



BANK OF BARODA RETIRED OFFICERS' ASSOCIATION

(Estd. 1990-Regd. Trade Union Act. 1926 Reg. No. G/4766/90)

Affiliated to: All India Bank Pensioners and Retirees Confederation, Kolkata

CHAIRMAN

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BOBROA/26/09/12

Date: 15.09.2026

CIRCULAR TO MEMBERS

Activities of BOBROA, Achievements & Pending Issues of Retirees

Dear Members,

We are pleased to note that many of our members have actively participated in BOBROA meetings, workshops, get-togethers of members and their families, cultural programmes, trips, and other activities. We are also happy to note the improvement in communication with our members, as well as greater awareness regarding their entitlements.

Members have brought to our notice various discrepancies and anomalies relating to their retirement benefits and other matters. After due consultations amongst ourselves, these issues have been taken up with the Bank. We are pleased that a number of issues have been resolved, while several others are under follow-up.

We sincerely thank all our members for their active involvement in BOBROA activities and express our gratitude for their financial support to the organisation.

Our Continuing Activities

We continue to:

- Hold meetings of members on an area-wise basis.
- Conduct Committee meetings online for regular coordination and follow-up.
- Organise workshops on verification of the correctness of retirement benefits.
- Propose to hold a Help Desk on Group Medical Insurance, as is usually done for the benefit of our members.
- Make continuous efforts to secure a better Medical Insurance Policy for 2026–27.
- Hold interactions with HR teams and Bank executives for redressal of members' issues.
- Maintain liaison with serving employees' organisation for matters of common interest.

Communication & Awareness

With a view to creating greater awareness among members and keeping them informed about the status of matters taken up at the Bank and industry levels, we have updated our **"Members' Handbook"** and **"BOBROA Constitution & Election Rules."**

We have also issued a number of circulars, which are uploaded on our website www.bobroa.com and communicated to members through email and WhatsApp groups.

The activities of the Central Office and Zonal Units are regularly reported to members through our quarterly e-magazine, **"Sampark."**

We are providing services to members through representatives drawn from each Zone who serve on various committees at the Central Office and Zonal levels.

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Request to Members

We request all members to remain connected with the organisation and actively participate in its activities. We encourage members to come forward as **activists and Committee Members** so that they can contribute to the service of fellow retirees, particularly **super-senior members and family pensioners**.

We also request you to help mobilise colleagues who are retiring, as well as retired officers who have not yet become members, and encourage them to join BOBROA.

Members are requested to regularly visit our website and refer to the e-booklets and circulars available there. You may also approach any of our Committee Members or Office Bearers for assistance regarding your issues or for sharing your suggestions.

The contact numbers and email addresses of our principal Office Bearers are provided in the enclosed Membership Form for your information and use.

Enclosures

We are also enclosing details regarding:

1. **Advantages of becoming a member of BOBROA**
2. **Achievements of BOBROA**
3. **Issues of members taken up with the Bank**
4. **Issues taken up with the apex organisation, AIBPARC**

These are enclosed as **Annexures I to IV** for your ready reference and for discussion amongst your respective groups. We look forward to receiving your valuable feedback and suggestions.

We once again thank you for your continued support, cooperation and active participation in BOBROA.

We wish you and your families a very happy and enjoyable festival season.

With regards,

J. G. Lakhawala
National President

V. B. Chavan
General Secretary

Please circulate amongst Members

WHY BECOME A BOBROA MEMBER?

BOBROA is more than an association—it is a platform for friendship, support, guidance, welfare and continued connectivity among Barodians and their families.

What does BOBROA offer its members?

