनांक 04 अगस्त 2017 का संदर्भ लें)।
 1. आरईएसआईजी (त्यागपत्र),
 2. सीओएमपीआर (अनिवार्य सेवानिवृत्ति),
 3. टीईआरएमआई (निष्कासन),
 4. डीआईएसएमआई (बर्खास्तगी),
 5. एबीएनडी (परित्याग) और
 6. ओटीएच (अन्य) :-
 - (क) अनैच्छिक समापन – भगोड़ा
 - (ख) ओएफएफ –नियम 20(3(iii)) के तहत समापन
 - (ग) स्वैच्छिक समापन (अनधिकृत अनुपस्थिति)

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2. सेवानिवृत्त स्टाफ (उपर्युक्त पारा -1 में उल्लिखित को छोड़कर) परिपत्र सं. एचओ :बीआर:111:155 दिनांक 15.06.2019 में सूचित किए गए अनुसार लॉकर किराया में 50% की छूट के साथ सेवाप्रभागों में रियायत/छूट पाने के लिए पात्र हैं. (सेवानिवृत्त स्टाफ सदस्य का नाम प्रमुख धारक के रूप में होना चाहिए).
3. परिपत्र सं. एचओ:बीआर: 111:332 दिनांक 19.11.2019 के अनुसार यदि सेवानिवृत्त स्टाफ सदस्य 70 वर्ष से अधिक आयु के हैं और चिकित्सीय रूप से जटिल बीमारी /शारीरिक अक्षमता /दृष्टिबाधिता से पीड़ित हैं तो उन्हें डोर स्टेप बैंकिंग सेवाएं उपलब्ध कराई जाएं.
4. यदि योजना के अनुसार अपेक्षित औसत शेष राशि रखी जाती है तो बड़ौदा रेडिएंस ग्राहकों को उपलब्ध सेवाएं भी स्टाफ /सेवानिवृत्त स्टाफ सदस्यों को उपलब्ध कराई जाएगी.

भवदीय

(के.आर. कनोजिया)

महाप्रबंधक

(परिचालन एवं सेवाएं)

प्रधान कार्यालय - परिचालन एवं सेवाएँ विभाग, "बड़ौदा भवन", 7वां तल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390 007. भारत
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HO: BR: 112: 2-4

Date: 20-01.2020

**OPERATIONS & SERVICES DEPARTMENT
HEAD OFFICE, BARODA**

CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA

Sub File –Gen-1

Dear Sir / Madam,

Re: Services to Retired staff- Door step banking

We refer to our circular No. HO:BR:111:332 dated 19.11.2019 regarding "Door-step" banking services to differently abled and senior citizen customers.

It was inter-alia advised that customers/Retired staff are facing difficulties in submission of their life certificate for pension due to their old age and illness.

We are receiving queries from Retired staff about facilities available to them. We therefore advise as under:

1. Retired staff is entitled for benefit of additional rate of interest of 1% on term and savings bank deposits provided the name of retired staff is as principal holder (i.e. first name). The employee who left the organisation due to following reasons are not entitled for benefit of additional rate. (Refer circular No. HO:BR:109:133 dated 04.08.2017).
 1. RESIG (Resignation),
 2. COMPR (Compulsory Retirement),
 3. TERMI (Termination),
 4. DISMI (Dismissal),
 5. ABAND (Abandonment) and
 6. OTH (Others).-
 - a) Involuntary cessation –Absconding
 - b) OFF-Ceased under Reg. 20 (3 (iii))
 - c) Voluntary cessation (Unauthorized Absence)
2. Retired staff (except mentioned above as per para-1) is entitled for benefit of concession/waiver in service charges as advised in our circular No. HO: BR: 111:155 dated 15.06.2019 including concession of 50% in locker rent. (Name of Retired staff should be as principal holder).
3. Door step banking services may be provided to retired staff as per circular No. HO: BR: 111:332 dated 19.11.2019 if he/she is above 70 years having medically certified chronic illness/disability/visually impaired.

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4. Facilities available to Baroda Radiance customer will also be provided to staff/retired staff if required average balance is maintained as per the scheme.

Yours faithfully,

(K.R. Kanodia)

General Manager

(Operations & Services)

C:\Users\operations\ho\Desktop\Bina 20\circulars\services to staff-door step banking.docx

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HO:BR:113:156

Date: 03.07.2021

**Operations & Services Department
Head Office, Baroda**

CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA

Dear Sir / Madam,

Re: Continuation of Staff Pension account by Family Pensioner in case of death of first holder .(Staff Pensioner) w. e. f. 06.07.2021.

Bank allows to open joint account for staff pension with their spouse. At the time of pensioner's death first name is not allowed to be deleted by the system. As the spouse would be eligible for family pension, pension account will be continued by family pensioner but as the name of widow/spouse of the staff family pensioner is as second holder the staff rate is not provided by the system and hence they are forced to close this account and open a new account which causes inconvenience to family pensioner of the staff.

In order to continue the same account of staff pensioner in case of his/her death and to provide staff rate to family pensioner, branches are advised as under:

1. To accept application from family pensioner of staff along with Death certificate and Copy of PPO.
2. Name of Family Pensioner should be verified from PPO.
3. Primary holder i.e. Staff Pensioner should be marked deceased.
4. Joint holder who is family pensioner, his/her customer id should be made primary customer id using menu HCCA. But before replacing the primary customer ID " **Joint Customer Id should be made as Staff by selecting the Staff Flag as Y and also giving the EC No of deceased employee using MRCR**"
5. In HACM menu, the **Relation Code** under Related Party tab – **FPS (Family Pensioner of Staff)** option should be selected through menu HACM and Name of deceased staff pensioner should be entered in the system in the field "Notes" that first holder –Name of the staff _____EC No. _____deceased on _____(Date)

If name is long, it may be written in short. Detail Job Card is attached.

Please note this process is only for staff pensioner.

Please ensure compliance.

