



## **Bank of Baroda Retired Officers' Association Baroda**

(Registered Under Trade Union Act 1926)

Registration No. 9/4766/90

Established : March 1990

Affiliated to : Retired Bank Officers' National Confederation, Bangalore and  
All India Federation of Pensioners' Association, Chennai



## **MEMBERS' HAND BOOK**



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**“Pension is their statutory, Inalienable, equally enforceable right and it has been earned by the sweat of their brow. As such it should be fixed, revised and modified and changed in ways not entirely dissimilar to the salaries granted to serving employees ”**

**- Hon’ble Justice Y. V. Chandrachud & Others in D. S. Nakara Vs.  
Union of India 1983 LLI 0101 SC.**



## PREFACE

Before, BOBROA came into existence; no one thought or even believed that an organization of Bank Retirees can function. But, undeterred by such ideas, our stalwarts namely M/s. A. A. Raval, V. T. Makwana with twelve other friends started this organization, in March, 1990. However, enrolling members initially was a herculean task, but these 2 gentlemen travelling from place to place, contacting Retirees in every part of the country, at their own cost, as this newly born Association had no funds, at that time to meet such expenses.

The prime object of the Association besides, dealing with individual problems of retirees, settled in various remote areas, was to find out ways & means to improve the quality of life of retirees in general. Endless efforts, made in this direction and results achieved thereto are summarized in the form of Booklet, published on the occasion of Association, entering 25<sup>th</sup> year of its existence. Needless to mention that we BOB retirees are pioneers amongst all organizations functioning in various banks, with strong memberships of over 7000, spread over in -9- Zones.

I trust this Booklet will be quite handy & useful, in creating awareness amongst other retirees.

May, almighty bless our Association to widen further, **welfare arena** of BOB Retiree community.

With Season's greeting,

K. L. Bansal  
National President  
28<sup>th</sup> February, 2014

## **FOREWORD**

Since the establishment of our Bank of Baroda Retired Officers' Association in the year 1990 and after the implementation of Pension Scheme in the year 1995, there were number of amendments/clarifications in the Pension Scheme as well as other retiral benefits which have been implemented due to the strenuous efforts made by UFBU, Retired Bank Officers' National Confederation, All India Banks' Retirees Federation and Bank of Baroda Retired Officers' Association.

With passage of time, a need was felt to make available an updated information at a glance, we had entrusted the work to prepare a book to Shri K.U.Yajnik, Asstt. General Secretary, All India and Smt. Anita S. Gokhale, President, Baroda Zone by scanning circulars, guidelines & clarifications issued by the Bank, Indian Bank Associations from time to time.

Now, We are glad to launch our reference book namely “Member's Hand Book” before you which will be useful to rank and file of members of our association. This, We hope, will supplement the information already made available in Feb.2012 through our website bobroa.com, more particularly to those who do not have net access or net savvy.

We are extremely thankful to Shri K. U. Yajnik and Smt. Anita S. Gokhale for their contributions and we are also thankful to the valuable contributions made by Shri K. V. Vachharajani of Ahmedabad, Shri J. G. Patel of Baroda, Shri A. G. Vaishnav of Rajkot, Shri D. K. Nadiger of Bangalore and Shri Avinash Captan of Baroda for preparing this book.

We are sure that this publication of our Association will be useful to the members at large.

The hand book is updated up to 28<sup>th</sup> February, 2014

Date : 28<sup>th</sup> February, 2014  
Place : BARODA

V. T. MAKWANA  
GENERAL SECRETARY

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## **INTRODUCTION**

Bank of Baroda Retired Officers' Association (BOBROA) was established on 17th March, 1990 at Ahmedabad with - 12 - members. BOBROA has established credibility and acceptability from Retired Barodians and the Bank by working for propagating and protecting the interest of Retired Officers of Bank of Baroda in particular and all Retired Barodian in general. It has conducted its affairs with dignity, decorum and a culture of consultation and not confrontation. BOBROA has now over - 7000 - members including Retired Chairman and Managing Directors, Executive Directors, General Managers.

BOBROA has its Registered and Administrative Office at Baroda and functions through - 9 - Administrative Zones as under :

<b>Zone</b>	<b>Area Covered</b>
<b>Ahmedabad Zone</b>	Ahmedabad City & District, Saurashtra, Kutch and North Gujarat with Head Quarter at Ahmedabad.
<b>Baroda Zone</b>	Baroda City & District, Surat City & District, Panchmahal & Kaira District, South Gujarat with Head Quarter at Baroda.
<b>Mumbai Zone</b>	Greater Mumbai & Thane District with Head Quarter at Mumbai.
<b>Maharashtra &amp; Goa Zone</b>	Entire State of Maharashtra other than Greater Mumbai and Thane dist. & Goa with Head Quarter at Pune.
<b>South Zone</b>	State of Tamilnadu, Andhra Pradesh, Karnataka, Kerala and Union Territory of Pondichery with Head Quarter at Chennai.
<b>Eastern Zone</b>	West Bengal, Bihar, Orissa, Jharkhand, Assam & North Eastern States with Head Quarter at Kolkata.
<b>U. P. and U. K. Zone</b>	States of Uttar Pradesh and Uttarakhand with Head Quarter at Lucknow.
<b>Northern Zone</b>	National Capital Region, Punjab, Haryana, Jammu & Kashmir, Madhya Pradesh, Himachal Pradesh with Head Quarter at New Delhi.
<b>Rajasthan Zone</b>	Entire state of Rajasthan with Head Quarter at Jaipur.

## **AIMS AND OBJECTS (In Brief) :**

1. BOBROA is a non political organization 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 common goal of amelioration of their interests and wellbeing.
3. To maintain positive and fruitful relations with management of the Bank of Baroda to maintain, protect and improve the pensionary and other retiral benefits and any other advantageous gain.
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 step to resort to judicial process for removal of anomalies/injustice, non-equilateral in pensionary and retiral benefits to members and their spouses on Governing Council being duly satisfied about the maintainability of the legal action and of improvement in the foregoing 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 as a whole being termed BOB retirees community composite and their spouses.
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 we own an office at Baroda.

BOBROA not only looks after the welfare of its members, but provides assistance whenever required by the members on pensionary matters and endeavors to secure for its members eligible benefits and to ensure the members comfortable life after retirement. BOBROA always try 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 periodical circulars as also on its website. The constitution of BOBROA is uploaded on its website.

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 following benefits to 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. 300/- to SURVIVING Pre 1-1-1986 Retirees and applicable CPI index on Ex-gratia Amount. ( Now increased to Rs. 350/- + D. A. R., w.e.f. 17-12-2013 ).
2. Ex-gratia payment of Rs. 1000/- p. m. to spouse of deceased Pre 1-1-1986 retirees (Proforma Attached). ( Now converted into Rs. 175/- p.m. + D. A. R., w.e.f. 17-12-2013 )
3. 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.

4. Increase in Basic Pension w.e.f. 1-5-2005 on the basis of revised basic pay for post 1-4-1998 retirees.
5. The great achievement is the introduction of Medical Assistance Scheme in the year 2000 by the Bank to the Retirees due to tremendous follow up done by the BOBROA since 1994.
6. 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 after reaching superannuation age.
7. 2nd option for pension to PF optees also made eligible to Amalgamated Banaras State Bank and Bareilly Corporation Bank employees.
8. Pension option to VRS optees under Rule 19(1) BOBOSR 1979.
9. Issue of Identity Cards to all Retirees.
10. Centenary Commemoration Gold Coin of 4 grams to each surviving Retirees.
11. Establishment of Help Desk at Head Office, Baroda for redressal of issues of Retirees.
12. Supply of Bank's Bi-monthly In-House Journal "BOBMAITRI" to all Retirees through pension paying branch.

### **GESTURE :**

- \* BOBROA conveys good wishes and offers greeting cards to every member on their Birthday.
- \* BOBROA felicitates its members on attaining 75 years of age.

### **FUTURE VISION :**

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

1. Updation 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 of BOBEVRS 2001 optees under Bank's 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 Pension Fund Trust and Staff Welfare Committee.



## **PENSION & FAMILY PENSION RULES :**

### **OUR PENSION RULES (In Brief) :**

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 upto 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 salary for any period during these ten months for any reason whatsoever, that period is to be excluded and equal period 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 lump sum pension by way of ex-gratia amounting to Rs. 350/- per month + Dearness Relief.
6. Widows of employees retired on superannuation or died in service prior to 1st January, 1986 are now entitled to Ex-gratia of Rs. 175/- p. m. + D. A. R. **As per Annexure No. 2.**
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 enquiry after lapse of four years of happening of 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 2 years of their retirement, 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.

## **COMMUTATION OF PENSION :**

Pension may be commuted up to one-third of the Basic Pension. The commutation factor depends on the age of retirement and date of commutation. In case of an employee is retiring at the age of 60 years, 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. The chart of commutation is given in **Annexure No. 3.**

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

## **FAMILY PENSION RULES :**

### **1. Family Pension is payable as under :**

(A) where an employee dies –

- (i) after completion of one year of continuous service; or
- (ii) 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
- (iii) 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 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.**

(B) The amount of family pension shall be fixed at monthly rates and be expressed in whole rupees 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.

### **2. 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 livelihood, family pension is payable till their life time subject to production of medical certificate every three years from a medical officer approved by the Bank. Such incapable daughter becomes in-eligible for the family pension in case she gets married.
- g. For the whole life to 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.

Chart of rates of Family Pension is annexed on **Annexure No. 4**

Proforma application form for Family Pension is annexed on **Annexure No. 5**

#### **OTHER RELEVANT INFORMATION ABOUT PENSION :**

1. Member has to ensure that Bank has issued the Pension Book/Pension Payment Order (PPO). The pension book should be updated at regular intervals.
2. If there is any occasion to change the branch from one centre to another, inform the branch and the Head Office. One has to ensure that relevant changes or branch name is made in PPO. A separate application should be made on a plain paper for change of address and also for change of the branch.
3. Pensioner has to submit a life certificate / non-marriage / re-marriage certificate every year in the month of November. If it is not submitted in time, Bank may stop crediting the pension till the submission of such certificate (**Annexure No. 6**).

#### **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 two years from the date of his retirement, he shall obtain the previous sanction of the Bank to such acceptance.

#### **SECOND OPTION FOR PENSION :**

At the time of introduction of pension, good number of employees did not opt for pension on calculations based on economic conditions then prevailing. After passage of time, consequent upon change in economic situation, their calculations proved wrong and a clamour for one more option for pension gained momentum. With untiring efforts and follow up by various retirees' organizations, of course including BOBROA and support of UFBU, an agreement was signed between IBA & UFBU on 27.04.2010 to grant one more option to those who had not opted for pension. In terms of agreement, the retirees were to share additional burden by refunding 156% of Bank's contribution and in-service employees were to pay 2.8 times of the last pay drawn. Our Bank issued detailed circular No.BCC/BR/102/246 dated 09.09.2010.

