

CIRCULAR TO ALL BRANCHES/ OFFICES IN INDIA.

Issued by
HRM Dept., BCC, Mumbai

Madam/ Dear Sir,

- Re: 1. Upward revision/ introduction of certain perquisites/ benefits of staff members and;
2. Revision of rental ceilings of leased accommodation of officers

- Ref: 1. Master circular No. HO:BR:111/116 dated 10.5.2019 consolidating various circulars and guidelines pertaining to benefits and perquisites payable to employees of the Bank.
2. Circular No. HO:BR:111/364 dated 21.12.2019 regarding supply of Uniforms & Liveries to Subordinate Staff members, Armed Guards, Watchman.
3. Circular No. BCC:BR:113/459 dated 3.8.2021 and circular No. BCC:BR:113/460 dated 3.8.2021 regarding Scheme for providing Residential accommodation to officers and executives, respectively.

We refer to the aforementioned circulars pertaining to benefits and perquisites payable to employees/ officers of the Bank.

The Bank firmly believes that the driving force behind the success and business growth of the Bank are its dedicated employees and in recognition of the valued service rendered by each and every Barodian, the Bank has always been proactive in introducing various employee welfare schemes, policies & practices.

As you are aware, our Bank has delivered very good financial results in the last few years and the Management wholeheartedly appreciates the contribution of each and every employee in achieving these business figures.

In recognition of the contributions made by all employees towards the organization's sustained and continued high trajectory growth and also having regard to the general rise in cost of living, increase in the rental ceilings for residential accommodation etc., we are pleased to inform that the Board of Directors in their meeting held on 24th March 2023 have approved an upward revision of the following perquisites/ benefits:-

1. Refreshment Expenses
2. Supply of Uniform & Liveries to Subordinate Staff Members, Armed Guards & Watchman
3. House Maintenance Allowance
4. Reimbursement of cost of Mobile Handset
5. Kit Allowance
6. Scheme for providing residential accommodation to executives & officers

In addition to the upward revision in the above perquisites/ benefits, looking to the criticality and the vital role played by the Branch Heads in the overall performance of the Bank, it has also been decided to introduce 'Branch Head Allowance' to executives/ officers occupying the position of Branch Head.

The revised limits in respect of each of the above perquisites/ benefits, other modalities etc., are enclosed as **Annexure A**.

The above revision / introduction of perquisites & benefits shall be effective from 1st April 2023.

We trust every Barodian will continue to contribute to the collective efforts of the Bank for taking the organisation to newer heights of excellence in the coming years.

Please bring the contents of this circular to the notice of all staff members.

Yours faithfully,


(PRAKASH VIR RATHI)
CHIEF GENERAL MANAGER (HRM)

Encl. as above

1. REFRESHMENT EXPENSES

(For those whom free lunch facility is not provided)

The refreshment allowance is primarily paid to meet the daily expenses of our employees towards tea, lunch etc. Looking to the general rise in the cost of living and with a view to adequately compensate our employees towards such expenses, it has been decided to revise the limits for reimbursement of Refreshment Expenses as under :-

Particulars	Reimbursement Per Month	
	Present Limits	Revised Limits
All Employees	Rs. 750/-	Rs. 1250/-

All other existing terms & conditions for payment of Refreshment Expenses shall remain unchanged.

2. SUPPLY OF UNIFORM & LIVERIES TO SUBORDINATE STAFF MEMBERS, ARMED GUARDS, WATCHMAN.

Our subordinate staff members are the first point of contact for a customer/ prospective client and hence, it is utmost essential that they are dressed in a presentable manner.

On a review of the existing limits reimbursed to our subordinate staff members for uniform and liveries, it has been decided to revise the limits for supply of Uniform & Liveries so that they are able to buy good quality uniform and liveries.