Yours faithfully,


Pankaj Mittal
General Manager
(Operations & Services)

\\bina 2021\circulars\restriction on opening accounts at branch.docx

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JOB CARD – Mandatory Updation of RELATION CODE in Staff accounts**1. Staff accounts :**

- a) Select Relation code as “SELF” for the Relation Type : MAIN in the related party tab of HACM menu.
- b) Kindly verify the same using menu HACM

Following is the sample flow for updating RELATION CODE in HACM menu:

- Invoke the menu HACM

- After clicking on GO, visit RELATED PARTY tab

- Select RELATION CODE as “SELF” from the searcher for the RELATION TYPE “MAIN”

- Select RELATION CODE as “FPS” from the searcher for the RELATION TYPE “MAIN”

Universal Banking Solution from Infosys

Customer A/c. Maintenance

Function: Modify

A/c ID: 06650100006707 2004 INR UMANATH MISHRA

CF ID: 003809914 UMANATH MISHRA

General Ledger Subhead Code: 13421 - OTHER SAVINGS BANK

Scheme Code: SB112 - SAVINGS BANK STAFF

Relation Code: FPS

- Enter the Name of Deceased staff and Deceased on Date in the Field “NOTES”

Address Line 2: SH/B/BAMNDIR MFRG BCRVLIWEI

City: MUMBAI

Country: IN

Phone No. Type: COMPHI

Telex No.

Email ID Type: COMENL

Start Date

Aml

Print Statement

Print Advice for Standing Instruction

Notes: NAME OF DECEASED STAFF DECEASED ON DATE

- Click on SUBMIT and verify using menu HACM.

For any assistance, Branch may lodge a request at Global Help Desk Portal URL

<http://helpdesk.bankofbaroda.co.in:8080/SM/ess.do>

OR

Contact on 999999 through IP Phone

OR

Lodge a call with LOCAL HELP DESK /CBS operations team may be contacted.



HO:BR:113:136

Date: 16.06.2021

OPERATIONS & SERVICES DEPARTMENT
HEAD OFFICE, BARODA

CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA**Sub File –Gen-1**

Dear Sir / Madam,

Re: Continuation of FDR in case of death of primary /first account holder and joint holder is same.

We refer to our circular No. HO:BR:111:148 dated 10.06.2019 on the above subject.

It was inter-alia advised that in case of death of primary/first holder, system does not allow to delete the name of first holder, and **survivor wants to continue the deposit till maturity and also wants to submit his/her PAN or 15G/H to comply with Tax liability**, but Branches are insisting to take premature payment in some of the cases and not accepting such request. This causes inconvenience to customer.

In this connection, it was also clarified that as per tax law the joint holder of the deposit can submit form 15G/H and PAN of his own in case of death of primary holder of the deposit. Branch can accept Form 15G/H and PAN for tax purpose for joint holder. In such cases, Name of the account holders will remain same and status of first holder will be marked as “**Deceased**”.

Branches are advised that when any request is received from customer to continue the deposit in the name of Joint holder, **where first holder is deceased and all Fixed deposits are in the name of deceased holder and same joint holder**, Branches should accept such request to continue such FDR till maturity and follow the process as under.

1. In case of death of first holder, the death certificate, and request letter to continue the same Fixed Deposit in the name of joint holder should be obtained from customer
2. Request letter submitted should contain undertaking from joint holder that for TDS purpose his PAN /Form 15G/H should be accepted, as applicable.
3. To ensure that there is separate customer id of joint/second name holder. If there is no separate customer id of joint holder, please create the same and verify.
4. **To ensure that all the deposit accounts of deceased holder are with same joint holder (Second name).**
5. Status of first holder to be marked /modified as “**Deceased**” in “MRCR” menu and verify the same and also on the physical FD receipt.

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6. To ensure entry of PAN / Form No. 15G/H as applicable in customer-id of joint holder, before modification in primary holder's customer-id and verify the same
7. Modification is required to be done in primary holder's Customer-Id in field given for customer-tax details. Modification request should be done through R-Menu. In the field TAXDEDDRCCIFID, Customer-id of primary holder should be removed and customer-id of joint holder should be entered. Other details such as PAN, entry of Form 15G/H etc will be fetched from joint holder's customer-id through system.
8. After verification through R-Menu, Please check primary holder's TDS Customer-Id field i.e. the Tax slab field wherein TDS code is shown. If PAN is not available it will show TDS99 i.e. TDS @20% without PAN, if PAN is entered, it will show TDS02 where TDS @10% will be deducted. If Form No.15G/H is entered it will show TDS exempt code.

Details screen shots are given for reference. Branches are advised to go through the same and follow the instructions.

Please ensure strict compliance.

Yours faithfully,


(Pankaj Mittal)
General Manager
(Operations & Services)

d:\bina 2021\circulars\continuation of fdr in case of death of first holder and jt holders are same.docx

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Job Card – Entering TDS CIF Id in case of deceased customer

If a customer is marked Deceased in MRCR menu and Joint holder is same in all TD accounts of the customer then

1. Entry of CIF ID of joint holder in “Tax Deducted at Source CIF ID” field of MRCR Menu is allowed under the CIF ID of the Deceased Customer.
2. The same is only allowed after verification of Rmenu request by RO.