However, while implementing the terms of Agreement, IBA misinterpreted the eligibility and extended it to the employees who had retired on superannuation and retired voluntarily under special voluntary retirement scheme, 2000/2001 only. Thereby denying the benefit to officers who had voluntarily retired under Bank's Officers' Service Regulations 19(i). Again retirees' organizations were required to deal with this discrimination and were required to file writ petition in various High Courts when matter was not resolved by representation, BOBROA also filed writ petition in Gujarat High Court which was allowed in favour of retirees. In the meantime, Finance Department, Government of India, realising the legal position and genuineness of the matter, directed IBA to extend the benefit of one more option to officers retired voluntarily under Bank's Officers' Service Regulations 19(1) of 1979.

## **GRATUITY PAYABLE TO BANK EMPLOYEES/OFFICERS :**

### **(A bird's eye view)**

1. Gratuity is payable to Bank Employees/Officers in accordance with the Payment of Gratuity Act, 1972 or Bipartite Settlements (applicable to Award Staff)/Service Regulations (applicable to Officers), whichever is higher.
2. The payment of Gratuity Act (hereinafter referred to as “the Act” is applicable to all the employees/officers (irrespective of their cadre and salary). Hence, even Executives of the Banks are covered and entitled to seek shelter of the Act.
3. Formulas of calculations of Gratuity according to the Act and the Settlements/ Regulations are as under :

Gratuity under the Act	Gratuity under Settlements/Regulations
$\frac{\text{Basic} + \text{Sp. Pay} + \text{DA} \times \text{Years of Service} \times 15}{26}$	Basic + Special Pay $\times$ Years of service
Maximum Rs. 10,00,000/-	Maximum 15 months' Pay up to 30 years Above 30 years, $\frac{1}{2}$ month's pay per year of service.

Maximum Gratuity payable under the Act should not exceed Rs.10,00,000/-. However, there is no such ceiling on the amount of Gratuity payable under the Settlements/Regulations.

4. Payment of Gratuity up to Rs.10,00,000/- is exempted from Income-tax. Amount in excess thereof is to be added to the taxable income.
5. According to Section 7(3) of the Act, it is obligatory for the Banks to pay Gratuity within 30 days from the date of retirement of the employees/officers.
6. If Gratuity is not paid within 30 days after the retirement, the Banks are bound to pay it with simple interest from the date of retirement in terms of Section 7(3-A) of the Act. The Central Government has specified interest rate of 10% for this purpose vide S.O.874(E) dated 1.10.1987.
7. It is the mandatory duty of the employer to pay Gratuity within prescribed time limit, even if not claimed by the employee (Section 7(2) of the Act).
8. However, in terms of Section 4(6) of the Act, the employer, under the following three circumstances, can forfeit the Gratuity.
  - a. Financial loss caused to the employer by any willful act of omission or negligence of the employee (to the extent of such loss).
  - b. Riotous or disorderly conduct or any other act of violence by the employee.
  - c. An offense by the employee involving moral turpitude.
9. No other deduction is permissible from the Gratuity even on an undertaking by the employee. Such an undertaking will not amount to waiver of the right of Gratuity.
10. An employee/officer entitled to Gratuity of more than Rs.10,00,000/- as per Settlements/ Regulations can also enforce such a term through the Authority under the Act. (Rule 5 of Act).
11. Assistant Labour Commissioner (Central) is known as the Controlling Authority under the Act. In case of non-payment/delayed payment/insufficient payment of Gratuity, the aggrieved employee/officer may complain to the Controlling Authority in Form 'N' (**Proforma Annexure No. 7**) prescribed under the Payment of Gratuity (Central) Rules, 1972. During the

hearing, the employee/officer may represent his own case personally or he may authorize somebody on his behalf. An Office Bearer of a Bank Retirees' Organization may also represent his member's Gratuity case. There is no need to engage a lawyer.

- (a) Party aggrieved with the award/decision of the Controlling Authority may file an appeal with the Appellate Authority i.e. the Regional Labour Commissioner (Central). If the employer has to file an appeal, he must deposit with the Appellate Authority the amount awarded by the Controlling Authority.
- (b) The Act is a very powerful weapon in the armory of the retired employees for their any grievance pertaining payment of Gratuity. Several judgments of Supreme Court and various High Courts, citations of which are given hereunder, speak for themselves.

### **Important Legal Decisions :**

1. "Gratuity is not a gift or a charity or a bounty to be distributed at the sweet will of the employers, but it is a vested right and property of employees". (Central Bank of India, Hyderabad v. Ramamoorthy T.K. 1978 (52) FJR 490 (A) DB); AIR 1985 (SC 356).
2. "Employer cannot withhold Gratuity payable to the employee on the ground of pending inquiry regarding alleged misconduct." (Mohan Reddy B. v. A.P.State Co-op. Marketing Federation Ltd. – 1993 III LLJ 417 (AP HC). In any case, if the Gratuity is to be withheld, in terms of Sec. 7(3)(a) of the Act, the employer must seek written permission of the Controlling Authority after depositing the amount of Gratuity with the authority.
3. "Gratuity cannot be forfeited even after dismissal for misconduct of an employee. If any financial loss caused by the employee is to be deducted from Gratuity, quantum of loss is to be established and the employee should be given an opportunity to be heard." (Workmen of Joseph & Co. v/s Joseph & Co. 1973 II LLJ 164 (Cal DB).
4. Gratuity payable to the retired employee/officer or his legal heir cannot be attached in execution of any order or decree of any Civil or Criminal Court (Vimla D. v. Canara Bank, Secunderabad, 1998 I CLR 228 (A.P.HC).
5. As per Sec.15, the Act has overriding effect on all other rules or Acts to the extent they are inconsistent with the Act. In case of any conflict between the provisions of the Gratuity Act and any other Act, provisions of the Gratuity Act will prevail. (i) Municipal Board, Gangapur v. Controlling Authority under P.G.Act, Bhilwara, 1987 I LLN 663 (Raj.HC): 1987 LIC 575 (ii) Kalyan Mal Bhandari vs. RSRTC, 1986 (52); FLR 550 (Raj.HC).
6. "Since the Gratuity Act has an overriding effect over other inconsistent enactment or contracts, the embargo in the Service Rules that Gratuity will not be paid until finalization of the disciplinary proceedings is overridden and hence Gratuity cannot be withheld." (Krishnendu Narayan Ghosh v. Union of India, 2000 I LLJ 1543 (Cal.HC) : 2000 (86) FLR 566 : 2000 I : CLR 866).

### **CONTRIBUTORY MEDICAL ASSISTANCE SCHEME :**

#### **(Salient Features) :**

There was no facility to assist the retirees for medical expenses till the year 2000. BOBROA took up the matter vigorously with the management to introduce a Medical Assistance Scheme. Bank Management considered our request as all the retirees were impatiently and anxiously awaiting the introduction of a scheme to enable them for a medical assistance.

The Bank announced the introduction and implementation of Bank of Baroda Contributory Medical Assistance Scheme for Retired Employees vide HO circular no.BR:92/317 dated 9.11.2000.

The scheme envisages reimbursement of medical expenses on account of domiciliary treatment and hospitalization for retired employees and their spouse who become member of the Scheme.

### **Features of the Scheme :**

1. The retiree has to identify a branch convenient to him to receive disbursement under the Scheme.
2. The retiree is required to apply for membership under the Scheme and submit it to the branch from which he/she desires to obtain reimbursement.
  - (a) The application should be accompanied by three pass port size photographs of member and the spouse.
  - (b) The application should also be accompanied by a draft for the amount as one time contribution as envisaged in the Scheme i.e. 50% of the last basic salary drawn plus special pay, where applicable.
  - (c) AGM (SA. R&D & HRD) at Head Office, Baroda will advise the retiree applicant about the acceptance of the membership and send an Identity Card cum Pass Book. Proforma of Application Form 'M' is as per **Annexure No. 8(1 & 2)**.
3. A fixed amount for reimbursement to cover expenditure (for domiciliary) on yearly basis, fixed per calendar year i.e. from January to December every year.
4. Hospitalization for retiree self and spouse up to Rs.2,00,000/- (Maximum during life time) for eligible officers upto Assistant General Manager.
5. In case of executives in the cadre of Deputy General Manager & General Manager and their spouse, Hospitalization limit is Rs. 2,50,000/- (maximum during the life time).
6. The effective date of implementation is 7.8.2000.(being the date when the Board passed the Scheme).
7. Claims for reimbursement of Hospitalization Expenses are to be submitted to the branch along with the supporting documents viz. Bills/Receipts etc. within six weeks from the date of discharge from hospital for onward submission to the Zonal Authority who would in consultation with the Bank's Medical Officer, scrutinize, verify, if necessary and permit reimbursement of the same.
8. The Bank has made improvement/amendment in the Medical Assistance Scheme and necessary circular is issued by the Bank.
  - a. To extend reimbursement of medical expenses of pre and post Hospitalization treatment for one month within overall limit for hospitalization under the Scheme. Proforma of Application Form 'H' is as per **Annexure No. 10(1 & 2)**.
  - b. The previous restriction of membership to the Scheme on the retiree and/or his/her spouse who is gainfully employed irrespective of amount drawn is withdrawn, and now it is available to all otherwise eligible retirees.
9. The Scheme is open for the following :
  - i. Those who have retired from the Bank's service on superannuation.
  - ii. Those who have been allowed to retire/resign from the Bank's service on medical ground.
  - iii. The membership of Bank of Baroda Contributory Medical Assistance Scheme for retired employees will now be extended to all retired employees for self and spouse irrespective of



whether they are gainfully employed or not, provided they enroll by paying the membership fees.

10. All ailments are covered under this scheme.

11. The members of the Contributory Medical Assistance Scheme for retired employees are issued a medical pass-book and a membership number. Sometimes, when a medical pass-book is lost/misplaced, he/she has to submit a simple request letter for issuing duplicate medical pass book. Along with the request letter, two joint pass port size photographs of the retired employee and spouse are to be attached.

### **Domiciliary Claims :**

(a) The members of the Scheme are eligible for reimbursement of medical expenses ranging between Rs.1000 to 2000 as per basic pay scales. Advised vide Circular No. HO/BR/102/150 dated 04.09.2010. Chart is given hereunder :

Basic Pay (last drawn) + Special pay, if any (Pre-revised). Effective prior to 01.11.2007	Basic Pay (last drawn) + Special pay, if any (Revised). Effective from 01.11.2007	Reimbursement of domiciliary treatment per year (for those retired on or after 1.11.2007)
Below Rs.10,000/-	Below Rs.17,000/-	Rs. 1,000/-
Between Rs.10,000/- to Rs. 17,000/-	Between Rs. 17,000/- to Rs. 27,000/-	Rs. 1,500/-
Above Rs. 17,000/-	Above Rs. 27,000/-	Rs. 2,000/-

(b) For lodging claims, submit the claims to the Pension Paying Branch as per **Annexure No. 9**.