- **A common platform to meet and greet:** BOBROA brings members together, helping us maintain old friendships, build new bonds and remain connected with fellow Barodians.
- **Expert guidance on terminal benefits and pension:** BOBROA has experienced members who help verify the correctness of terminal benefits, pension and other entitlements, with a formal set-up to assist members in securing their rightful financial and welfare benefits.
- **Support in resolving of discrepancies & anomalies:** Members receive assistance in preparing representations and following up with the Bank for payment of denied, delayed or anomalous arrears relating to entitlements, financial benefits and welfare measures.
- **Support during hospitalisation and claim settlement:** BOBROA extends guidance and support to members and their families during hospitalisation and in the settlement of eligible medical and other claims.
- **Health, legal and social guidance:** Members can seek advisory support and guidance on matters relating to health, legal issues and social concerns.
- **Activities for health, culture and togetherness:** BOBROA regularly facilitates cultural and health programmes, literary activities, help desks for GHI, workshop on verification of entitlements and SKN-related matters, family get-togethers, religious programmes and nature trips.
- **Awareness about developments affecting bankers:** BOBROA keeps members informed about current developments in the banking industry and other matters of relevance to retired bankers.
- **Special support to family pensioners:** BOBROA assists family pensioners in securing their legitimate entitlements and in addressing difficulties relating to pension and other matters. Recently organisation formed a Ladies Wing with lady representatives from all zones for focused attention on issues of member lady officers & family pensioners.
- **An information hub and help centre:** BOBROA strengthens connectivity among Barodians and serves as a reliable source of information, guidance and assistance whenever members need it.
- **Encouraging voluntary groups and social interaction:** Members are encouraged to form voluntary groups that can meet weekly, monthly, periodically or occasionally. Groups of family pensioners and spouses of pensioners come together to celebrate birthdays, wedding anniversaries, personal or family achievements, watch movies, enjoy nature trips or simply meet, chat and share their experiences.
- **Personal touch and doorstep support:** BOBROA remembers members on birthdays and festivals, enquires about their well-being, felicitates members on becoming *Super Seniors* and, on many occasions, extends assistance and doorstep services to members who have mobility issues.
- **Retired Employees' Issues at Bank and Industry Level:** BOBROA has been actively taking

up the common issues and grievances of retired employees at both the **Bank and Industry levels**. At the Bank level, several issues have already been resolved, while the pending matters are being pursued with the concerned authorities for early resolution. At the Industry level, issues concerning retirees have been taken up with the **apex organisations**. While some matters have been successfully redressed, others are being continuously followed up. In important and deserving matters, **legal recourse is also being pursued** to safeguard the legitimate rights and interests of retired employees.

More than benefits—it's about belonging

Over the years, **BOBROA has played an important role in keeping Barodians together and preserving the bonds built during our years of service**. That bond has extended beyond individual members to their spouses and families.

The value of BOBROA membership is therefore not limited to financial benefits or assistance with entitlements. It is also about **friendship, companionship, mutual care, timely guidance, social interaction and the reassurance that there is always someone to reach out to**.

Many members have benefited from BOBROA through individual and common financial benefits, welfare measures, assistance in resolving problems and, equally importantly, the happiness of remaining connected with the Barodian family.

BOBROA Membership — Because Retirement Ends Service, Not Relationships.

Stay connected. Stay informed. Stay supported. Stay a Barodian.

Become a BOBROA member and be part of the Barodian family that cares, connects and stands together.

Regards

V B Chavan

General Secretary

BOBROA

ACHIEVEMENTS OF BOBROA FOR BANK OF BARODA RETIREES

BOBROA (Bank of Baroda Retired Officers' Association) has been instrumental in securing and improving several benefits and facilities for the welfare of retirees with kindness the bank. We are thankful to the bank and, are contributing to business development of the bank.

BANK-LEVEL ACHIEVEMENTS

1. **Contributory Medical Assistance Scheme**

Introduction of the Contributory Medical Assistance Scheme for retirees in the year **2000**, providing an important medical welfare benefit to retired employees.

2. **Holiday Home Facility for VRS Retirees**

The Holiday Home facility, which was initially available only to superannuated retirees, was extended to **VRS optees**, including retirees under **VRS 2001**, after they attained the normal age of superannuation, following persistent efforts by BOBROA.

3. **Identity Cards for Retirees**

Secured the facility of issuing **Identity Cards to all retirees**, which are now provided in laminated form.

4. **Centenary Gold Coin**

All surviving retirees were provided with a **4-gram Gold Coin** as part of the Bank's Centenary celebrations.

5. **Additional Interest on Term Deposits**

Restoration of **0.50% additional interest** for retired senior citizen staff on all Term Deposits, including Tax Savings Deposits, over and above the **1% additional rate of interest** available to serving/ retired staff & family pensioners.

6. **Special Medical Aid at Advanced Ages**

Introduction of Special Medical Aid for retirees on attaining the ages of **70, 75, 80, 85 years and so on**, i.e. at five-year intervals after 70. The benefit has subsequently also been extended to **eVRS 2001 retirees**.

7. **Health Check-up Scheme**

Introduction and periodic review of a **Health Check-up Scheme for retirees**.

8. **Medical Insurance Premium Subsidy**

The subsidy towards medical insurance premium paid by retirees, initially **₹3,000**, was increased to **₹5,000 and ₹6,000 during 2022–23**, and subsequently enhanced to a range of **₹10,000 to ₹16,000 during 2023–24**.

9. **Financial Assistance to Pre-1986 Retirees**

Introduction of monthly financial assistance of **₹8,000** to pre-1986 retirees, in addition to ex-gratia, which was subsequently enhanced to **₹10,000 per month**, over and above ex-gratia.