Following is the sample flow for updating **TDS CIF ID** in MRCR menu

- Deceased customer ID

Universal Banking Solution from Infosys

Function: Income

CIF ID: EHR002135

Customer Status: DECEASED

Date of Death: 08-01-19

Joint Holder: Yes

Tax Deducted at Source CIF ID:

Appllet successfully loaded

- Deceased customer having TD account (29040300032136 and 29040300032137) with same joint holder

Universal Banking Solution from Infosys

Customer Accounts

CIF ID: EHR002135

A/c. Selection: Show Open A/c

Go

Bank Accounts	SOI ID	BRANCH	Balance	Scheme Code	A/c. Name	Relationship	Freeze Code	Closure Indicator
29040300032136	HR	1,927.25	Cred	50101	ANAMKA H HARIDAS	H		N
29040300032137	HR	0.65	Cred	TD101	ANAMKA H HARIDAS	H		N

- Rmenu request for entering TDS cif id in MRCCR menu at branch level

Menu	Description	Request Number
35	HTM	RELAX_FOR_NORMAL_PAYMENT
36	PLMTM	FOR RELAXATION OF PL HEAD TRANSACTION
39	HOACDLA	RELAX_LOAN_AMOUNT
40	HOACDLA	RELAX_LOAN_PERIOD
41	HOACDLA	RELAX_MORTGAGE_PERIOD
42	HOACDD	RELAX_SANCTION_LIMIT
44	HLADISB	CHANGE_FINAL_DISB_FLAG_NO_VERIFICATION
48	HFFSU	UNFREEZE_ACCOUNTS
49	COXLOST	Charge reversal through COXLOST
51	HINTM	PECORND FREQUENCY
52	HINTM	INTEREST_RATE_CODE
57	URCR	DECEASED_TDS_CF_ID
59	HTM	relax_buys_21221007
61	HTM	TSA Reversal
63	HOACDD	account default rule
65	HOACDD	HLA 2007 AC

Menu: MRCCR
Description: DECEASED_TDS_CF_ID

Menu: MRCCR
Description: DECEASED_TDS_CF_ID
Customer Id: BHR002135
Reason for changes: TEST REASON
TAXDEDSRCCIFID: BHR002177

In TAXDEDSRCCIFID field user has to enter the CIF ID of joint holder of deceased customer TD account.

Record Inserted Successfully for REQ_NUM: 29832819050400907814

- Verification of Rmenu request at branch level

Universal Banking Solution from Infosys
03 May, 2019 | User: TEST12 | 15312 | Menu Shortcuts | [Go]

MENU RELAXATION FOR BRANCH

Function: Verify Request Number: 2504201905040087914

Menu	RELEASED TDS CR ID	Description	RELEASED TDS CR ID
Entry type	TEST AUTHORITY		
Customer Id	TEST AUTHORITY	TAXIDSRCCFID	TEST AUTHORITY
Reason for changes	TEST AUTHORITY		

Submit Cancel

Universal Banking Solution from Infosys
03 May, 2019 | User: TEST12 | 15312 | Menu Shortcuts | [Go]

Relaxation Menu

Verified Successfully for REQUEST No: 2504201905040087914

Ok

- Verification of Rmenu request at RO

Universal Banking Solution from Infosys
03 May, 2019 | User: TEST21 | 15312 | Menu Shortcuts | [Go]

MENU RELAXATION FOR BRANCH

Function: Verify Request Number: 2504201905040087914

Menu	RELEASED TDS CR ID	Description	RELEASED TDS CR ID
Entry type	TEST AUTHORITY		
Customer Id	TEST AUTHORITY	TAXIDSRCCFID	TEST AUTHORITY
Reason for changes	TEST AUTHORITY		
APPROVAL AUTHORITY	TEST AUTHORITY	Remarks	TEST REMARKS
APPROVED(Y/N)	Y		

Submit Cancel

Universal Banking Solution from Infosys
03 May, 2019 | User: TEST12 | 15312 | Menu Shortcuts | [Go]

MENU RELAXATION FOR BRANCH

Function: Verify Request Number: 2504201905040087914

Menu	RELEASED TDS CR ID	Description	RELEASED TDS CR ID
Entry type	TEST AUTHORITY		
Customer Id	TEST AUTHORITY	TAXIDSRCCFID	TEST AUTHORITY
Reason for changes	TEST AUTHORITY		
APPROVAL AUTHORITY	TEST AUTHORITY	Remarks	TEST REMARKS
APPROVED(Y/N)	Y		

Submit Cancel

- After Verification of Rmenu request from RO branch is able to enter TDS CIF ID in the field

User: TEST34 | Calendar: Gregorian | Time Zone: New 1ST | Solution: FINCORE

Star: ☐ Yes ☒ No ☐ Ex-Star

Sector: Subsector:

Retail Segment: Subsegment:

Preference Code: Preferred Calendar:

Delinquent Customer: ☐ Yes ☒ No

Risk Details: Health Code:

Rating Done On: Risk Profile Expiry Date:

Risk Profile Score:

Credit Bureau Score:

Banking Details:

Primary SDC ID: Offline or Debit Limit:

Availed Trade Services: ☐ Yes ☒ No

Zakat Deduction: ☐ Yes ☒ No

Bank SWIFT Code Indicator: ☐ Yes ☒ No

Tax Deducted at Source CIF ID: Islamic Banking Customer: ☐ Yes ☒ No

Tax Deducted at Source Table Code: Customer SWIFT Code:

Customer Level Provisioning: ☐ Yes ☒ No

Asset Classification Control: Charge Level Code:

Submit Cancel

Applet successfully loaded 101%

Universal Banking Solution from Infosys | 03 May, 2019 | User: TEST34 | 2004 | Menu Shortcuts | Go

Modify Retail Customer

CIF ID: EHR002135 Modified Successfully.

OK

- Verification in VRCM

Universal Banking Solution from Infosys | 03 May, 2019 | User: TEST34 | 2004 | Menu Shortcuts | Go

Verify Retail Customer Modification

Function: Verify CIF ID: EHR002135

Personal Details		Segmentation		Relationship Details		Household Details		Trade Finance		Tax Classification Details		Employment Details	
Basic Information	Address	Phone and Email	Identification Document Details	Currency	Bank Details	Classification Details	Qualification						
Title: <input type="text"/>	First Name: <input type="text"/>												
Middle Name: <input type="text"/>	Last Name: <input type="text"/>												
Full Name: <input type="text"/>	Short Name: <input type="text"/>												
Alias: <input type="text"/>													
Native Language Details: <input type="text"/>	Native Language Code: <input type="text"/>												
Preferred Native Language: <input type="text"/>	First Name: <input type="text"/>												
Title in Native Language: <input type="text"/>	Last Name: <input type="text"/>												
Middle Name: <input type="text"/>													
Customer Master - Personal Details													
Gender: <input type="radio"/> Male <input checked="" type="radio"/> Female <input type="radio"/> Other	Date of Birth: <input type="text"/>												
Senior Citizen: <input type="radio"/> Yes <input checked="" type="radio"/> No	Senior Citizen Applicable Date: <input type="text"/>												
City of Birth: <input type="text"/>	Mother's Maiden Name: <input type="text"/>												
Physical State: <input type="text"/>	Community: <input type="text"/>												

Classification and Preferences

Universal Banking Solution from Infosys | 03 May, 2019 | User: TEST34 | 2004 | Menu Shortcuts | Go

Verify Retail Customer Modification

CIF ID: EHR002135 Verified Successfully.