(c) The yearly limit cannot be accumulated.

### **About reimbursement:**

- a. Hospitalisation expenses for treatment of all ailments will be reimbursed subject to the aggregate claims as per eligibility under the scheme for life, for both the members i.e. self and his/her spouse.
- b. As per the Management Committee of Staff Welfare Fund, in its meeting held on 22-7-2009, the following decisions are taken :
  - i. To extend reimbursement of medical expenses of pre and post hospitalization treatment for one month within overall limit for hospitalization under the scheme.
  - ii. Retired employees of the Bank and his/her spouse only will be eligible under the scheme. On the death of the retired employee, the spouse will continue to be covered under the scheme.
- c. To reimburse medical expenses in respect of diseases covered under the deemed hospitalization as per BOBSR within the overall limit of hospitalization under the scheme, the list of such diseases is as under:

Cancer, Leukemia, Thalassemia, T.B., Paralysis, Cardiac Ailment (B.P./Hypertension not covered), Pleurisy, Leprosy, Kidney ailment, Epilepsy, Parkinson, Psychiatric disorder, Diabetes, Hepatitis B & C, Hemophilia, Myasthenia gravis, Wilsons' diseases, Ulcerative Colitis, Epidermolysis, bullas.
- d. For hospitalization claims, members have to submit within six weeks from the date of their

discharge from the hospital/nursing home as per **Annexure No.10 (1 & 2)** to Pension Paying Branch. The branch will forward same to Regional Office and who after its scrutiny/verification will authorize branch for reimbursement.

- e. Please ensure that for reimbursement of hospitalization bills, submit all relevant bills, receipts, cash memos (in original) duly authenticated by the attending physician/surgeon and the hospital's discharge certificate giving relevant details.

**CARE: PLEASE OBTAIN ACKNOWLEDGEMENT. PLEASE RETAIN COPIES OF ALL PAPERS/DOCUMENTS SUBMITTED. PLEASE PURSUE AT INTERVALS OF 15 DAYS OR SO. PLEASE OBTAIN MEDICAL PASS BOOK BACK AFTER DUE ENTRIES ARE MADE.**

### **Baroda Health Insurance :**

The co-branded Mediclaim BARODA HEALTH POLICY is available to all account holders of BOB including staff and Ex-staff. This is a family floater policy wherein Retirees case both self and spouse are covered for a selected sum from Rs. 50,000 to Rs. 5 lacs. Entry is permitted upto age 65 and thereafter the cover is available upto age 80 subject to annual renewal. Premium is comparatively low (Max. about Rs.9000 at present) it is a cashless hospitalization administered through TPAs. Further details can be had from the branch or from Bank's website. Premium paid are exempted u/s 80 D of IT Act.

The Bank has negotiated with few hospitals for extending the facility of health check-up to retiree employees and their family members. The members will have to pay Rs.1000/- or amount negotiated by Zones from time to time and will have to produce identity card/pension book for availing the facility. Bank will not reimburse this amount but advantage is to get the check up done at pre-negotiated rate by Bank.

In this context, Bank has issued circular no.BCC:BR:100/H-8/6900 dated 22/23.07.2008. List of hospitals with which facility of Health check up is identified is circulated by Zones for each centre. As per **Annexure No. 11**.

## **FACILITIES TO RETIREES :**

### **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- months emoluments as Additional Retirement Benefit, provided he / she had 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 :



Directly Recruited Officer Employees of Bank of Baroda who joined the services of Bank before 1.07.1979 (Appointed)
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
Officer employees of Bank of Baroda who joined the services of Bank as a clerk before 1.07.1979 and promoted to officers cadre before 1.7.1979.

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
Directly 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

- 1 Additionally, all are entitled for accrued PF balance with interest, Gratuity and Leave Encashment (presently maximum 240 days of accumulated PL). Further they are entitled for Travelling Expenses and Incidentals as on transfer to the place where they would be settling down. Entertainment expenses for the full year may also be claimed before retirement.

## 2. Benefit of Additional Interest

Due to persistent persuasive and patient 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 of 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 and As per circular No. : HO BR 106/36 dated 12-02-2014.)

## 3. Identity Card

On our representation to issue service certificate cum identity card 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 letter head by the branch/office from which the employee has retired/will retire.

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:88/2 dated 01.01.1996
- ii. Under the scheme, officer who has retired under superannuation/voluntary retirement after serving 30 years is entitled to receive **Silver Memento**.
- 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. Baroda Pensioners Savings Bank A/c. Scheme

Bank has introduced a new Savings Bank product specially meant for pensioners styled as “Baroda Pensioners Savings Bank A/c” from 15-1-2011

Vide Circular No. BCC:BR:103:11 dated 10.01.2011. Under the scheme, pensioners of our Bank are also eligible to get the benefit of scheme. Salient features of the scheme, in brief are as under:

- i. Opening of account by Rs.5/- only.
- ii. Minimum balance of Rs.3000/- is required to be maintained on daily basis.
- iii. Charges of non-maintenance of minimum required balance is Rs.100/- plus service tax per quarter.
- iv. Auto sweep out beyond threshold limit of Rs.3000/- to short deposit of 180 days in multiple of Rs.1000/- and in case of requirement in SB A/c, auto reverse sweep in multiple of Rs.1000/- on Last In First Out (LIFO) pattern.
- v. Overdraft facility in S.B.A/c up to a maximum of two months' pension amount (net credit in S.B.A/c last month) is granted, if any other credit facility is not being availed by the pensioner.
- vi. Immediate credit of outstation cheques up to Rs.25000/- as per Bank's norms.

For further details, nearest branch may be contacted.

## 6. BARODA TAX SAVINGS SCHEME :

Deposits eligible for deduction U/s 80C of Income Tax max.Rs.1/- lac. No loan / No repayment before 5 years. Eligible for additional 1% as ex-staff and 0.5% as Sr. Citizen.

Vide Cir. No. BCC:BR:04/275 dated 02.08.2012.

## 7. “Baroda Bachat Mitra” : A Deposit Backed Overdraft Facility in Savings Bank Account : (Circular No. BCC:BR:100:268 dated 22.09.2008)

<b>Product Nature</b>	Overdraft facility in Savings Account secured by Pledge of Term Deposit
<b>Eligibility Criteria</b>	Individuals eligible to open Savings Account singly / jointly and having attained the age of 18 years
<b>Minimum Amount</b>	Account – No minimum balance requirement Fixed A/c – Minimum amount of deposit Rs.10000/- and thereafter multiples of Rs.1000/- with a minimum period of 12 months and maximum of 120 months.
<b>Maximum Amount</b>	There shall be no ceiling on the maximum amount to be deposited as Fixed deposit and credit balance in Savings Account.
<b>Overdraft Limit</b>	To the extent of 80% of Fixed Deposit with a minimum limit of Rs. 8000/- and maximum of Rs. 1,00,000/-
<b>Interest Rate</b>	Fixed Deposit – As per contractual rate, at the time of accepting deposit Savings Bank A/c – As per existing rules for credit balance and for debit balance in SB A/c 1.5% over FD rate with monthly rests and a minimum of Rs.25/- will be charged during a month if OD facility is availed.

## **8. 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 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 of Survivor” OR “Either of Survivor” basis subject to following terms and conditions :

- \* 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.
- \* 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 jointly with his / her spouse, subject to the above terms and conditions.

## **9. Baroda Pensioners' Savings Bank Account**

Under the scheme, overdraft facility in Savings Bank a/c upto a maximum of 2 months pension amount (net credit to SB a/c last month), **if any other credit facility is not being availed** by the pensioner. Bank of Baroda staff pensioners are also eligible under this scheme. (Ref: Circular No.BCC:BR:103/11 dt.10.1.2011)

### **ADDITIONAL INFORMATION**

#### **HELP DESK:**

Due to efforts of BOBROA, The Bank has established “Help Desk” at Head Office, Baroda and Asstt. Gen. Manager (HRM) is nodal officer. The retirees can refer the matters relate to pension and other benefits for redressal. The email address of Help Desk is [retdep.helpdesk@bankofbaroda.com](mailto:retdep.helpdesk@bankofbaroda.com) AGM (HRM) : (M) 09408495789, (O) 0265 2517326

#### **HOLIDAY HOME :**

#### **FACILITY OF BANK'S HOLIDAY HOMES TO RETIRED STAFF MEMBERS – Guidelines :**

The above facility is available to all retired staff members. Staff members who had voluntarily retired under BOBEVRS-2001 are now entitled to get the benefit of the facility of Holiday Homes if completed 60 years of age.

#### **Rules/information regarding booking of holiday homes:**

1. Booking is to be done through the branch where pension is credited/branch working to the nodal branch/nearer branch identified/controlling branch/Administrative office. **Annexure No. 13(1 & 2).**
2. After applying, the retiree staff has to pay the holiday home rent decided/fixed by the Bank at the nodal branch.

### 3. Cancellation of booking :-

Levy of Rs.50/- will be charged in the following cases :

- a. Cancellation of booking at the last minute without sufficient time being available to controlling branch for allotting the holiday home to waitlisted applicant (cancellation within two weeks of booking).
- b. Not availing the facility after booking the holiday home without information to the controlling branch of the holiday home.
- c. Frequent cancellation or changes in the booking.

### **TIPS TO RETIRED OFFICERS :**

It has come to our notice, various instances of some of our retired officers that in absence of proper records/unorganized record of their investment, assets etc., the tension is created under unfortunate circumstances to the family members, particularly to spouse. In absence of awareness of details, sometimes the family members are put to loss and inconvenience, a retired officer is advised to maintain a record with the purpose **WHAT MY FAMILY SHOULD KNOW?**.

We give below, few tips which may be considered to add and update your record from time to time.

- a. Ensure whether the nominations in all accounts (where necessary) are recorded.
- b. A Register mentioning Bank's accounts details of family members be maintained and updated from time to time.
- c. To add name of spouse, if single account is maintained or register nomination with the Bank to avoid future complications.
- d. Maintain the record for the following :
  - I. PAN Card, Election Card, Debit/Credit Card, Driving License, Pass Port etc.
  - ii. Insurance Policies – Life as well as Medi claim
  - iii. Investment Portfolio
  - iv. Movable & Immovable property
  - v. Income-tax Assessment for all years with details
  - vi. Bank's Pension Payment Order (PPO)
  - vii. Bank's Contributory Medical Assistance Scheme Pass Book
  - viii. Bank Account Details
  - ix. Liability Details
  - x. All passbooks, statements, TDS certificates for future reference.