10. **Loan and Interest-Free Advance Facilities**

Provision of loan facilities to staff pensioners against pension, including facilities for payment of insurance premiums. An **interest-free COVID-19 advance** was also provided to retirees.

11. **Legal and Financial Support**

Provision of legal and financial support to retirees facing **police, court and CBI cases**, including assistance relating to payment of **TA/DA bills**, wherever applicable.

12. Payment of Short-Interest Arrears

Secured payment of arrears relating to **short interest on SB/FDR accounts** as per entitlement, including cases involving FDRs maintained prior to **14 July 2014** where the spouse's name was recorded as the primary account holder.

13. Dedicated Retirees' Portal

The Bank introduced an **Ex-Employees Portal exclusively for retirees**, as demanded by BOBROA. The facility has subsequently been migrated to **HR Connect**.

14. Nodal Officers and GHI Claim Settlement Support

Secured identification of **Nodal Officers at Zonal Offices** for addressing retirees' issues. Dedicated cells for **Group Health Insurance (GHI) claim settlement** have also been established at certain centres and at Head Office.

15. Abhinandan Yojana – Felicitation of Retirees

The Bank introduced the practice of **felicitation of retirees under the Abhinandan Yojana**, recognising their contribution and service to the Bank.

16. Employment Opportunities for Retirees

Facilitated employment opportunities for experienced retirees in areas such as **Business Correspondent (BC) activities, BC administration, legal audit, concurrent audit, DSAs and other assignments**.

17. COVID-19 Support and Vaccination Arrangements

During the COVID-19 pandemic, arrangements were made for **COVID-related separation/support facilities and vaccination doses** for retirees.

18. Digital Literacy and Training Support

The Bank conducted **online/web-based presentations on digital products and offerings** and invited retirees for training. Bank infrastructure was also made available at various places for **retiree training programmes, workshops and help desks**.

19. Retirement Planning and Training

Retirement training programmes were introduced to help employees plan and prepare for their retired life.

20. Gratuity Arrears with Interest – Pre-31 March 1998 Retirees

Through the initiative and persistent follow-up of BOBROA, a large number of retirees who had retired **before 31 March 1998** received arrears of gratuity along with interest, arising from an anomaly in the Bank's calculation of gratuity.

21. Medical Consultation Facilities

Arrangements are made for **part-time Medical Consultants at Zonal Offices**, as well as **proctologist and call-on-doctor facilities**, providing retirees with improved access to medical guidance.

22. Financial Assistance to Family of Deceased Retirees

A scheme was introduced for providing **₹20,000 financial assistance to the family/legal heirs** of a retired employee upon the retiree's demise.

23. In the newly introduced Group Insurance Policy, effective from 2015, domiciliary medical

cover was extended by the Insurer. However, the Insurer subsequently withdrew/rejected the same. Nevertheless, the claims were reimbursed by the Bank upon the request and representation of BOBROA.

24. The Bank was kind enough to consider our demand for payment of interest on delayed payment of terminal benefits to retirees under eVRS 2001. The amount of **156% recovered on this interest amount under the Pension Option of 2010** was also refunded by the Bank following our representation.

These achievements reflect the **continuous efforts, persistent representation and constructive follow-up by BOBROA** for safeguarding and improving the interests and welfare of Bank of Baroda retirees.

The Association has consistently worked to ensure that retirees receive not only financial and medical benefits but also **dignity, recognition, access to banking facilities, healthcare support, employment opportunities and assistance during difficult circumstances.**

BOBROA's sustained efforts have helped strengthen the bond between the Bank and its retired fraternity and have contributed significantly to the welfare of retirees.

MAJOR PENSION, LEGAL AND INDUSTRY-LEVEL ACHIEVEMENTS

22. Notional Addition of Five Years' Pensionable Service – VRS 2001

Secured the benefit of **notional addition of five years of pensionable service** for retirees who opted for **VRS 2001**, pursuant to the judgment of the **Supreme Court of India**.

23. Second Option of Pension for PF Optees and VRS Optees

Secured the **Second Option of Pension** for PF optees and its subsequent extension to VRS optees under **Regulation 19(1) of the Bank (Employees') Pension Regulations, 1995**, as applicable.

24. Five Years' Notional Service for Specialist Officers

Secured the benefit of **notional addition of five years of pensionable service** in respect of Specialist Officers recruited with relaxation in the upper age limit under **Regulation 26 of the Pension Regulations, 1995**. BOBROA successfully pursued the matter up to the **Supreme Court**, winning the case in **2017**, following which a number of pensioners received substantial arrears.

25. 1616–1684 DA Merger Case – 15-Year Legal Battle

After a sustained **15-year legal battle**, BOBROA secured a landmark victory in the **Supreme Court on 13 February 2018**. As a result, pensioners who retired during the period **1 April 1998 to 30 April 2005** became entitled to the consequential arrears, together with **interest at 9% per annum**, in the 1616–1684 DA merger matter.