OK

TDS CIF ID is updated successfully for deceased customer.



बैंक ऑफ बड़ौदा Bank of Baroda
HO:BR:111:23

Date: 18.01.2019

**OPERATIONS & SERVICES DEPARTMENT
HEAD OFFICE, BARODA**

CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA THROUGH INTRANET

Sub file: GEN-1

Dear Sir / Madam,

Re: Clarification for payment of additional rate of interest on Term Deposits to staff.

We refer to our circular HO:BR:106:143 dated 28.07.2014, HO:BR:106:197 dated 29.09.2014, HO:BR:107:163 dated 25.11.2015 and HO:BR:108:05 dated 05.01.2016 and HO:BR:109:133 dated 04.08.2017 on the above subject.

Of late we are receiving so many queries/ clarification from Branches/Operational units with regard to extending additional rate of Interest applicable to staff. Therefore, we reiterate the contents of the above circulars as under.

1. Benefits of additional interest to banks' staff members or retired staff member is available only in the case of the staff member or retired staff members has an account singly or jointly with family member where the staff member /retired staff member is the **Principal Account Holder.** Therefore branches were advised to provide additional rate (as applicable) to staff and Senior Citizen staff in cases where name of Staff /Senior Citizen Staff is as Principal holder in case term deposit accounts. i.e. Staff rate plus senior citizen rate (at present 1.50%) is available only to staff who is senior citizen and his/her name is as principal holder in term deposit account.
2. In case of savings Bank accounts benefit of staff rate is available only when name of the Staff/Retired staff is as principal holder in savings bank account.
3. Additional rate is not available in case of NRE/NRO/FCNR and HUF accounts
4. For providing additional rate on deposit in the following categories
 - i. Widows of the deceased members or the ex-members of staff.
 - ii. Ex-members of staff whose spouse has expired, jointly with son/daughter.
 - iii. Accounts of employees unions, associations, SC/ST associations.
 - iv. Bank of Baroda Provident Fund, Bank of Baroda Staff Co-operative Credit Societies and Sports & Cultural Clubs, membership of which is restricted to the staff. This rate, however, does not apply to Bank of Baroda Co-operative Housing Society.

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फो./T : 0265-2316797/69/68/67/66/65, ई-मेल / E : operations.ho@bankofbaroda.com



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The above categories of persons / association do not have Employee ID, therefore, branches were advised to follow the following procedure:-

1. Branch to feed and verify its request in "RMENU".
2. Concerned Regional Office to verify the same.
3. Branch will get access to modify the interest table code through INTTM menu in the said account.
4. Branch to invoke "INTTM" menu and update / modify / correct interest table code in the account and verify the same.
5. Employees having following reason codes are not entitled for additional rate
 1. RESIG (Resignation),
 2. COMPR (Compulsory Retirement),
 3. TERMI (Termination),
 4. DISMI (Dismissal),
 5. ABAND (Abandonment) and
 6. OTH (Others):-
 - a) Involuntary cessation –Absconding
 - b) OFF-Ceased under Reg. 20 (3 (iii))
 - c) Voluntary cessation (Unauthorized Absence)

Branch can enquire reason code of the ex-employee for leaving the Bank through "EFI" menu option in Finacle by entering EC number of employee.

However, it has been brought to our notice that branches are not validating name with EC number and allowing additional rate of interest to dependents of employee by entering EC number of employee in their Customer id.

Branches are therefore strictly advised that when EC number is entered in the system, Name of employee is populated against the EC number. User is required to verify the name with the name in Customer –id and if the name is different, such EC number should not be entered in customer id of other person except in case of widow where EC number of deceased employee is entered with the permission of Regional office through R-menu.

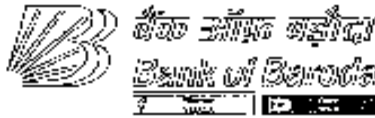
Please ensure strict compliance of the above guidelines.

Yours faithfully

(K.R. Kanungo)
General Manager
Operations & Services

e:\bina17\circular-2017\clarification of staff rate.

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HO: BR: 113: 34

Date: 05.02.2021

**OPERATIONS & SERVICES DEPARTMENT
HEAD OFFICE, BARODA**

CIRCULAR TO ALL BRANCHES OFFICES IN INDIA**Sub File - Gen-1**

Dear Sir / Madam,

Re: Acceptance of Nomination request for accounts of other branches.

Recently RBI has made assessment with respect to extent of Nomination registration in different types of customer relationships in our bank. Based on data it has been observed by them that the registration level of nomination in our bank is very low (62%).

Registration of nomination reduces the hassle of death claim proceedings like obtaining Succession certificate, Letter of Administration etc., for receiving of death claims by legal heirs. RBI Master Circular on Customer Service states that Nomination should be a rule to cover all existing and new accounts and customers should be educated about the availability of nomination facility.

In order to comply with the directions of RBI, drive for registration of Nomination is launched. Data on accounts without registration of Nomination has been provided to branches through Regions and Zones.