## **Guidelines on making Will :**

We give below the important points for preparing will:

A will is a fundamental and important aspect for a Pensioner for Financial Planning at any time but more particularly after retirement.

- ✱ One may prepare the will by keeping in mind one's socio-economic aspect.
- ✱ A will takes effect only after the demise of the person who made it but will can be altered, modified or revoked at any time during the life time of a person who is making the will.
- ✱ By making a will one can distribute one's assets to whom he/she wants to give.
- ✱ The main advantage of preparing the will is that it will eliminate the risks of losses, litigation and harassment to surviving family members.
- ✱ A will can be hand written in ink or typed and does not require any stamp paper but essentially it must be signed and with two witnesses. It doesn't require registration and notarised.



## **Annexures :**

1. Application for membership of BOBROA.
2. Application form for payment of Ex-gratia to surviving widows of pre 1.1.1986 retirees.
3. Chart of Commutation of Pension.
4. Rates of family pension payable to family of pensioner along with Chart.
5. Application format for family pension.
6. Life certificate/declaration of non-marriage/re-marriage.
7. Form “N” for Gratuity.
8. Application form “M” for Membership of Bank of Baroda Contributory Medical Assistance Scheme for retired employees.
9. Application for reimbursement for domiciliary expenses.
10. Application form for reimbursement of Medical expenses of Hospitalisation for self and spouse. (Form 'H')
11. Application form for Baroda Health Policy.
12. Application for issue of Identity Cards along with the proforma.
13. Present Holiday Homes and List of Controlling Branches with contact Nos. along with application form for booking of holiday homes.





# Bank of Baroda Retired Officers' Association

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

Affiliated to : Retired Bank Officers' National Confederation, Bangalore and  
All India Federation of Pensioners' Association, Chennai

## 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.

Dear Sir,

Please enrol me as member of Bank of Baroda Retired Officers' Association.  
I enclose a draft / Cheque for **Rs. 4000/-** towards entrance fee of Rs. 500/- and life subscription Rs. 3000/- & Legal fees Rs. 500/-.

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 : \_\_\_\_\_ Signature : \_\_\_\_\_

1. Full Name \_\_\_\_\_ (Male/Female)  
(Block Letters) (Living / Expired)

2. Employee Code No. \_\_\_\_\_ Pension(PPO) No. : \_\_\_\_\_

3. Date of Birth (Self) : \_\_\_\_\_

4. Date of Joining : \_\_\_\_\_ Date of Retirement : \_\_\_\_\_

5. Last Branch/Office with Designation held : \_\_\_\_\_

6. Email Address : \_\_\_\_\_

7. Address (Block Letter) : \_\_\_\_\_

City : \_\_\_\_\_ Pin Code : \_\_\_\_\_

District : \_\_\_\_\_ State : \_\_\_\_\_

8. (R) STD Code : \_\_\_\_\_ Tel. : \_\_\_\_\_ Mobile : \_\_\_\_\_

9. Name of Spouse : \_\_\_\_\_ (Living / Expired)

10. Date of Birth (Spouse) : \_\_\_\_\_

## FOR OFFICE USE ONLY :

Date of Joining the Association : \_\_\_\_\_ Membership No. : \_\_\_\_\_

Remarks : \_\_\_\_\_

## Annexure-2

FULL NAME: \_\_\_\_\_

ADDRESS : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

The Chief Manager (HRM),  
Bank of Baroda,  
Head Office,  
Mandvi, Baroda

Date: \_\_\_\_\_

Dear Sir,

Re : Payment of Ex - Gratta

I refer to circular No. HO:BR:98: ..... dated ..... and have noted with pleasure that at the advice of Govt. of India, Bank of Baroda has considered to grant ex-gratia payment surviving window of pre 01/01/1986 retirees and I hereby apply and request to consider grant of the same to me. Relevant service particulars of my late husband who was ex-

1. Full Name of Applicant \_\_\_\_\_

### DETAIL OF EX-EMPLOYEE

2. Full Name of ex-employee \_\_\_\_\_

3. EC No. / PF No. \_\_\_\_\_

4. Last Designation \_\_\_\_\_

5. The branch / office to which last attached \_\_\_\_\_

6. Date of Birth \_\_\_\_\_

7. Date of joining the Bank Service \_\_\_\_\_

8. Date of retirement / reflexing \_\_\_\_\_

9. Reasons for cessation of Service \_\_\_\_\_

(i.e. superannuation, voluntary retirement, pre-mature retirement,  
resignation, dismissal, discharge or any other reason)

10. Date of Death \_\_\_\_\_

11. Full Address for communication \_\_\_\_\_

(With Pin Code Number)

I desire to have the amount of ex-gratia payment through Bank of Baroda ..... Branch in my saving Bank account No. .... I enclose herewith :

1. Certificate of Life.

Place :

Date :

Encl : as above

\_\_\_\_\_  
(Signature of Applicant)

### FOR USE OF BRANCH / REGIONAL OFFICE

The aforesaid details have been verified and are connect.

The Payment of ex-gratia benefits to the aforesaid applicant, i.e. widow of ex-employee is recommended.

\_\_\_\_\_  
Branch Manager

\_\_\_\_\_  
Regional Authority

\_\_\_\_\_ Branch

\_\_\_\_\_ Region

Date :

Date :



## **COMMUTATION**

1. An employee shall be entitled to commute for a lump sum payment of a fraction not exceeding one-third of his pension. Provided that in respect of an employee who is governed by sub-regulation (5) of Regulation 3 of these regulations, the family of such employee shall also be entitled to commute for a lump sum payment a fraction not exceeding one-third of the pension admissible to the employee.
2. An employee shall indicate the fraction of pension, which he desires to commute and may either indicate the maximum limit of one-third pension or such lower limit, as he may desire to commute.
3. If fraction of pension to be commuted results in fraction of rupee, such fraction of a rupee shall be ignored for the purpose of commutation.
4. The lump sum payable to an applicant shall be calculated in accordance with the Table given below.

### **TABLE**

#### **Commutation values for a pension of Rs. one per annum**

<b>Age next Birthday</b>	<b>Commutation value expressed as number of year's purchase</b>
51	12.95
52	12.66
53	12.35
54	12.05
55	11.73
56	11.42
57	11.10
58	10.78
59	10.46
60	10.13
61	9.81
62	9.48
63	9.15
64	8.82
65	8.50
66	8.17
67	7.85
68	7.53
69	7.22
70	6.91
71	6.60
72	6.30
73	6.01
74	5.72
75	5.44
76	5.17
77	4.90
78	4.65
79	4.40
80	4.17
81	3.94
82	3.72
83	3.52
84	3.32
85	3.13

## RATES OF FAMILY PENSION

Period of Retirement	Range of Basic Salary at the time of Retirement					
Workman cadre retired before 1-11-92 and officers retired before 1-7-93	Upto 1500/-		1500 to 3000		Above Rs. 3000	
	30%		20%		15%	
	Min	Max	Min	Max	Min	Max
	375		450		600	1250
Workman cadre retired before 1-11-92 and officers retired before 1-7-93	Upto 2870/-		2871 to 5740		Above Rs. 5740	
	30%		20%		15%	
	Min	Max	Min	Max	Min	Max
	720		860		1150	2400
Workman cadre and officers retired after 1-4-98	Upto 4040/-		4040 to 8080		Above Rs. 8080	
	30%		20%		15%	
	Min	Max	Min	Max	Min	Max
	1015		1212		1616	3378
Workman cadre and officers retired after 1-4-98 to 31-10-2002, on and from 1-5-2005, the rates would be :	Upto 4210/-		4210 to 8420		Above Rs. 8420	
	30%		20%		15%	
	Min	Max	Min	Max	Min	Max
	1056		1262		1687	3521
Workman cadre and officers retired after 1-5-2005	Upto 5720/-		5720 to 11440		Above Rs. 11440	
	30%		20%		15%	
	Min	Max	Min	Max	Min	Max
	1435		1715		2292	4784
Workman cadre and officers retired after 1-11-2007	Upto 7090/-		7090 to 14180		Above Rs. 14180	
	30%		20%		15%	
	Min	Max	Min	Max	Min	Max
	1779		2186		2841	5930

## APPLICATION FOR GRANT OF FAMILY PENSION

The Trustees,  
Bank of Baroda Pension Fund,  
Baroda.

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. \_\_\_\_\_ died on \_\_\_\_\_ 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. : \_\_\_\_\_
3. Name of the Applicant : \_\_\_\_\_
4. Date of Birth of the Applicant : \_\_\_\_\_
5. Relationship with the Pensioner : \_\_\_\_\_
6. Date of death of member : \_\_\_\_\_
7. Details of branch from which pension was being drawn by the pensioner prior to his/her death : \_\_\_\_\_
8. If the applicant is minor details of Guardian.
  - a) Name of the Guardian : \_\_\_\_\_
  - b) Date of Birth : \_\_\_\_\_
  - c) Relationship with minor. : \_\_\_\_\_
9. Full postal address of the applicant : \_\_\_\_\_
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

WITNESS OF TWO STAFF MEMBERS OF THE BANK\*

1. \_\_\_\_\_

2. \_\_\_\_\_

\* INDICATE NAME, DESIGNATION, BRANCH/OFFICE ADDRESS.

**BANK OF BARODA**

Branch : \_\_\_\_\_

Certificate to be submitted by Pensioner

**LIFE CERTIFICATE**

Certified that I have seen the Pensioner

\_\_\_\_\_ (Name of the Pensioner)  
holder of pension payment order no. \_\_\_\_\_ and that he is alive on this day.

Place :

Name : \_\_\_\_\_

Designation of Authorised

Date :

Officer : \_\_\_\_\_

Seal : \_\_\_\_\_

---

**CERTIFICATE OF RE-MARRIAGE/NON-MARRIAGE**

I hereby declare that I am not married / I have not been married during the past year.

Place :

Signature : \_\_\_\_\_

Name of the Pensioner : \_\_\_\_\_

Date :

PPO No. : \_\_\_\_\_

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

Signature of the Responsible  
Officer or a Well-known Person

---

**UNDERTAKING**

I hereby undertake to repay and excess payment of pension made to and authorize the bank to make such adjustment against my pension claim.

Place :

Signature : \_\_\_\_\_

Name of the Pensioner : \_\_\_\_\_

Date :

PPO No. : \_\_\_\_\_

**The Payment of Gratuity (Central) Rules, 1972**  
**FORM 'N'**

[See sub-rule (i) of rule 10]

**Application for direction**

Before the Controlling Authority under the Payment of Gratuity Act, 1972.

