

BANK OF BARODA



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

**SCHEME 1
ESTABLISHMENT OF HOLIDAY HOMES**

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

ELIGIBILITY

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

Family:

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

PROCEDURE FOR APPLYING

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

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

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

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

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

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



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

CRITERIA FOR ALLOTMENT OF HOLIDAY HOMES:

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

CHARGES:

- I. The rent from employees towards booking of the Holiday Home will be debited centrally by the system.
- II. For Existing Employees, the benefit account number where the employee's claims are credited by Payroll, will be debited.
- III. For Retired employees, the account number provided at the time of the booking shall be debited.
- IV. No refund of rent paid by employees is permissible, in any circumstances.
The rent (per day per room) will be as below:
 - a. For Officers :: Rs. 100/-
 - b. For Clerical :: Rs. 50/-
 - c. For Substaff ::Rs. 30/-



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

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

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

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

OCCUPATION REGISTER

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

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

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

SUPERVISION AND CONTROL IN CASE OUR BANK'S OWN PREMISES

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



ROLE OF CONTROLLING BRANCH

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

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

RULES TO BE ADHERED BY VISITOR

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

ONLINE FEEDBACK

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

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

LIST OF HOLIDAY HOMES

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



BANK OF BARODA CONTRIBUTORY MEDICAL ASSISTANCE SCHEME FOR RETIRED EMPLOYEES

SCHEME:

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

OBJECTIVE:

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

COVERAGE:

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

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

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

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

MEMBERSHIP & CONTRIBUTION:

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

The membership of the scheme is open for the following:

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



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

MEMBERSHIP NOT ALLOWED:

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

AILMENTS:

All ailments are covered under this scheme.

COVERAGE:

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

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

BENEFITS UNDER THE SCHEME:

a. Domiciliary Claim :

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



2. Members who are pensioners/ family pensioners of the Bank will have to submit their claims only to the Pension Paying Branch. Other members who are not pensioners/ family pensioners will have to identify a branch of the Bank, convenient to them, for submission of claims and getting payment from there.
3. The reimbursement will be on calendar year basis and no carry forward facility will be allowed for the amount which remains unutilized / un-drawn. To clarify, if the amount is not claimed for the year 2017 during the Calendar year, it shall lapse.
4. The annual Limit is mentioned in the Medical Passbook issued by Head Office.
5. The Limit is fixed per CALENDAR YEAR.
6. Reimbursement may be made as and when claims are received during the calendar year within the limit as prescribed by Head office.
7. Reimbursement shall be based on declaration by the member and no bills are required to be submitted.

b. Hospitalisation Expenses - Reimbursement:

1. The members of the scheme are eligible for reimbursement of Hospitalization expenses as given hereunder on submission of original bill.
2. Hospitalisation expenses will be reimbursed to the retired employee and/ or his/her spouse on production of bills / receipts and its verification, by the Respective Regional Office.
3. The Respective Regional Office will examine and decide about allowing reimbursement of post hospitalisation expenses within the overall limits.
4. Reimbursement of medical expenses of pre and post hospitalization treatment for one month within overall limit for hospitalization shall be made under the scheme.
5. Reimbursement of medical expenses in respect of diseases covered under the deemed hospitalization as per BPS/BOBOSR within the overall limit for hospitalization shall be made under the scheme.

NOTE: Refer to current Settlement/BOB(O)SR,1979/Joint note for the list of diseases.

6. Members are eligible for reimbursement of Hospitalization expenses as per the limit prescribed for life time.
7. Any expenses incurred during the hospitalization is reimbursable under the scheme.
8. The member or spouse is required to be hospitalized for treatment to avail the reimbursement under the hospitalization.
9. The member is required to submit bills in original.

There is NO individual Limits for expenses for various tests / treatments under this scheme. The only limit is that of the Overall limit which is prescribed for the lifetime.

REQUIREMENTS

While forwarding the prescribed application form for membership, to Regional Office, branches should ensure to obtain and attach the following also.

Counter foil of the pay-n-slip by which membership fee is deposited in the above stated current account no. 01930200030358 at Baroda Main branch.



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

ACCOUNTING/ SETTLEMENT PROCEDURE

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

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

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

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



PART TIME MEDICAL CONSULTANTS

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

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



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