To facilitate customers and also branches to achieve registration of Nomination in majority of accounts we advise as under:

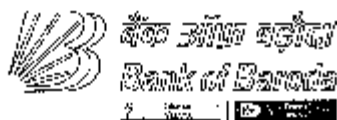
1. Customer can submit request for registration of Nomination at any nearby branch.
2. Receiving branch to accept request of registration of Nomination and verify signature and photo of the customer from the Finacle system.
3. Receiving branch to certify on Nomination form submitted by customer that customer has signed in his/her presence and his/her signature and photo is verified from the Finacle system.
4. Receiving branch to send Nomination Form duly verified through email to the account holder's branch and original through post to the base branch.
5. Base branch on receipt of original Nomination form from receiving branch verify the signature of certifying officer as well as customer/s and should update registration of Nomination in the Finacle system.
6. Base branch should keep the record of Nomination received from receiving branch.
7. Base branch can send email/letter/SMS to customer and inform that Nomination is registered in his account number as per the request submitted to _____ Branch.

Please ensure careful compliance of the above guidelines.

Yours faithfully,

(K Satyendra Jayana Raju)
Chief General Manager
(Operations)

प्रधान कार्यालय - परिवालन एवं सेवाएँ विभाग, 'बडीदा भवन', 7वां तल, आर सी दत्त रोड, अक्षयपुरी, बडोदा-390007. भारत.
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HO:BR:113:136

Date: 16.06.2021

OPERATIONS & SERVICES DEPARTMENT
HEAD OFFICE, BARODA

CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA

Sub File -Gen-1

Dear Sir / Macam,

Re: Continuation of FDR in case of death of primary /first account holder and joint holder is same.

We refer to our circular No. HO:BR:111:148 dated 10.06.2019 on the above subject.

It was inter-alia advised that in case of death of primary/first holder, system does not allow to delete the name of first holder, and **survivor wants to continue the deposit till maturity and also wants to submit his/her PAN or 15G/H to comply with Tax liability**, but Branches are insisting to take premature payment in some of the cases and not accepting such request. This causes inconvenience to customer.

In this connection, it was also clarified that as per tax law the joint holder of the deposit can submit form 15G/H and PAN of his own in case of death of primary holder of the deposit. Branch can accept Form 15G/H and PAN for tax purpose for joint holder. In such cases, Name of the account holders will remain same and status of first holder will be marked as "Deceased".

Branches are advised that when any request is received from customer to continue the deposit in the name of Joint holder, **where first holder is deceased and all Fixed deposits are in the name of deceased holder and same joint holder**, Branches should accept such request to continue such FDR till maturity and follow the process as under.

1. In case of death of first holder, the death certificate, and request letter to continue the same Fixed Deposit in the name of joint holder should be obtained from customer
2. Request letter submitted should contain undertaking from joint holder that for TDS purpose his PAN/Form 15G/H should be accepted, as applicable.
3. To ensure that there is separate customer id of joint/second name holder. If there is no separate customer id of joint holder, please create the same and verify.
4. **To ensure that all the deposit accounts of deceased holder are with same joint holder (Second name).**
5. Status of first holder to be marked /modified as "Deceased" in "MRCR" menu and verify the same and also on the physical FD receipt.

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(Annexure - B)

APPLICATION FOR GRANT OF FAMILY PENSION

The Trustees,
Bank of Baroda Pension Fund,
Vadodara.

(forwarded through Branch/Department)

Dear Sirs,

Re: Application for grant of Family Pension.

I wish to inform you that Shri/Smt. _____ who was drawing a pension vide Pension Pay Order No. _____ now, E.C. No. _____ died on date _____ and being the spouse /family member of the deceased, I request for sanction and release of Family Pension.

I submit the details for your necessary action.

1. Name of the Pensioner :
2. Pension Pay Order No. : E. C. No. :
3. Name of the Applicant :
4. Date of Birth of the Applicant :
5. Relationship with the Pensioner :
6. Date of death of the Member :
7. Details of Branch from which pension was being drawn by the pensioner prior to his / her death :

Branch	Region	Zone

8. If the applicant is minor, details of Guardian :

Name of Guardian	Date of Birth	Relationship with Minor

9. Full Postal Address of the Applicant :

 ----- PIN -----.

Tel. / Mobile No. _____ Email ID (If, available) _____

ANNEXURE "N-2"



10. Details of Branch through which pension is intended to be drawn :

Branch	Region	Zone

11. Account Number and type of Account :

Yours faithfully,

APPLICANT'S SIGNATURE

Date :

Witness of TWO STAFF Members of the Bank:

Sr.	Name	Designation	Branch/Office	Signature

Encl. :

1. Original PPO.
2. Original Death Certificate of deceased pensioner.
3. I D Proof (Copy of PAN / Aadhar / Voter ID Card) or any other valid document.
4. Address Proof (Copy of Electricity / Gas / D L) or any other valid document.
5. Copy of Bank Passbook of Applicant.
6. Photographs (3 Copies)

#####

CERTIFICATE THE PARTICULARS AS DECLARED ABOVE BY THE FAMILY PENSIONER HAVE BEEN VERIFIED
AND FOUND TO BE CORRECT AS PER BRANCH / DEPARTMENT RECORDS

NAME OF BRANCH MANAGER /DEPARTMENT HEAD

DATE:

SIGNATURE WITH RUBBER STAMP
BRANCH MANAGER/DEPARTMENT HEAD

E C No.

--	--	--	--	--

**LETTER OF UNDERTAKING FOR RECOVERY OF EXCESS PAYMENT OF
PENSION / PENSIONARY BENEFITS.**

Date : _____

The Branch Manager,
Bank of Baroda,

.....
.....

Dear Sir / Madam,

Re : Pension Payment order No.

In consideration of your having agreed to credit payment of Pension due to me every month in my Pension account with you. I the undersigned, agree and undertake to refund or make good any amount to which I am not entitled or any amount which may be credited to my Pension account in excess of amount to which would not be entitled.

I further hereby undertake and agree to bind myself and my Successors, Executors and Administrators to indemnify the Bank, in so crediting my Pension to my Pension account and to forthwith pay the same to the Bank and also irrevocably authorize the Bank to recover the amount due to the debit of my said Pension account or my other accounts or deposits belonging to me in possession of the Bank.