Application No. :

Date :

Between

[ Name in full of the applicant with full address]  
and

[Name in full of the employer concerned with full address]

1. The applicant is an employee of the above-mentioned employer's nominee of late.....an employee of the above mentioned employer's legal heir of late.....and employee of the above-mentioned employer, and is entitled to payment of gratuity under section 4 of the Payment of Gratuity Act, 1972, on account of his own/aforesaid employees superannuation on .....(date)...../ his own retirement / aforesaid employee's resignation on .....(date).....after completion of .....years of continuous service/his own/aforesaid employee's total disablement with effect from .....(date) due to accident/disease/death of the aforesaid employee on .....
2. The applicant submitted an application under rule ..... of the Payment of Gratuity Act, 1972 on the .....but the above-mentioned employer refused to entertain it/issued a notice dated the ..... under clause..... of sub-rule of rule ..... offering an amount of gratuity which is less than me due/issued notice dated the ..... under clause ..... of sub-rule ..... of the ..... rejecting my eligibility to payment of gratuity. The duplicate copy of the said notice is enclosed.
3. The applicant submits that there is a dispute on the matter.  
[Specify the dispute]
4. The applicant furnishes the necessary particulars in the annexure hereto and prays that the Controlling Authority may be pleased to determine the amount of gratuity payable to the petitioner and direct the above mentioned employer to pay the same to the petitioner.
5. The applicant declares that the particulars furnished in the annexure hereto are true and correct to the best of his knowledge and belief.

Date :

Signature of the applicant / Thumb  
impression of the applicant.

**Annexure**

1. Name in full of applicant with full address.
2. Basis of claim : [Death / Superannuation / Retirement / Resignation / Disablement of employee].
3. Name and address in full of the employee.
4. Marital status of the employee ( unmarried / married / widow / widower )
5. Name and address in full of the employer.
6. Department / Branch / Section where the employee was employed [if known].
7. Post held by the employee with Ticket or Serial No. if any [if known].
8. Date of appointment of the employee [if known].
9. Date and cause of termination of service of the employee. [Superannuation / retirement / resignation / disablement / death]
10. Total period of service by the employee.
11. Wages last drawn by the employee.
12. If the employee is dead, date and cause thereof.
13. Evidence / witness in support of death of the employee.
14. If a nominee, No. and date of recording of nomination with the employer.
15. Evidence / witness in support of being a legal heir, if a legal heir.
16. Total gratuity payable to the employee [if known].
17. Percentage of gratuity payable to the applicant as a nominee / legal heir.
18. Amount of gratuity claimed by the applicant.

Place :

Date :

Note : Strike out the words not applicable.

Signature of the applicant / Thumb  
impression of the applicant.

BANK OF BARODA CONTRIBUTORY MEDICAL ASSISTANCE SCHEME FOR RETIRED EMPLOYEES									
APPLICATION FOR MEMBERSHIP SINGLE [SPOUSE IN GAINFUL EMPLOYMENT] JOINT [Along with spouse]									
1	Full Name of the applicant (Capital Letters)								
2	a) E.C. No.								
	b) Category	<table border="1"> <tr> <td>Officer</td> <td></td> </tr> <tr> <td>Clerk</td> <td></td> </tr> <tr> <td>Sub-Staff</td> <td></td> </tr> </table>	Officer		Clerk		Sub-Staff		
Officer									
Clerk									
Sub-Staff									
3	Permanent Residential Address								
4	a) Date of Birth of employee								
	b) Date of joining in Bank's service								
5	I] Date of Retirement from Bank's Service								
	II] Date of Death in harness [If Applicable]								
6	Category of Retired Employee	A] Superannuation							
		B] Voluntary Retirement							
		C] Retirement on Medical Ground							
		D] Resignation on Medical Ground							
		E] Spouse of Deceased Employee							
		F] Any Other [Please Specify]							
7	Name of the Branch / Office Last Worked								
8	Last drawn corresponding basic pay as per latest settlement + special pay if any.								
9	Whether presently employed	Yes / No.							
10	If employed, the details there of :								
	<table border="1"> <tr> <td>NAME OF THE EMPLOYER</td> </tr> <tr> <td>MONTHLY SALARY / WAGES</td> </tr> </table>	NAME OF THE EMPLOYER	MONTHLY SALARY / WAGES	<table border="1"> <tr> <td></td> </tr> <tr> <td></td> </tr> </table>					
NAME OF THE EMPLOYER									
MONTHLY SALARY / WAGES									
11	Pension Particulars Pension order No. and Date.								
12	Name of the Branch with ALPHA Code from where pension is drawn								
13	In case of family pensioner / spouse of deceased non - pensioner. A] Name B] Name of the retired employee C] E.C. No. D] Date of Death								
14	Particulars if the spouse <table border="1"> <tr> <td>FULL NAME</td> </tr> <tr> <td>DATE OF BIRTH</td> </tr> </table>	FULL NAME	DATE OF BIRTH						
FULL NAME									
DATE OF BIRTH									
15	Employment details, if any, of the spouse <table border="1"> <tr> <td>NAME OF THE EMPLOYER</td> </tr> <tr> <td>MONTHLY SALARY / WAGES</td> </tr> </table>	NAME OF THE EMPLOYER	MONTHLY SALARY / WAGES						
NAME OF THE EMPLOYER									
MONTHLY SALARY / WAGES									

16	Name of the Branch with ALPHA identified for availing benefits under the scheme	
17	Amount of membership Details of remittance	<b>50% OF LAST DRAWN BASIC PAY + SPECIAL PAY, IF ANY.</b>
	Bank A/C No. 01930200030358 of Staff Welfare Dept, Head Office, Baroda A/C Name : Membership Fee of contributory Medical Scheme for Retired Employees of BOB, Baroda Main Branch, Baroda. Counter Foil No. .... Amount ..... Date .....	
18	<b>Three SINGLE passport size photographs, duly attested, IF APPLICATION FOR SINGLE MEMBERSHIP are enclosed.</b>	
	<b>Three JOINT passport size photographs, duly attested, IF APPLICATION FOR JOINT MEMBERSHIP are enclosed.</b>	
19	<b>DECLARATION :</b> 1. I declare that the above information is true and correct to the best of my knowledge. 2. I have read and understood "Bank of Baroda Contributory Medical Assistance Scheme for Retired Employees" and agree to abide by the terms and conditions mentioned therein. 3. I undertake to submit only genuine and reasonable expenses incurred by me for reimbursement under the Scheme. I clearly understand that in the event of submission of any false claim by me, the bank would be within its rights to terminate my membership and forfeit the membership fees paid by me and the benefits that would accrue to me under the Scheme. 4. I undertake that benefits on account of membership will commence only after the application is accepted along with the prescribed amount of membership fee and the passbook is received by the retired staff member through the branch.	

(Signature of the Spouse)  
Date

(Signature of the Member)  
Date

**Signature Attested**

1. Name of the Branch / Office \_\_\_\_\_
2. Name of the Branch Manager \_\_\_\_\_
3. Signature \_\_\_\_\_
4. Specimen Signature No. \_\_\_\_\_

Date :  
Place

Seal of Branch / Office

**NOTE : To forward through concerned Regional office  
To complete the application form in all respects.**

### FOR OFFICE USE

The application form submitted by Shri / Smt. .... has been scrutinised and his / her membership is hereby accepted. He/She is allotted membership No. ....

Date :  
Place

CHIEF MANAGER (HRM)  
HEAD OFFICE, BARODA

# CLAIM FORM FOR REIMBURSEMENT OF EXPENSES INCURRED FOR DOMICILIARY TREATMENT

---

1.	Full Name of the Claimant	
2.	Permanent Residential Address	
3.	Employee Code No.	
4.	Membership No.	
5.	Whether claim for self / spouse	
6.	Nature of ailment / disease	
7.	Details of hospitalisation a) Consultation Fees b) Cost of medicines / injections c) X-ray / other test charges d) Investigation Charges e) Other charges (please give details) <b>TOTAL EXPENSES</b>	

Yours Faithfully,

Place :

( )

i) Balance available for the current year : Rs. ....

ii) Amount reimbursement so far (if applicable) : Rs. ....

iii) Balance amount available : Rs. ....

iv) Amount reimbursed in respect of present claim : Rs. ....

(Signature of the

Branch Manager)





फर्म 'एच' / FROM 'H'

सेवानिवृत्त स्टाफ सदस्यों के लिए बैंक ऑफ बड़ौदा चिकित्सा सहायता योजना / Bank of Baroda Medical Assistance Scheme for Retired Employee

स्वयं/पति/पत्नी के अस्पतालीय खर्चों सम्बंधी चिकित्सा व्ययों की प्रतिशर्ति हेतु आवेदन

Application for Reimbursement of Medical Expenses for Hospitalisation Expenses for Self / Spouse

(प्रत्येक क्लेम हेतु अलग फार्म भरा जाए / Separate form for each claim should be used)

आवेदक द्वारा भरा जाए / To be filled in by applicant

1	सदस्य का नाम / Name of the Member	
2	क. कू. क्र / E. C. No.	
3	सेवानिवृत्ति के समय पदनाम / Designation at the time of retirement	
4	स्थायी आवास का पता / Permanent residential address	
5	पति/पत्नी का नाम / Name of the Spouse	
6	सदस्यता क्रमांक / Membership No.	
7	क्लैम स्वयं के नाम से है अथवा पति/पत्नी के नाम से / Whether the claim is for self/spouse	
8	सदस्य की मृत्यु तिथि (यदि लागू हो) / Date of death of the member (if applicable)	
9	बीमारी/रोग का स्वरूप / Nature of ailment / disease	
10	अस्पताल में भर्ती होने की अवधि / Period of hospitalization	
11	अस्पताल भर्ती समस्थ विवरण / Details of Hospitalization :	
	a) Bed charges	रु/Rs.
	b) Operation theater charges, if any	रु/Rs.
	c) Anaesthetists charges , if any	रु/Rs.
	d) Surgeon's fees, if any	रु/Rs.
	e) Others (Please specify)	रु/Rs.
	f) Cost medicines	रु/Rs.
	g) Total	रु/Rs.
12	शाखा जहां से प्रतिपूर्ति प्राप्त करनी है / Branch for obtaining the reimbursement of claim.	शाखा का नाम / Name of Branch शाखा आल्फा कोड क्या है / Branch Alpha Code
13	बैंक द्वारा जब तक प्रतिपूर्ति की गई अस्पतालीय भर्ती खर्च राशि Amount of Hospitalisation expenses so far reimbursed by the Bank	रु/Rs.
14	शेष बची राशि / Balance amount left out	रु/Rs.

मे इस आशय की पुष्टि करता हू कि मैं इस योजना के अन्तर्गत आता हूँ तथा मैंने इस बिल की राशि न तो क्लेम की है और न ही बैंक द्वारा इस बिल के संदर्भ में किसी प्रकार के किसी भुगतान की प्रतिपूर्ति की गई है।

I hereby confirm that I continue to be covered under the scheme. I also hereby confirm that I have not made any claim in respect of this bill so far not have been reimbursed any amount of this bill partly or fully so far by the Bank

सलग्न : चिकित्सा वितरण, बिल, रसीदे, रिपोर्ट, केश मेमो आदि

Encl. Prescriptions, Bills, receipts, reports, cash memos etc.