26. Stagnation Increments for Retirees under 7, 8th & 9th joint notes

Through regular follow-up by BOBROA with **CBPRO and UFBU**, the **Indian Banks' Association (IBA)** issued clarification facilitating release of **stagnation increments** to eligible employees who had retired during the **7, 8th 9th Joint notes**

27. **Uniform 30% Family Pension**

BOBROA, working in coordination with **CBPRO and UFBU**, was instrumental in securing redressal of the **family pension issue**. Family pension was enhanced from **15% to a uniform 30% of the last drawn pay, without a ceiling**, providing substantial relief to family pensioners.

28. **Pension Option for Compulsorily Retired Officers**

The Association pursued and secured agreement on its demand for **extension of the pension option to compulsorily retired officers**, along with the facility of **encashment of their accumulated privilege leave**, subject to applicable rules and conditions.

29. **Ex-Gratia to Pensioners and Family Pensioners**

IBA extended **ex-gratia at the applicable prescribed factor** to pensioners and family pensioners on pension amount of Nov 2022 providing additional financial support to the retired fraternity.

30. **100% DA Neutralisation for Pre-2002 Retirees**

Pursued and secured redressal of the long-standing issue relating to **100% Dearness Allowance neutralisation for pre-2002 retirees**, thereby addressing a significant disparity affecting earlier batches of pensioners.

31. **Revised DA Index for Retirees from November 2022**

Secured the benefit whereby retirees from **November 2022 onwards** are provided Dearness Relief based on the revised index of **8088, shifted to the 2016 series from the earlier 1960 base year**, resulting in a more appropriate basis for computation of Dearness Relief.

32. **Pre-1986 Retirees and Surviving Spouses**

Through the collective efforts of the apex organisations at the industry level, the long-standing demand concerning pre-1986 retirees and surviving spouses was successfully resolved. As a result, these retirees/spouses started receiving an **additional ₹10,000 per month over and above their existing ex-gratia entitlement**.

BOBROA – A CONTINUING FIGHT FOR RETIREE RIGHTS

The above achievements demonstrate that BOBROA's role has extended well beyond routine representation of individual grievances. The Association has consistently taken up **complex pension, medical, financial and service-related issues** at the Bank, industry and judicial levels.

Several matters have required **years of sustained follow-up and litigation**, including proceedings before the **Supreme Court**, while others have been pursued collectively through **CBPRO, UFBU and IBA**.

The results have benefited **thousands of retirees and family pensioners**, demonstrating the importance of a strong, united and persistent retirees' organisation.

BOBROA has remained committed to one objective:

"Protecting the rights, dignity and welfare of every retiree and family pensioner."

Regards

V B Chavan

General Secretary

BOBROA

CHARTER OF DEMANDS AND PENDING ISSUES OF RETIRED OFFICERS

Submitted on behalf of Bank of Baroda Retired Officers' Association (BOBROA) for consideration at the IBA/AIBPARC level

The Bank of Baroda Retired Officers' Association (BOBROA) has been taking up, and continuously following up with the Bank, various issues concerning retired officers and employees as listed under

I. PENDING ISSUES BEING PURSUED WITH THE BANK

1. Group Health Insurance Premium:

Payment by the Bank of the premium for the base policy under the Group Health Insurance (GHI) Scheme and reimbursement of a proportionate premium/subsidy in respect of policies opted for outside the Bank's GHI Scheme.

2. Contributory Medical Assistance Scheme:

Improvement and enhancement of the existing Contributory Medical Assistance Scheme for retired employees.

3. Festival and Short-Term Advances:

Provision of interest-free festival advance and other short-term advances to retirees.

4. Loan Facilities:

Review and improvement of loan facilities available to staff pensioners/retired employees.

5. Deposit Interest Rates:

Application of staff interest rates on deposits placed by recognised retiree associations with the Bank.

6. Annual Health Check-up:

Provision of an annual free health check-up facility for retirees.

7. Pension to Resignee Officers:

Sanction of pension to the remaining eligible resignee employees and extension of related pensionary facilities to all eligible resignees.

8. Representation on Trusts:

Provision of representation to retirees on the Staff Welfare Fund and Pension Fund Trusts.

9. Holiday Home Facility:

Removal of restrictions on the use of Bank holiday homes by retired employees.

10. Regular Meetings with Management:

Scheduling of regular meetings between retiree associations and the Bank's Management for discussion and resolution of retirees' issues.

11. HR Connect:

Updating and correction of data/information relating to retired employees in the HR Connect system.