Yours faithfully,

.....

Name :

Address :

.....

Witness :**1. Signature :**

Name :

Address :

.....
.....

2. Signature :

Name :

Address :

.....
.....


बैंक ऑफ़ बड़ौदा Bank of Baroda

HO:BR:111:30

Date: 02/07/2019

OPERATIONS & SERVICES DEPARTMENT
HEAD OFFICE, BARODA

CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA THROUGH INTRANET

Sub file: GEN-1

Dear Sir / Madam,

Re: Providing staff rate in Ineligible Savings Bank accounts.

As per extant guidelines, additional interest rate to staff should be provided in accounts where name of staff in account is as principal account holder. When EC number is entered in the system, the name of staff appearing on the screen should be matched with the name of account holder. However, it has been observed that there are number of accounts of non-staff opened under the scheme code meant for SB 112 by putting EC number of other staff.

In order to rectify such accounts in the system, Data centre has developed a report under menu option 'BOBMENU' through which branches can generate the report of accounts opened wrongly in SB 112 when the account holder is not a staff and also for accounts of staff opened under SB101 or other non staff scheme.

Branches can generate report as under:

The report is available only in REPORT SERVER

Menu option : BOBMENU

Menu Type: WR

Menu Description: SB INTEREST RATE WARNING REPORT

Report Type:

1. SB General accounts having excess interest rate.
2. SB Staff accounts having less interest rate

For Modifying or correcting the above discrepancies, the branches need to follow the procedure given as under:-

1. LESS INTEREST RATE APPLIED TO STAFF ACCOUNTS -

- ♦ There may be cases in which account holder is staff but interest table code is showing as SBGEN (code meant for public). In such cases Branches are required to modify the correct interest table code as SBSTF in the account through menu option HINTTM.

- ♦ There may be the cases, where interest table code is showing as SBSTF (code meant for staff) but staff is not getting correct interest, then Branch has

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to simply go to menu option HINTTM for that account. system will pickup the right interest code for that account automatically.

2. EXCESS INTEREST RATE APPLIED TO SB-GENERAL ACCOUNTS -

- There may be the cases in which account holder is not a staff but he/she is getting staff rate of interest, because Branch has wrongly opened the account in the scheme code SB112, which is meant for staff. Such accounts should be transferred to another suitable saving scheme first and then interest table code should be modified as SBGEN for that account.
- There may be the cases in which customer is not a staff but he/she is getting staff rate of interest. In such cases Branch has to modify the int. table code as SBGEN for that account through menu option HINTTM.

While doing above, If any difficulty is faced by any branch i.e. in changing the desired int. table code for the account. then branches should lodge a call with Global IT Help Desk for the issue./ else contact the Regional Help Desk .

All Branches are advised to generate the report as mentioned above and to rectify all the irregularities in providing staff rate to non staff and not providing correct rate to staff. Branches should complete this exercise by 15.02.2019. Any irregularities observed thereafter in providing staff rate to non-staff or vice-a versa will be viewed seriously and concerned staff (allowing staff rate wrongly) will be held accountable.

Please ensure strict compliance of the above.

Yours faithfully


(K.R. Kanodia)
General Manager
Operations & Services

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प्रधान कार्यालय - परिचालन एवं सेवाएँ विभाग, " बड़ौदा भवन ", 7वां तल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007, भारत.
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DECLARATION BY THE INSURED:

I hereby declare that the information furnished in the claim form is true & correct to the best of my knowledge and belief. If I have made any false or untrue statement, suppression or concealment of any material fact with respect to questions asked in relation to this claim, my right to claim reimbursement shall be forfeited. I also consent & authorize TPA / Insurance Company, to seek necessary medical information / documents from any hospital / Medical Practitioner who has attended on the person against whom this claim is made. I hereby declare that I have included all the bills / receipts for the purpose of this claim & that I will not be making any supplementary claim except the pre/post-hospitalization claim, if any.

Date DD MM YY YY

Place:

Signature of the Insured

GUIDANCE FOR FILLING CLAIM FORM - PART A (To be filled in by the Insured)		
DATA ELEMENT	DESCRIPTION	FORMAT
SECTION A - DETAILS OF PRIMARY INSURED		
a) Policy No.	Enter the policy number	As allotted by the Insurance Company
b) St. No/ Certificate No.	Enter the social insurance number or the certificate number of social health insurance scheme	As allotted by the organization
c) Company TPA ID No.	Enter the TPA ID No.	License number as allotted by IRDA and printed in TPA documents.
d) Name	Enter the full name of the policyholder	Surname, First name, Middle name
e) Address	Enter the full postal address	Include Street, City and Pin code
SECTION B - DETAILS OF INSURANCE HISTORY		
a) Currently covered by any other Mediclaim / Health Insurance?	Indicate whether currently covered by another Mediclaim / Health Insurance	Tick Yes or No
b) Date of commencement of first insurance without break	Enter the date of commencement of first insurance	Use dd-mm-yy-format
c) Company Name	Enter the full name of the Insurance Company	Name of the organization in full
Policy No.	Enter the policy number	As allotted by the Insurance Company
Sum Insured	Enter the total sum insured as per the policy	In rupees
d) Have you been Hospitalized in the last four years since inception of the contract?	Indicate whether hospitalized in the last four years	Tick Yes or No
Date	Enter the date of Hospitalization	Use mm-yy format
Diagnosis	Enter the diagnosis details	Open Text
e) Previously covered by any other Mediclaim / Health Insurance?	Indicate whether previously covered by another mediclaim / Health Insurance	Tick Yes or No
f) Company Name	Enter the full name of the Insurance Company	Name of the organization in full
SECTION C - DETAILS OF INSURED PERSON HOSPITALIZED		
a) Name	Enter the full name of the patient	Surname, First name, Middle name
b) Gender	Indicate Gender of the patient	Tick Male or Female
c) Age	Enter age of the patient	Number of years and months
d) Date of Birth	Enter Date of Birth of patient	Use dd-mm-yy format
e) Relationship to primary insured	Indicate relationship of patient with policyholder	Tick the right option, if others, please specify
f) Occupation	Indicate occupation of patient	Tick the right option, if others, please specify.
g) Address	Enter the full postal address	Include Street, City and Pin code
h) Phone No	Enter the phone number of patient	Include STD code with telephone number
i) E-mail ID	Enter e-mail address of patient	Complete e-mail address
SECTION D - DETAILS OF HOSPITALIZATION		
a) Name of Hospital where admitted	Enter the name of hospital	Name of hospital in full
b) Room category occupied	Indicate the room category occupied	Tick the right option
c) Hospitalization due to	Indicate reason of hospitalization	Tick the right option
d) Date of Injury/Date Disease first detected / Date of Delivery	Enter the relevant date	Use dd-mm-yy format
e) Date of admission	Enter date of admission	Use dd-mm-yy format
f) Time	Enter time of admission	Use hh-mm-format
g) Date of discharge	Enter date of discharge	Use dd-mm-yy format
h) Time	Enter time of discharge	Use hh-mm-format
i) If injury give cause	Indicate cause of injury	Tick the right option
If Medico legal	Indicate whether injury is medico legal	Tick Yes or No
Reported to Police	Indicate whether police report was filed	Tick Yes or No
MLC Report & Police FIR attached	Indicate whether MLC report and Police FIR attached	Tick Yes or No
j) System of Medicine	Enter the system of medicine followed in treating the patient	Open Text
SECTION E - DETAILS OF CLAIM		
a) Details of Treatment Expenses	Enter the amount claimed as treatment expenses	In rupees (Do not enter paise values)
b) Claim for Domiciliary Hospitalization	Indicate whether claim is for domiciliary hospitalization	Tick Yes or No
c) Details of Lump sum/ Cash benefit claimed	Enter the amount claimed as lump sum / cash benefit	In rupees (Do not enter paise values)
d) Claim documents Submitted-Check List	Indicate which supporting documents are submitted	Tick the right option
SECTION F - DETAILS OF BILLS ENCLOSED		
Indicate which bills are enclosed with the amount in rupees		
SECTION G - DETAILS OF PRIMARY INSURED'S BANK ACCOUNT		
a) PAN	Enter the permanent account number	As allotted by the Income Tax Department
b) Account Number	Enter the Bank account number	As allotted by the Bank
c) Bank Name and Branch	Enter the Bank name along with the branch	Name of the Bank in full
d) Cheque/DD payable details	Enter the name of the beneficiary the cheque / DD should be made out to	Name of the individual / organization in full
e) IFSC Code	Enter the IFSC code of the Bank branch	IFSC code of the Bank branch in full
SECTION H - DECLARATION BY THE INSURED		
Read declaration carefully and mention date (in ddmm-yy format), place (open text) and sign.		

CLAIM FORM - PART B TO BE FILLED IN BY THE HOSPITAL

The issue of this Form is not to be taken as an admission of liability.
Please include the original preauthorization request form in lieu of PART A

(To be Filled in block letters)

DETAILS OF HOSPITAL

a) Name of the hospital:
 b) Hospital ID: c) Type of Hospital: Network: ☐ Non Network: ☐ (If non network fill section E)
 c) Name of the treating doctor:
 d) Qualification: f) Registration No. with State Code: g) Phone No.

DETAILS OF THE PATIENT ADMITTED

a) Name of the Patient:
 b) IP Registration Number: c) Gender: Male ☐ Female ☐ d) Age: Years Months e) Date of birth:
 f) Date of Admission: g) Time: h) Date of Discharge: i) Time:
 j) Type of Admission: Emergency ☐ Planned ☐ Day Case ☐ Maternity ☐ k) If Maternity: l) Date of Delivery: m) Gravidity Status:
 n) Status at time of discharge: Discharge to home ☐ Discharge to another hospital ☐ Deceased ☐ o) Total claimed amount:

DETAILS OF AILMENT DIAGNOSED (PRIMARY)

a)	ICD 10 Code	Description	b)	ICD 10 PCS	Description
I. Primary Diagnosis	<input type="text"/>	<input type="text"/>	I. Procedure 1:	<input type="text"/>	<input type="text"/>
II. Additional Diagnosis	<input type="text"/>	<input type="text"/>	II. Procedure 2:	<input type="text"/>	<input type="text"/>
III. Co-morbidities	<input type="text"/>	<input type="text"/>	III. Procedure 3:	<input type="text"/>	<input type="text"/>
IV. Co-morbidities	<input type="text"/>	<input type="text"/>	IV. Details of Procedure:	<input type="text"/>	<input type="text"/>

c) Pre-authorization obtained: ☐ Yes ☐ No d) Pre-authorization Number:
 e) If authorization by network hospital not obtained, give reason:
 f) Hospitalization due to injury: ☐ Yes ☐ No I. If Yes, give cause: Self Inflicted ☐ Road Traffic Accident ☐ Substance abuse / alcohol consumption ☐
 II. If injury due to substance abuse / alcohol consumption, Test conducted to establish this: ☐ Yes ☐ No (If Yes, attach reports) III. If medico legal: ☐ Yes ☐ No IV. Reported to Police: ☐ Yes ☐ No
 v. FIR No. vi. If not reported to police give reason:

CLAIM DOCUMENTS SUBMITTED -CHECK LIST

- | | |
|--|--|
| <input type="checkbox"/> Claim Form duly signed | <input type="checkbox"/> Investigation reports |
| <input type="checkbox"/> Original Pre-authorization request | <input type="checkbox"/> CT/MRUS/GHPE investigation reports |
| <input type="checkbox"/> Copy of the Pre-authorization approval letter | <input type="checkbox"/> Doctor's reference slip for investigation |
| <input type="checkbox"/> Copy of Photo ID Card of patient Verified by hospital | <input type="checkbox"/> ECG |
| <input type="checkbox"/> Hospital Discharge summary | <input type="checkbox"/> Pharmacy bills |
| <input type="checkbox"/> Operation Theatre Notes | <input type="checkbox"/> MLC reports & Police FIR |
| <input type="checkbox"/> Hospital main bill | <input type="checkbox"/> Original death summary from hospital where applicable |
| <input type="checkbox"/> Hospital break-up bill | <input type="checkbox"/> Any other, please specify |

ADDITIONAL DETAILS IN CASE OF NON NETWORK HOSPITAL (ONLY FILL IN CASE OF NON-NETWORK HOSPITAL)

a) Address of the Hospital:
 City: State:
 Pin Code: b) Phone No. c) Registration No. with State Code:
 d) Hospital PAN: e) Number of inpatient beds f) Facilities available in the hospital LOT ☐ Yes ☐ No ILIGU ☐ Yes ☐ No
 II. Others:

DECLARATION BY THE HOSPITAL

(PLEASE READ VERY CAREFULLY)

We hereby declare that the information furnished in this Claim Form is true & correct to the best of our knowledge and belief. If we have made any false or untrue statement, suppression or concealment of any material fact, our right to claim under this claim shall be forfeited.

Date:

Place:

Signature and Seal of the Hospital Authority:

SECTION A

SECTION B

SECTION C

SECTION D

SECTION E

SECTION F

GUIDANCE FOR FILLING CLAIM FORM -PART B (To be filled in by the hospital)		
DATA ELEMENT	DESCRIPTION	FORMAT
SECTION A - DETAILS OF HOSPITAL		
a) Name of the hospital:	Enter the name of hospital	Name of the hospital in full
b) Hospital ID	Enter ID number of hospital	As allocated by the TPA
c) Type of Hospital	Indicate whether in network or non network hospital	Tick the right option
c) Name of treating doctor	Enter the name of the treating doctor	Name of doctor in full
e) Qualification	Enter the qualification of the treating doctor	Abbreviations of educational qualifications
f) Registration No. with State Code	Enter the registration number of the doctor along with the state code	As allocated by the Medical Council of India
g) Phone No.	Enter the phone number of doctor	Include STD code with telephone number
SECTION B - DETAILS OF THE PATIENT ADMITTED		
a) Name of Patient	Enter the name of patient	Name of patient in full
b) IP registration Number	Enter insurance provider registration number	As allotted by the insurance provider
c) Gender	Indicate Gender of the patient	Tick Male or Female
d) Age	Enter age of the patient	Number of years and months
e) Date of Birth	Enter date of birth	Use dd-mm-yy format
f) Date of Admission	Enter date of admission	Use dd-mm-yy format
g) Time	Enter Time of admission	Use hh:mm format
h) Date of Discharge	Enter date of Discharge	Use dd-mm-yy format
i) Time	Enter time of Discharge	Use hh:mm format
j) Type of Admission	Indicate type of admission of patient	Tick the right option
k) If Maternity		
L Date of Delivery	Enter Date of Delivery if maternity	Use dd-mm-yy format
II Gravida Status	Enter Gravida status if maternity	Use standard format
l) Status at time of discharge	Indicate status of patient at time of discharge	Tick the right option
M) Total claimed amount	Indicate the total claimed amount	In rupees (Do not enter paise values)
SECTION C - DETAILS OF AILMENT DIAGNOSED (PRIMARY)		
a) ICD 10 Code		
Primary Diagnosis	Enter the ICD 10 Code and description of the primary diagnosis	Standard Format and Open text
Additional Diagnosis	Enter the ICD 10 Code and description of the additional diagnosis	Standard Format and Open text
Co-morbidities	Enter the ICD 10 Code and description of the Co-morbidities	Standard Format and Open text
b) ICD 10 PCS		
Procedure 1	Enter the ICD 10 Code and description of the first procedure	Standard Format and Open text
Procedure 2	Enter the ICD 10 Code and description of the second procedure	Standard Format and Open text
Procedure 3	Enter the ICD 10 Code and description of the third procedure	Standard Format and Open text
Details of Procedure	Enter the details of the procedure	Open text
c) Pre-authorization obtained	Indicate whether pre-authorization obtained	Tick Yes or No
d) Pre-authorization Number	Enter pre-authorization number	As allotted by TPA
e) If authorization by network hospital not obtained, give reason	Enter reasons for not obtaining pre-authorization number	Open text
f) Hospitalization due to injury	Indicate if hospitalization is due to injury	Tick Yes or No
Cause	Indicate cause of injury	Tick the right option
If injury due to substance abuse/alcohol consumption test conducted to establish this	Indicate whether test conducted	Tick Yes or No
Medico Legal	Indicate whether injury is medico legal	Tick Yes or No
Reported to Police	Indicate whether police report was filed	Tick Yes or No
FIR No.	Enter first information report number	As issued by police authorities
If not reported to police, give reason	Enter reasons for not reporting to police	Open text
SECTION D - CLAIM DOCUMENTS SUBMITTED-CHECK LIST		
Indicate which supporting documents are submitted		
SECTION E - DETAILS IN CASE OF NON NETWORK HOSPITAL		
a) Address	Enter the full postal address	Include Street, City and Pin Code
b) Phone No.	Enter the phone number of hospital	Include STD code with telephone number
c) Registration No. with State Code	Enter the registration number of the Hospital obtained from local body like City Corporation / Municipality	As allocated by the City Corporation / Municipality
d) Hospital PAN	Enter the permanent account number	As allocated by the Income Tax Department
e) Number of Inpatient beds	Enter the number of inpatient beds	Digits
f) Facilities available in the hospital	Indicate facilities available in the hospital	Tick the right option. If others, please specify
SECTION F - DECLARATION BY THE HOSPITAL		
Read declaration carefully and mention date (in dd-mm-yy format), place (open text) and sign, and stamp		

NOTES