**शाखा के उपयोग के लिए / FOR BRANCH USE**

प्रमाणित किया जाता है कि श्री ..... (सदस्यता सं. ....) द्वारा प्रस्तुत अस्पतालीय खर्चों सम्बंधी बिल नियमानुसार है।

Certified that the claim for Hospitalization submitted by Shri .....  
(Membership No. ....) is in order.

प्रमाणित सम्बन्ध चिकित्सा विवरण / बिल/केशमेमो / रसीदों का सस्थापन कर लिया गया है तथा संलग्न है

Relevant prescriptions / bills/cash memos/receipts have been verified and are enclosed.

क्लेम प्रतिपूर्ति विवरण / Particulars of reimbursement of claims

a) क्लेम बैंक द्वारा अब तक प्रतिपूर्ति राशि / Total reimbursed so far by the Bank - रु / Rs. ....

b) प्रस्तुत क्लेम / Present Claim - रु / Rs. ....

c) शेष राशि / Balance - रु / Rs. ....

यां प्रमाणित किया जाता है कि श्री / सुश्री ..... सदस्यता क्रं ..... द्वारा प्रस्तुत बिल का बैंक द्वारा पूर्व में भुगतान नहीं किया गया है।

It is also certified that this claim being forwarded in respect of Mr. / Ms. ....  
(Membership No. ....) was not reimbursed by the Bank earlier.

शाखा का नाम / Name of Branch

दिनांक / Date

शाखा कार्यालय की मोहर / Branch / Office Seal

शाखा प्रबन्धक के हस्ताक्षर

(Signature of Branch Manager)

नोट : यदि योजना के अन्तर्गत नियत सीमा का पूर्णतया उपयोग कर लिया गया है तो क्लेम संस्तुत / प्रस्तुत न किया जाए

Note : Branches are advised not to refer, recommend and forward the claims if the limit as admissible under the scheme has already been exhausted.

**क्षेत्रीय कार्यालय के उपयोग के लिए / FOR REGIONAL OFFICE USE**

क्षेत्रीय कार्यालय की संस्तुति / Certified Recommendations of RO

प्रमाणित क्रमांक / No.

दिनांक / Date :

प्रधिकृत हस्ताक्षर / Authorised Signatory

बैंक के मेडिकल ऑफिसर की टिप्पणियां / Remarks / Comments of the Bank's Medical Officer :

क्लेम श्री / सुश्री ..... राशि रु ..... पास करे

This claim of Mr. / Ms ..... for Rs. .... may be passed

बैंक के मेडिकल ऑफिसर का नाम

(मेडिकल ऑफिसर के हस्ताक्षर / Signature of the Medical Officer)

Name of the Bank's Medical Officer

दिनांक / Date :

**अंचल कार्यालय के उपयोग के लिए / FOR ZONAL OFFICE USE**

प्रतिष्ठि दिनांक / L. F. No.

कम्प्यूटर रिकार्ड नं / Computer Record No.

प्रतिष्ठि दिनांक / Date of Entry .....

प्रतिष्ठि दिनांक / Date of Entry .....

1. स्वीकृत विवरण / Details of sanction :

सदस्यता क्रमांक / Membership No.

i)	अब तक अस्पतालीय खर्चों के रूप में स्वीकृत राशि Amount sanctioned towards hospitalization so far :	रु/Rs.
ii)	प्रस्तुत क्लेम / Amount claimed now	रु/Rs.
iii)	अब स्वीकृत राशि / Amount sanctioned now	रु/Rs.
iv)	अब तक स्वीकृत राशि (i+ii) / Amount sanctioned so far (i+ii)	रु/Rs.
v)	अब अस्पतालीय खर्चों की शेष राशि (रु २,००,०००/- / रु २,५०,०००/-) में से अब तक स्वीकृत राशि घटाए Amount in balance towards hospitalization expenses (Rs. 2,00,000/- / Rs. 2,50,000/- minus amount sanctioned so far i.e. at no. iv)	रु/Rs.

अंचल का नाम / Name of Zone : दक्षिण गुजरात / SOUTH ZONE

दिनांक / Date

अंचल कार्यालय की मोहर

Seal of Zonal Office :

कम्प्यूटर महाप्रबन्धक - दक्षिण अंचल

(General Manager - SZ)



**National Insurance Company Limited**  
Regd. Office 3, Middleton Street, Post Box 9229, Kolkata 700 071

**PROPOSAL FORM CUM SCHEDULE FOR BARODA HEALTH**

1. Name of the Bank Branch \_\_\_\_\_ Agency Code No 9207010000 \_\_\_\_\_
2. Name of the Customer \_\_\_\_\_
3. Type of Account(SB/CA/FDR/Anyother Pl. tick) and Account Number \_\_\_\_\_
4. PAN No.(if any)-----
5. Postal Address & Telephone No. \_\_\_\_\_  
Pin Code \_\_\_\_\_
6. Name and Address of the Medical Practitioner & Family Doctor(if any)  
\_\_\_\_\_  
\_\_\_\_\_
7. Date Of Payment of Premium.  
Period of Insurance (one year from date of payment of premium) \_\_\_\_\_ to \_\_\_\_\_.
8. Sum insured per family:

Sum Insured (Rs.)	Premium up to 65 Years including S.T at 12.36%	Premium above 65 years & upto 80 years
50,000	931/-	1164/-
1,00,000	1748/-	2185/-
1,50,000	2638/-	3298/-
2,00,000	3393/-	4242/-
2,50,000	4063/-	5079/-
3,00,000	4734/-	5917/-
4,00,000	5906/-	7382/-
5,00,000	7079/-	8848/-

Note: Premium amount is same irrespective of number of members joining the policy i.e. either the policy is taken for 1+1 or 1+2 or 1+3 or even one member only

**9. Details of Persons to be covered:**

Sr No	Name of the insured person	Age	M/F	Relationship	Existing Disease/ illness/injury	Treatment received for the last 3 years*
1				A/c Holder		
2				Spouse		
3				Child - 1		
4				Child - 2		

\*Details may be given in a separate sheet, if space is not sufficient.

	<b>National Insurance Company Limited</b> Regd. Office 3, Middleton Street, Post Box 9229, Kolkata 700 071
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## 10. Photographs of the insured Persons:

Account Holder	Spouse	Child – 1	Child – 2
D.O.B.	D.O.B.	D.O.B.	D.O.B.

(D.O.B. = Date of birth)

## 11. I have existing Medical insurance: Yes / No

If Yes, 1) Name of Insurer, Policy No., Period of Ins. \_\_\_\_\_

2) Sum insured \_\_\_\_\_

(In case of existing Medclaim, settlement will be as per rules of the insurance company.)

## 13. Name of the Third Party Administrator : Given on separate page attached

I hereby declare and warrant that the above statements are true and complete. Myself and family members are maintaining good health subject to item no 9. I have read the salient features of the policy mentioned in the prospectus and willing to accept the coverage subject to the terms, conditions and expectations prescribed by the insurance company as per the agreement between Bank of Baroda and National Insurance Co. Ltd. I understand that in case of any claim under the policy, Bank of Baroda will not undertake any responsibility or will not accept any correspondence and the same have to be pursued with the insurance company / TPA only. I shall personally ensure renewal of the policy. I am aware that the policy will be renewed based on the premium rates, terms and conditions at the time of renewal. In the event of Govt. of India revising the Service Tax rates, I agree to pay the difference in Service Tax amount and for debiting the same to my account mentioned above.

I have read the terms and conditions of the scheme and I shall abide by the same.

Place :

Date :

Signature of the Proposer

## FOR OFFICE USE ONLY

Premium debited on \_\_\_\_\_ for Rs. \_\_\_\_\_

Place:

Date:

Signature of the Branch Manager

Originals with Photos to NICL mapped office

NOTE: 1) For scope of coverage, terms and conditions refer to the Baroda Health policy (enclosed)

2) For claim procedures refer to enclosed TPA Guidebook



Date : \_\_/\_\_/20\_\_

EC No.

The Asstt. Gen Manager (HRM)  
Bank of Baroda  
Head Office  
Mandvi  
BARODA

Dear Sir,  
Re : Issue of "Service-cum-Identity Card on Retirement".

I have to inform you that I will be retiring from Bank's service on  
on superannuation / voluntary retirement.  
(Must strike out which is inapplicable).

D	D	M	M	Y	Y	Y	Y

I request you to Kindly issue me Service-cum -Identity Card.  
I give below the required details

- Full Name (IN CAPITAL LETTERS) Mr/Mrs/Ms \_\_\_\_\_  
Surname Firstname Middle Name
- E C No. \_\_\_\_\_
- Designation \_\_\_\_\_
- Date of Birth \_\_\_\_\_
- Date of Joining \_\_\_\_\_
- Date of Retirement \_\_\_\_\_
- Residential Address in Full  
(Post Retirement) \_\_\_\_\_  
(IN CAPITAL LETTERS) \_\_\_\_\_ Pin Code No. \_\_\_\_\_
- Telephone / Mobile No. \_\_\_\_\_
- Blood Group \_\_\_\_\_
- Email I.D. \_\_\_\_\_
- Emergency Contact No. \_\_\_\_\_  
(other than self number)

RECENT COLOUR  
PHOTOGRAPH  
(PASSPORT SIZE)

(EMPLOYEE'S SIGNATURE IN BLACK INK)

Seal of the Branch / Office

Verified by the Branch / Office

Signature of Branch / Office Authority

## PROFORMA FOR APPLICATION TO RESERVE THE BANK'S HOLIDAY HOME

(To be submitted through Branch / Office)

From \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

To,  
The Branch Manager  
Bank of Baroda

\_\_\_\_\_ Branch

\_\_\_\_\_  
\_\_\_\_\_

Dear Sir,

**Re: Reservation of Bank's Holiday Home situated at \_\_\_\_\_**

Name	
EC No.	
Status (existing employees / Ex-employees). in case of Ex-employee, Please specify cessation is on account of superannuation / voluntary retirement alongwith date of cessation)	
Present / Last branch	
Date of Birth	

I desire to reserve the Bank's Holiday Home situated at ..... for any of the following duration.

- a) From ..... to ..... (First Preference)
- b) From ..... to ..... (Second Preference)
- c) From ..... to ..... (Third Preference)
- d) For ..... days on any other dates in next - 3 - months during which the Holiday Home is available.

I may also state that the following members will accompany me during my visit to the said Holiday Home.

Sr.No.	Name	Relationship

I fully understand that reservation of the aforesaid Holiday Home would not confer upon me any right as regards sanctioning of leave for aforesaid period by the Branch / office where I am working.