12. Buy-back of Furniture and Fixtures:

Provision for buy-back by the Bank of furniture and fixtures provided to officers under the

Bank's applicable schemes.

13. Pending Individual Cases:

Time-bound resolution of pending individual cases and grievances of retired officers.

14. Improvement in Welfare and Financial Schemes:

Improvement of existing financial/welfare schemes for retirees and introduction of additional facilities commensurate with their needs.

The following demands and suggestions are submitted for consideration at the AIBPARC level and for inclusion in the Charter of Demands, for submission to IBA/Govt

II. PENSION-RELATED DEMANDS

1. Dearness Allowance should be merged with basic pension at **8088 index points**, with the base year shifted from **1960 to 2016**.
2. Special Allowance introduced under the **7th, 8th and 9th Joint Notes/Bipartite Settlements** should be reckoned for all terminal benefits, including pension.
3. Pension option should be extended to all eligible left-out employees and to those who retired on or after **01.04.2010**, subject to applicable conditions.
4. Pension should be **updated/upgraded at par with Government retirees** and in accordance with the formula adopted by the RBI for its retired employees. Pension should be updated/upgraded with every wage settlement applicable to serving employees.
5. For determining pension, **last drawn pay or average salary of the last ten months, whichever is more beneficial**, should be considered.
6. Dearness Relief should be paid on the basis of the **quarterly index applicable to serving employees**. Dearness Relief exceeding 50% should be merged with basic pension.
7. Commutation of pension should be permitted up to **40% of basic pension**, with an upward revision in the commutation factor.
8. The commuted portion of pension should be restored after completion of **12 years from the date of commutation**.
9. **Full pension should be granted on completion of 20 years of qualifying service**.
10. Commutation benefit should be extended to eligible resigned pension optees, along with appropriate **ex-gratia payment**.
11. Ex-gratia payment should be **reviewed annually** to protect retirees against inflation and rising living costs.
12. **Annual actuarial valuation of the Pension Fund** should be undertaken to ensure its long-term sustainability and to assess the financial requirements for improved pension benefits.

III. GRATUITY-RELATED DEMANDS

1. Any revision in the maximum gratuity applicable to Government employees should be extended to bank employees **from the same effective date**.
2. Additional gratuity on completion of **30 years of service** should be paid at the rate of **45 days' wages for every completed year of service thereafter**.
3. For the purpose of gratuity calculation, **24 days should be treated as one month**.
4. Gratuity should not be withheld merely because disciplinary proceedings are pending, except in accordance with law and applicable regulations.

5. **Special Allowance** should be included for the purpose of calculating gratuity.
6. Dearness Allowance payable on **Basic Pay and Special Allowance** should be included in the calculation of gratuity.
7. Retirees should be provided representation on the **Pension Funds and Welfare Funds** of member banks.

IV. GROUP MEDICAL INSURANCE SCHEME

1. The premium for the **basic medical insurance cover** for retired employees should be borne by the respective banks.
2. A proportionate amount of the premium paid by retirees towards individual medical insurance policies should be **reimbursed by the Bank**.
3. Premiums for **single-person policies and top-up policies** should be kept at affordable and reasonable levels.
4. A reasonable portion of the **buffer available under the Group Medical Insurance Scheme** should be earmarked for the benefit of retirees.
5. All major hospitals in **semi-urban, urban and metropolitan centres** should be included in the medical insurance network to ensure adequate and convenient access to cashless treatment.
6. Rise in room rent, ICU , Ambulance charges & lump sum for cataract operations be considered

V. WELFARE FUND

1. A **separate Welfare Fund for retirees** should be established and dedicated welfare schemes should be formulated for retired employees.
2. Recognised retiree organisations should be given representation on the **Management Committee** of such Welfare Fund.
3. A contribution equivalent to **5% of operating profits** towards the Staff Welfare Fund should be considered, with an appropriate allocation for retiree welfare.

VI. GRIEVANCE REDRESSAL MECHANISM

1. **IBA/DFS** should periodically hold structured discussions with apex-level retiree organisations on issues concerning pensioners and retired employees.
2. Every bank should establish a structured and effective forum for interaction with retiree organisations, with **half-yearly meetings at Head Office and Zonal/Regional Office levels**.
3. Decisions taken at such meetings should be recorded and followed up through a **time-bound grievance-resolution mechanism**.

VII. LEGAL ISSUES

1. Judgments of the **Hon'ble Supreme Court and High Courts**, wherever applicable to similarly placed retirees/employees, should be implemented uniformly across member banks without compelling individual retirees to resort to litigation.
2. A **fair and senior-citizen-friendly litigation policy** should be adopted, with emphasis on mediation and out-of-court settlement wherever legally and administratively feasible.
3. Retirees should not be subjected to prolonged litigation in matters where the legal position

has already been settled by the competent courts.

VIII. TAX AND GST-RELATED DEMANDS

1. Full **GST exemption** should be provided on premiums paid towards Group Medical Insurance policies for senior citizens and, where legally feasible, on medical and hospital expenses incurred by them.
2. Full tax exemption on **leave encashment** for bank employees should be provided at par with Government employees, with retrospective effect from **January 2016**.
3. Pension and interest income earned on deposits by senior citizens should be granted appropriate **Income Tax exemption/relief**, considering the financial needs and increasing medical expenses of retirees.

IX. OTHER WELFARE AND SERVICE-RELATED DEMANDS

1. Retirees should be permitted to appear as **Defence Representatives** in disciplinary proceedings concerning retirees under the applicable provisions of the Pension Regulations, including Regulations 42 to 48, wherever permissible.
2. An **interest-free festival advance equivalent to two months' gross pension** should be granted to eligible retirees.
3. Adequate **office space/facilities** should be provided to retiree associations at various centres for their welfare and grievance-related activities.
4. Interest rates on loans granted to retirees should be **at par with the rates applicable to serving employees**, subject to appropriate safeguards.
5. **Compassionate appointment cases** relating to deceased retirees should be processed and decided expeditiously, keeping in view the financial hardship faced by their families.
6. The **Discipline and Appeal Regulations** should be comprehensively reviewed to ensure fairness, transparency and protection of the rights of retired employees.
7. Adequate **protection and financial relief measures** should be introduced for senior citizens who become victims of cyber fraud and other financial crimes.
8. The **anomaly affecting a section of Scale IV/V officers under the 8th Joint Note** should be examined and removed at the earliest.

X. OVERALL OBJECTIVE

The above demands are aimed at ensuring **fair, equitable and dignified post-retirement life** for retired officers and employees of the banking industry.

The contribution made by retirees during their active service has laid the foundation for the growth and development of the banking sector. Their legitimate pensionary, medical, financial and welfare concerns therefore deserve sympathetic, timely and equitable consideration.

BOBROA requests that these issues be considered at the appropriate **AIBPARC level** and incorporated in the final Charter of Demands, with a view to securing uniform and meaningful relief for retirees across the banking industry.

Ongoing Legal Issues

1. Updation of Pension

SCA 4258/2019 – BOBROA vs. BOB & Ors., Gujarat High Court

BOBROA filed the petition in 2019 seeking updation of pension. Though listed, the matter has not been heard. The issues are similar to the **Late M.C. Singla** case before the Supreme Court. Next date 01/10/2026

The Singla case was heard on **5 February 2026**. The Supreme Court directed both sides to submit statements on implementation of the Pension Regulations. After several adjournments, the next hearing is scheduled for **16th September 2026**. AIBPARC is extending full support. Arbitration was not accepted and the matter will continue before the Supreme Court.

2. Inclusion of Special Allowance in Pension w.e.f. 1.11.2012

WP(C) 35691/2019 – A.V. Jose & 7 Ors. vs. BOB & Ors., Kerala High Court

The petition seeks inclusion of Special Allowance in pension under the Joint Note dated 25.5.2015. BOBROA has been impleaded, and the matter is pending before the Division Bench.

The Supreme Court allowed IBA's Transfer Petition No. 1394/2023 on **4 July 2023**, directing similar cases in other High Courts to remain in abeyance. BOBROA has engaged Senior Counsel to represent the matter before the Supreme Court. The transfer petition remains pending NDH 17/8/2026

3. Additional Gratuity for those granted ARB

SCA 9471/2022 – BOBROA vs. Bank of Baroda, Gujarat High Court

Filed on **6 May 2022**, the petition seeks additional gratuity for eligible retirees. The Bank has filed its response and BOBROA has instructed its advocate to file a rejoinder and seek early hearing. NDH 13/01/2027

4. Short Gratuity Payment

WP(C) 31973/2023 – M.C. Josekutty & Ors. vs. RLC & Ors., Kerala High Court

Following the Varanasi meeting, members' gratuity claims were examined. In seven cases, the Controlling Authority granted relief, while the Bank's appeals were dismissed by the Appellate Authority.

A writ petition was filed by M.C. Josekutty & Ors., in which BOBROA has been impleaded. The matter has been awaiting hearing since **11 December 2023**.

5. Gratuity beyond 30 Years of Service

WP(C) 30684/2024 – T.L. Davis & Ors. vs. BOB, Kerala High Court

BOBROA, along with 31 members from Kerala, seeks differential gratuity for service beyond 30

years, including:

- Gratuity at **45 days' salary** for each year beyond 30 years.
- Inclusion of **Dearness Allowance under BOB(O)SR, 1979**.
- Daily salary calculation by dividing monthly salary by **26**.