I am a confirmed employee of the Bank and my leave record for last two years is as under :

Period	No. of Days	Type of leaves(excluding CL)
a) ..... to .....		
b) ..... to .....		
c) ..... to .....		

\_\_\_\_\_  
(Signature of employee)

Full Name \_\_\_\_\_

Designation \_\_\_\_\_

Department \_\_\_\_\_

Note :

In case you want to mention more than one period, please mention the specific dates. Please also indicate specially about your preference mentioned at d).

TO BE FILLED IN AND CERTIFIED  
BY CHIEF MANAGER / OFFICER-IN-CHARGE

This is to certify that Shri \_\_\_\_\_ is a confirmed full time employee of the Bank and his records as mentioned above is correct as per our record.

CHIEF / SENIOR MANAGER /  
OFFICER IN CHARGE

\_\_\_\_\_ DEPARTMENT

\_\_\_\_\_  
(Stamp of Branch / Office)

<b>BANK OF BARODA LIST OF HOLIDAY HOMES (Revised/Updated as on 06-05-2013)</b>		
<b>Sr. No.</b>	<b>HOLIDAY HOMES</b>	<b>CONTROLLING BRANCH</b>
<b>A</b>	<b>RAJASTHAN ZONE:</b>	
	<b>UDAIPUR REGION :</b>	
<b>1.</b>	<b>MOUNT ABU</b> "Ambu Shri Kunj" 1, Janta Colony, Behind Hotel Hilltone, Mount Abu - 307 501 (Dist. - Sirohi) Rajasthan Mobile : 09427600696.	Bank of Baroda, <b>Abbr. Code : "ABU"</b> MOUNT ABU - 307 501 Dist. Sirohi Rajasthan Ph. : (02974) 235166 <b>CBS A/c. No. 10500400000121</b>
<b>2.</b>	<b>UDAIPUR</b> Hotel Kanchan Palace, 60, Panchsheel Marg, Town Hall Road, Delhi Gate Near Shramjivi College, UDAIPUR - 313001 Ph. : 0294-2420162/2425145/5101579	Bank of Baroda, <b>Abbr. Code : "UDAIPU"</b> Udaipur Main Branch Opp. Town Hall, Udaipur - 313001 Ph: (0294) - 2421673, 2420671 [F] 2413245 <b>CBS A/c. No. 01370400000455</b>
<b>3.</b>	<b>NATHDWARA</b> Hotel Shahi Palace Opp. Vandana Talkies, Bus Stand, NATHDWARA Dist. Rajsamand, Rajasthan-313301. Ph. 02953-230899, Mob:09660634091	Bank of Baroda, <b>Abbr. Code : "NATHDW"</b> Nathdwara Branch NATHDWARA, Dist: Rajsamand Ph: (02953) - 232914, 234108. <b>CBS A/c. No. 10300400011970</b>
	<b>JAIPUR REGION :</b>	
<b>4.</b>	<b>JAIPUR</b> Hotel Ratnavali, M.I. Road, 138, New Colony, Nr. Panch Batti JAIPUR - 302 001(Rajasthan), Ph: (0141) 2363217 / 2377487 FAX (0141) 2367530.	Bank of Baroda, <b>Abbr. Code : "MALJAI"</b> Park Street Branch 7, M.I. Road, JAIPUR - 302 001 (Rajasthan) Ph: (0141) - 2370366 / 2379812. FAX : (0141) 2378364 <b>CBS A/c. No. 14360400000235</b>
<b>B</b>	<b>NORTHERN ZONE:</b>	
	<b>DELHI METRO II REGION</b>	
<b>5.</b>	<b>NEW DELHI</b> Hotel Regent Grand 2/6, East Patel Nagar, Opp. Metro Pillar 167 NEW DELHI - 110 008 Ph: 011-46011111 Fax- 011-46011122 Mobile +91-9810902122/9910902122	Bank of Baroda, <b>Abbr. Code : "KAROLB"</b> Karol Baug Branch 5-A/14, Amjal Khan Road NEW DELHI - 110 005 Ph: (011)-25751650 / 25723585 / 25720425 FAX : (011) 25752442 <b>CBS A/c. No. 00970200000171</b>



	<b>CHANDIGARH REGION :</b>	
6.	<b>SIMLA</b> Hotel Dreamland The Ridge, SIMLA Ph: (0177) 2653005 / 2806897	Bank of Baroda, <b>Abbr. Code : "SIMLA"</b> Simla Branch Shri Guru Singh Sabha, Cart Road SIMLA Ph. : (0177) 2653153 / 2653010 <b>CBS A/c. No. 10580200000151</b>
7.	<b>MANALI</b> Hotel Anupam Palace The Mall, MANALI - 175 131 Ph. : (01902) 252181	Bank of Baroda, <b>Abbr. Code : "MANALI"</b> Manali Branch, The Mall MANALI - 175 131 (HP) Dist. Kullu. Ph: (01902) 250052 <b>CBS A/c. No. 32080200000010</b>
	<b>PUNJAB, JAMMU, &amp; KASHMIR REGION :</b>	
8.	<b>KATRA</b> Hotel Malti Palace Panthal Road, KATRA, Jammu. Ph. (01991) 233500 / 233501	Bank of Baroda, <b>Abbr. Code : "GANJAM"</b> Gandhinagar Branch, Gole Market, Gandhinagar. Jammu - 180004 Ph: (0191) 2451481 / 2437572 <b>CBS A/c. No. 18750200000045</b>
9.	<b>DALHOUSIE</b> Hotel Surya Resort Baloon Church Road, Bathri View Estate, DALHOUSIE (H.P.) Ph: (01899) 242158	Bank of Baroda, <b>Abbr. Code : "PATHAN"</b> Pathankot Branch Dalhousie Road, PATHANKOT - 145 001 Dist: Gurdaspur (Punjab) Ph: (0186) 2221150/2232235 <b>CBS A/c. No. 07690200000039</b>
<b>C</b>	<b>U.P. &amp; UTTARAKHAND ZONE:</b>	
	<b>AGRA REGION:</b>	
10.	<b>AGRA</b> Hotel Jyoti Continental, Off. Fatehabad Road, AGRA - 282 001 Ph: 09358039920/21/22	Bank of Baroda, <b>Abbr. Code : "AGRA"</b> Main Branch, 13, M. G. Road, AGRA Ph: (0562)-2461202 / 2464362 FAX : (0562) 2250016 <b>CBS A/c. No. 00780400000180</b>
11.	<b>MATHURA</b> Hotel Heera Celebration, (Hotel Heera Residency P. Ltd.) Opp. Kaila Devi Mandir Junction Road, Sonkth Adda, MATHURA. Ph: (0565) 2406000/6543222	Bank of Baroda, <b>Abbr. Code : "MATHUR"</b> Kotwali Road, MATHURA. 281 001. Ph : (0565)2505969 / 2901183 FAX : (0565) 2403694 <b>CBS A/c. No. 07470200000581</b>
	<b>DEHRADUN REGION:</b>	
12.	<b>HARDWAR</b> Hotel Kailash Shivmurthy, Opp. Railway Station Railway Station Road HARDWAR Ph: (01334) 227789	Bank of Baroda, <b>Abbr. Code : "HARDWA"</b> Upper Road, HARDWAR - 249 401 (Dist: Hardwar) Ph : (01334)-227535/226671 <b>CBS A/c. No. 09260200000396</b>

13.	<b>MUSSOORIE</b> Hotel Deep Camel Back Road, Kulri, MUSSOORIE. Ph : (0135) 2632470 FAX :(0135) 2630470	Bank of Baroda, <b>Abbr. Code : "MUSOO"</b> Mussoorie Branch, Pooranchad Estate The Mall, Kulri, MUSSOORIE - 248 179 Ph. : (0135) 2632356 / 2630670 <b>CBS A/c. No. 12320200003958</b>
	<b>HALDWANI REGION:</b>	
14.	<b>NAINITAL</b> Hotel Abhiruchi The Mall, Tallital NAINITAL Ph. : (05942) 232512	Bank of Baroda, <b>Abbr. Code : "NAINIT"</b> Mallital, Mall Road NAINITAL - 263 001 ( Dist. Nainital ) Ph: (05942) 236285 / 236841 <b>CBS A/c. No. 06090200000167</b>
	<b>LUCKNOW REGION:</b>	
15.	<b>LUCKNOW</b> Grand Hotel Near Novelty Theatre 4, Lalbaug, LUCKNOW. Ph. (0522) 2619661 / 2624229 Mobile No. 09935092176	Bank of Baroda, <b>Abbr. Code : "NARHI"</b> Regional Office, Lucknow, 2nd Floor, 23, Vibhuthikhand, 226 Gomti Nagar, LUCKNOW Ph: (0522) 6677656 FAX : (0522) 6677667 <b>CBS A/c. No. 08700200000481</b>
	<b>VARANASI REGION:</b>	
16.	<b>VARANASI</b> Hotel Siddharth D/58/9 Sigara, VARANASI. Ph: (0542) 2221961/2220861/2223301	Bank of Baroda, <b>Abbr. Code : "NADEBS"</b> Nadesar Branch, VARANSI. Ph: (0542) 2361820 <b>CBS A/c. No. 28620200000369</b>
<b>D</b>	<b>SOUTH ZONE:</b>	
	<b>TAMILNADU REGION:</b>	
17.	<b>OOTY</b> Sri Vigneswara Nilayam 421, H2 Victoria Hill, 2nd Floor, Beside Hotel Vidya Delight, Ettines Road, OOTY - 643 001 Ph: (0423) 2450196	Bank of Baroda, <b>Abbr. Code : "COONOO"</b> Coonoor Branch, P.B.NO.22, 57, Grays Hill, COONOO - 643 101 Ph: (0423) 2231721, FAX : (0423) 2236721 <b>CBS A/c. No. 10490200006898</b>
18.	<b>KANYAKUMARI</b> Laxmi Tourist Home East Car Street, Nr. Sea Shore KANYAKUMARI-629 702 Ph: (04652) 246333	Bank of Baroda, <b>Abbr. Code : "NAGCOI"</b> Nagarcoil Branch, DDJ Centre, Opp. Vadasheri Bus Stand, NAGARCOIL - 629 001. Ph : (04652) 232445 <b>CBS A/c. No. 24420200001683</b>
19.	<b>KODAIKANAL</b> C/o M/s. Sornam Apartments Fern Hill Road, Opp. Hotel Tamilnadu, KODAIKANAL 624 001 Ph: (04542) 240562	Bank of Baroda, <b>Abbr. Code : "MADURA"</b> Madurai Main Branch, P.B. No. 142 5, East Avani Moola Street MADURAI - 625 001. Ph : (0452) 2622938. FAX : (0452) 2622038 <b>CBS A/c. No. 05530200000647</b>