The next hearing is awaited since 20/3/2025

6. GST on Medical Insurance

The Single Judge permitted GST on the ground that the exemption applied to individual, not group, policies. AIBPARC appealed, and the Division Bench stayed the order (**WA 96/ 2026**). Arguments are complete, and the GST authorities were directed to place the relevant recommendations on record. The **stay continues**.

Regards

V B Chavan

General Secretary

Bank of Baroda Retired Officers' Association (BOBROA)



Bank of Baroda Retired Officers' Association

(Estd. 1990 - Regd. Trade Union Act. 1926 Reg. No. G/4766/90)

Affiliated to : All India Bank Pensioners and Retirees Confederation, Kolkata



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Shri J. G. Lakhawala

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High Tension Cross Road, Subhanpura,
Vadodara - 390 023. Mob. : 98259 17351
jagdish_lakhawala@yahoo.com

General Secretary

Shri V. B. Chavan

A-1, Dhankude Corner,
Bhusare Colony, Paud Road,
Pune - 411 038. Mob. : 98230 63347
vbc_pune@yahoo.com

Dear Colleague,

Date : DD-MM-YYYY

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 your self as a member of the BOBROA and join the family of retirees.

Member's Subscription : 1) Retiree Rs. 5000/-, 2) Spouse Rs. 1000/- (Family Pensioner) **(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) 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.
- (2) Silver memento under "Abhinandan Yojna" at the time of retirement to employee having completed 30 years of service or 55 years of age.
- (3) Identity card to be issued by concerned Regional Office.
- (4) 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://hrconnect.bankofbaroda.co.in>
- (5) 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.
- (6) Special Medical aid after completing 70/75/80 years of age and beyond 80 years at an interval of every 5 years.
(Ref. HO : BR : 112/333 dt. 07/08/20, HO:BR:112/427 dt.02/11/21 and HO:BR:115:268 dt. 03/11/23)
- (7) 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 and HO:BR:116:165 dt. 20/07/2024).
- (8) Financial assistance schemes for the family/legal heirs on demise of retirees (Ref. BOB_BR_118_334 Dt. 23/04/2026).

Few Achievements of BOBROA :

- a. Contributory Medical Aid to all retirees except in certain cases. The scheme is discontinued w.e.f. 01.11.2015 in view of Group Health Insurance Policy.
- b. Gold Coins were also given to the retirees on the Centenary Year celebrations of the Bank.
- c. Ex-Gratia benefit given to the Pre 1986 retirees, who were given very meagre amount has also been increased by an additional amount of Rs. 10,000/-.
- d. Re-fixation of Basic taking D. A. on 1684 point basis instead of 1616 point basis for the retirees during 01.04.1998 to 31.10.2002.
- e. Addition of maximum -05- years to qualifying service on superannuation in special circumstances as per Reg. 26 of BOBEPR, 1995.
- f. Recalculation of Gratuity of the retirees, who have retired prior to 01.11.1998 and payment of arrears thereof.
- g. 100% Neutralization of D. A. to pre November 2002 retirees / their family pensioners is already achieved.
- h. Family Pension @ 30% of last drawn Basic without any upper limit plus DA achieved.
- i. Payment of EX-gratia from 01.11.2022 as per last 12th BPS implemented in March -2024 Pension Payment.

(P. T. O.)



Bank of Baroda Retired Officers' Association

(Estd. 1990 - Regd. Trade Union Act. 1926 Reg. No. G/4766/90)
Affiliated to : All India Bank Pensioners and Retirees Confederation, Kolkata
www.bobroa.com ✉ bobroa90@gmail.com



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

(Please quote the **MBK NO.** in the membership form).

THE FORM BE SENT TO THE RESIDENTIAL ADDRESS OF THE NATIONAL PRESIDENT.

PRESENTLY, OUR ASSOCIATION HAS **15,400 + MEMBERS.**

WE ARE ACTIVELY FOLLOWING UP THE UNDER MENTIONED ISSUES, THROUGH OUR APEX ORGANISATION. :

- (1) UPDATION OF PENSION ON **RBI** PATTERN.
- (2) FULL REIMBURSEMENT OF PREMIUM PAID FOR GROUP HEALTH INSURANCE POLICY.
- (3) RECKONING SPECIAL ALLOWANCES FOR PENSION & TERMINAL BENEFITS.
- (4) CONSULTATIVE STATUS FOR PENSIONERS ORGANIZATIONS.