	<b>CHENNAI METRO REGION:</b>	
20.	<b>CHENNAI</b> Bank of Baroda Holiday Home New No. 30/60, Old No. Home 60/1, Barkit Road, T. Nagar, CHENNAI - 600 017. Ph : (044) 23454349	Bank of Baroda, <b>Abbr. Code : "MYLAPO"</b> Z.O. Southem Zone, CHENNAI - 600 018 Ph : (044) 23454371, 23454305 Fax : (044) 23454331 <b>CBS A/c. No. 05270100008700</b>
	<b>KARNATAKA REGION :</b>	
21.	<b>BANGALORE</b> Hotel Anand Regency No.10, 2nd Cross Road, 6th Lane, Nr. Syndicate Bank Zonal Office, Gandhi Nagar, BANGLORE 560 009 Ph : (080) 41241050/41241051/ 41241052 FAX : (080) 41241155	Bank of Baroda, <b>Abbr. Code : "BANGAN"</b> K.G. Road Branch P.O. Box No. 2 Prithvi Building, Kempa Gowda Road, BANGLORE 560 009. Ph : (080) 22268106/107/108 FAX : (080) 22253526 <b>CBS A/c. No. 05190200000049</b>
22.	<b>ANDHRA PRADESH REGION:</b>	
	<b>TIRUPATI</b> Hotel Bhimas Paradise 33-37, Renigunta Road, TIRUPATI - 517501 Ph : (0877) 2237271/2237272 Fax : (0877) 2237277	Bank of Baroda, <b>Abbr. Code : "TIRUPA"</b> Tirupati Branch, 15/3/481 B, V. V. Mahal Road, TIRUPATI - 517501 Ph: (0877) 2222242 FAX : (0877) 2227651 <b>CBS A/c. No. 15300100006118</b>
E	<b>MAHARASHTRA &amp; GOA ZONE:</b>	
	<b>PUNE REGION:</b>	
23.	<b>LONAVALA</b> Harnam Shree Housing Complex, Raw House No. 2, Tingarliward, Plot No. 11, Opp. Biji's Hill Retreat, LONAVALA. (Dist. - Pune) Ph: (02114) 273861	Bank of Baroda, <b>Abbr. Code : "LONAVA"</b> Lonavala Branch, Prabhu Niwas, Nr. S.T. Bus Stand Gawali Wada, Mumbai - Pune Highway, LONAVALA - 410 401 (Dist.-Pune) Ph : (02114) 273726/272119 FAX (02114) 273450 <b>CBS A/c. No. 09440200000490</b>
24.	<b>MAHABALESHWAR</b> Hotel Shreyas, Opp. S.T. Bus Station MAHABALESHWAR - 412 806 (Dist.: Satara) Maharashtra Ph: (02168) - 260365, 260603	Bank of Baroda, <b>Abbr. Code : "SATARA"</b> 355/A, Shanivar Peth, SATARA 415 002. Ph: (02162) 234184 FAX : (02162) 227594 <b>CBS A/c. No. 04420200000004</b>
	<b>AURANGABAD REGION:</b>	
25.	<b>SHIRDI</b> Nisarg Cottage Resorts Shirdi - Ahmednagar Road SHIRDI - 423 109, Maharashtra Ph: (02423) 255115 / 255633 Mobile No. 09822599263	Bank of Baroda, <b>Abbr. Code : "KOPERG"</b> Kopergaon Branch, Kopergaon People's Bldg., Bank Road, KOPERGAON - 423 601, Dist: Ahmednagar (Maharashtra) Ph : (02423) 222301, FAX (02423) 225581 <b>CBS A/c. No. 04560200000297</b>

26.	<b>NASIK</b> "Trimbak", Bank of Baroda Holiday Home,Duplex Flat, Thakkar's Retreat, Old Gangpur Naka, NASIK Ph: (0253) 2582881	Bank of Baroda, <b>Abbr. Code : "GANNAS"</b> Gangpur Branch 7-B, Torna Palace, Maniknagar Soc., Gangpur Road Br., NASIK - 422 013 Ph. : (0253) 2570722 FAX (0253) 2316428 <b>CBS A/c. No. 27850200000025</b>
27.	<b>AURANGABAD</b> Hotel Kartiki, Opp. Siddharth Garden Lal Bahadur Shashtri Marg AURANGABAD - 431 001 Ph. : (0240) 2339060/61/62	Bank of Baroda, <b>Abbr. Code : "SAMRAT"</b> Samarthnagar Branch, AURANGABAD - 431 001 Ph: (0240) 2334208, 2362276 <b>CBS A/c. No. 18880200000338</b>
	<b>GOA &amp; W. MAH. REGION :</b>	
28.	<b>GANPATIPULE</b> Abhishek Beach Resort GANPATIPULE. Ph. (02357) 264264 / 235555 Mobile 093738 48184	Bank of Baroda, <b>Abbr. Code : "MAHARAT"</b> Ratnagiri Branch Paras Plaza, C Wing, K.C.Jain Nagar, Maruti Mandir, RATNAGIRI Ph: (02352) 222539, FAX: (02352) 221631 <b>CBS A/c. No. 10130200000187</b>
29.	<b>PANJI</b> Bank of Baroda Holiday Home F-1, La Compala Colony, Meera Marg PANAJI - 403 001 (GOA) Ph: (0832) 2464361	Bank of Baroda, <b>Abbr. Code : "PANAJI"</b> <b>Regional Office ; Goa &amp; W. Mah. Reg.</b> 4th Floor, Plaza Chamber, Dr. A.B.Road, PANAJI - 403 712. (GOA) Ph: (0832) 2426213/2224565/2235338 FAX: (0832) 2228367 <b>CBS A/c. No. 04820400000076</b>
F	<b>EASTERN ZONE:</b>	
	<b>WEST BENGAL AND SIKKIM REGION:</b>	
30.	<b>DARJEELING</b> Hotel Sagarika 1, J.P. Shama Road, DARJEELING - 734 001 Ph: (0354) 2253885	Bank of Baroda, <b>Abbr. Code : "DARJEE"</b> 14, H.D.Lama Road, 12/11, Rovertson Road, DARJEELING-734101. P/F : (0354)-2254644 <b>CBS A/c. No. 13440400000027</b>
31.	<b>GANGTOK</b> Travel Lodge, Tibet Road, GANGTOK - 737 101 (East Sikkim) Ph: (03592) 203858	Bank of Baroda, <b>Abbr. Code : "GANGTO"</b> Gangtok Branch, New Market, M.G. Marg, GANGTOK - 737 101. Ph : (03592) 203216 <b>CBS A/c. No. 24950400000022</b>
32.	<b>PORT BLAIR</b> Hotel Shreesh Link Road, Goalghar, Port Blair - 744 102 Ph: (03192) 239945, Manager - 09679503928, Fax No. 03192 - 242115 / 2806897	Bank of Baroda, <b>Abbr. Code : "PBLAIR"</b> Port Blair Branch, BJP Bhavan, (1st Floor) MG Road, Middle Point, Port Blair, PIN 744101 Ph. : (03192) 239945, Fax : (03192) 24462, E-mail : pblair@bankofbaroda.com <b>CBS A/c. No. 00310100002342</b>

	<b>KOLKATTA METRO REGION :</b>	
<b>33.</b>	<b>KOLKATTA</b> Hotel Swagat, 37, Hazara Road, KOLKATTA - 730 029. Ph. : (033) 24766161/6262/6464 (033) 24748566 FAX :(033) 24758324	Bank of Baroda, <b>Abbr. Code : "LANSDO"</b> Lansdowne Market Branch, 3/1-B, Mahendra Road, KOLKATTA - 700 025. Ph: (033) 24759649 / 24860332 FAX : (033) 24860332 <b>CBS A/c. No. 00310100002342</b>
<b>G</b>	<b>BIHAR, JHARKHAND &amp; ORISSA ZONE:</b>	
	<b>ORISSA REGION :</b>	
<b>34.</b>	<b>BHUBNESHWAR</b> Hotel Priya A-30/1, Unit-3, Kharvelnagar, J.N. Marg, BHUBNESHWAR - 751 001 Ph. (0674) 2395357/2395358/2395359	Bank of Baroda, <b>Abbr. Code : "BHUBAN"</b> 91/92, Bapuji Nagar, BHUBNESHWAR - 751 009 Ph: (0674) 2597214 /2597910 Fax: (0674) 2597108 <b>CBS A/c. No. 06880200000743</b>
<b>35.</b>	<b>PURI</b> Hotel Lee Garden, V I P Road, PURI - 752 001 (Orissa) Ph: (06752) 229986/223647	Bank of Baroda, <b>Abbr. Code : "SWARGD"</b> Swargdwar Branch PURI. 752 001. Ph: (06752) 223051 <b>CBS A/c. No. 24290200000207</b>
<b>H</b>	<b>GUJARAT ZONE:</b>	
	<b>BULSAR REGION:</b>	
<b>36.</b>	<b>SAPUTARA</b> Hotel Chitrakut Guest House & Rest., SAPUTARA Dist: Dang, Ph: (02631)-237261/237237	Bank of Baroda, <b>Abbr. Code : "TITHAL"</b> Regional Office, Bulsar Region Mahalaxmi Aptt., Tithal Road, BULSAR-396 001. Ph: (02632)-241453/241486/240277/244210 FAX : (02632) -248321,243112 <b>CBS A/c. No. 17410200000481</b>
	<b>JAMNAGAR, JUNAGADH &amp; KUTCH REGION:</b>	
<b>37.</b>	<b>DIU</b> Royal Hotel Near Old Fish Market, B/h. Diu Municipal Complex, <b>DIU (Union Territory) - 362 520</b> Ph: (02875)-253786 Mob: 09714313130	Bank of Baroda, <b>Abbr. Code : "DIU"</b> Diu Branch, Nr. Jumma Masjid, Dr. Kelkar Road, <b>DIU (Union Territory) 362 520</b> Ph : (02875)252302 <b>CBS A/c. No. 40610200000042</b>
<b>J.</b>	<b>GREATER MUMBAI ZONE:</b>	
	<b>MUMBAI METRO EAST REGION:</b>	
<b>38.</b>	<b>MUMBAI</b> "Nugget" Opp. Samna Press, Nr. Parel Bus Depot, Nagu Sayajiwadi, New Prabhadevi Road, <b>MUMBAI - 400 025</b> Ph: (022) 24386098	Bank of Baroda, Prabhadevi Branch, <b>Abbr. Code : "PRABHA"</b> Kamna Co-op. Housing Society S.K. Bole Road, Prabhadevi <b>MUMBAI - 400 028,</b> Ph. : (022) 242294440/24227381 FAX : (022) 24302940 <b>CBS A/c. No. 12530200000270</b>

## NOTES