With Greetings,

Fraternally Yours,

(V. B. Chavan)
General Secretary

OUR ZONAL TEAMS

AHMEDABAD Shri K. B. DHOLARIA - ZP (Mob. : 99250 25365) kbdholaria@gmail.com Shri A. K. SHAH - ZS (Mob. : 98790 26562) akumar18951@gmail.com	BAREILLY Shri ANIL JOHRI - ZP (Mob. : 94126 72792) aniljohri8888@gmail.com Shri A. K. SRIVASTAVA - ZS (Mob. : 79063 61104) cbifibly@gmail.com	BARODA Shri B. D. PATEL - ZP (Mob. : 95588 06373) bdpatel_bob@yahoo.com Shri R. N. DANI - ZS (Mob. : 98257 11705) rajeshdani33@gmail.com	BENGALURU Shri YOGEEESWARA RAO B - ZP (Mob. : 98493 09091) yogeeswara_rao21@yahoo.co.in Shri T PUTTA SWAMY - ZS (Mob. : 98867 65717) t.puttaswamy@gmail.com
BHOPAL Shri G. G. AGRAWAL - ZP (Mob. : 79991 91490) gajjurama@gmail.com Shri S. N. PALIWAL - ZS (Mob. : 98262 94229) bobroabhopal@gmail.com	CHENNAI Shri N. C. MENON - ZP (Mob. : 99954 93011) bobcnmenon@gmail.com Shri P. N. NARENDER BABU - ZS (Mob. : 98840 20921) narendar_babu1@yahoo.com	EASTERN Shri D. B. MUKHOPADHYAY - ZP (Mob. : 83350 73003) dbmukhopadhyay@rediffmail.com Shri H. S. BANERJEE - ZS (Mob. : 94330 53311) bobroaez@gmail.com	LUCKNOW Shri JAG ROOP - ZP (Mob. : 94154 35188) jagrooplalji@gmail.com Shri S. N. S. YADAV - ZS (Mob. : 98896 75055) ss035128@rediffmail.com
MUMBAI Shri S. V. HARDIKAR - ZP (Mob. : 82919 82276) satishhardikar@gmail.com Shri MILIND J. DEVARE - ZS (Mob. : 77770 79858) mildev@rediffmail.com	NORTH Shri D. D. MAHESHWARI - ZP (Mob. : 99587 39618) d_d_maheshwari1948@yahoo.com Shri ATULKUMAR AGGRAWALA - ZS (Mob. : 96344 45700) nzbobroa@gmail.com	PUNE Shri D. B. WADKAR - ZP (Mob. : 98812 46682) dbwadkar28dec@gmail.com Shri RAM KAMBLE - ZS (Mob. : 98500 40044) ram.kamble@rediffmail.com	RAJASTHAN Shri K. S. NENAWATI - ZP (Mob. : 94148 39125) ksnenawati@gmail.com Shri H. K. SHARMA - ZS (Mob. : 98282 45222) hk.sharma52@hotmail.com



PLEASE FILL UP THE FORM IN BLOCK LETTERS

Bank of Baroda Retired Officers' Association

(Estd. 1990 - Regd. Trade Union Act. 1926 Reg. No. G/4766/90)

Affiliated to : All India Bank Pensioners and Retirees Confederation, Kolkata

🌐 www.bobroa.com ✉ 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.

Please Mail to :
National President :
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 remitted online / Cheque for 1) Retiree Rs. 5000/- , 2) Spouse Rs. 1000/- (Family Pensioner) (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 : _____

Pl. Tick : Pensioner

☐

Family Pensioner

☐

1. Full Name of Retiree Officer : _____

2. Gender : Male / Female Status : Living / Expired Date of Death : (DD-MM-YYYY)

3. Employee Code No. _____ HR Connect Login ID: _____

4. Type of Retirement : Super Annuation / Voluntary / Compulsary / Resigned

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

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

7. Last Branch/Office with Designation held : _____

8. ✉ Email : _____

9. Address (Block Letter) : _____

City : _____ Pin Code : _____

District : _____ State : _____

Bank's Region where resides : _____

10. Mobile (Whatsapp MANDATORY) : _____

11. Name of Spouse / Family Pensioner : _____ (Male/Female) (Living / Expired)

12. Date of Birth (Spouse / Family Pensioner) : (DD-MM-YYYY) Spouse Mobile No. : _____

13. Payment by Cheque No. : _____ dated (DD-MM-YYYY) for Rs. _____

drawn on _____ Name of Branch _____

Online Payment - Transaction ID - MBK No. : _____ Dt. : _____

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

(FOR OFFICE USE)

Zone : _____ Region : _____

MEMBERSHIP NO.

Receipt / Member's Details : _____

👉 **Pls. send scanned copy of filled up form / physical form over email. No image of form to be sent.**