The limits for supply of Uniform & Liveries have been revised as under :-

Uniform & Liveries for Subordinate Staff (Other than Armed Guards and Watchman) :

Uniform :

Item	Present Limits			Revised Limits		
	No. of Sets	Limits per set	Periodicity #	No. of Sets	Limits per set	Periodicity #
Summer	3 units *	Rs. 1000/-	Once in 2 years	3 units *	Rs. 1300/-	Once in 2 years
Winter	1 unit	Rs. 3000/-	Once in 3 years	1 units	Rs. 4200/-	Once in 3 years

* Substaff performing outdoor duties should be provided one extra- set of summer uniform)

Year shall mean Financial Year i.e. April to March.

Liveries :

ITEM	Units	Present Limits per unit	Revised Limits per unit
	Nos.	in Rs.	in Rs.
Leather Shoes (Once in 2 years)	1	1000	1500
Rain Shoes (Once in 2 years)	1	200	500
Raincoat (Once in 2 years)	1	400	1000
Umbrella (Once in 2 years)	1	250	500
Socks - Woollen (Once in 2 years)	1	100	150

(Year means Financial Year i.e. April to March)

Uniform & Liveries for Armed Guards and Watchman.

Uniform :

Item	Present Limits			Revised Limits		
	No. of Sets	Limits per set	Periodicity #	No. of Sets	Limits per set	Periodicity #
Summer	3 units	Rs. 1000/-	Once in 2 years	3 units	Rs. 1500/-	Once in 2 years
Winter	1 unit	Rs. 3000/-	Once in 3 years	1 unit	Rs. 4200/-	Once in 3 years

Year shall mean Financial Year i.e. April to March.

Liveries :

ITEM	Units	Present Limits per unit	Revised Limits per unit
	Nos.	in Rs.	in Rs.
Leather Shoes (once in 2 years)	1	1000	1500
Cardigan (once in 2 years)	1	600	800
Gum Boots (once in 2 years)	1	300	750
Socks - Nylon Khakhi (once in 2 years)	1	60	120
Socks - Woollen (once in 2 years)	1	40	150

(Year means Financial Year i.e. April to March)

All other existing terms & conditions for supply of Uniforms & Liveries to subordinate staff members, Armed Guards & Watchman shall remain unchanged. The substaff members who have already claimed the reimbursement are eligible to claim the proportionate differential amount, as per eligibility.

All subordinate staff members should wear their uniforms & liveries during office hours without any deviation in this regard. All Branch Heads, Regional Heads, Regional HR Heads, Zonal Heads, Zonal HR Heads, Vertical Heads, AGM/ CM (In-charge of Office Administration), BCC/ HO should ensure that the subordinate staff members working in their administrative jurisdiction wear their office uniform and liveries during office hours, without fail.

3. HOUSE MAINTENANCE ALLOWANCE :-

House Maintenance Allowance is being reimbursed to officers for mitigating expenses towards upkeep of one's house in a clean and tidy manner and at present, House Maintenance is admissible to officers at varying rates depending upon the type of their accommodation.

It has now been decided to bring parity in the House Maintenance Allowance limits across a grade/ scale irrespective of whether the officer is staying in Bank's Quarters, Self-Leased Accommodation, Self-Accommodation along with revision in limits with a view to reasonably compensate officers for the increase in the living index.

The revised limits for House Maintenance is as under :-

Grade/ Scale	Entitlement p.m. (in Rs.)			Revised Uniform Limits p.m. in Rs.
	Bank's Quarters	Self-Leased Accommodation	Self-Accommodation	
TEG/S-VII	1500	600	600	2250
TEG/S-VI	1500	600	500	2250
SMG/S-V	1200	500	500	1800
SMG/S-IV	1200	500	400	1800
MMG/S-III	700	400	300	1050
MMG/S-II	600	400	300	900
JMG/S-I	500	300	200	750

All other existing terms & conditions for payment of House Maintenance Allowance shall remain unchanged.

4. REIMBURSEMENT OF COST OF MOBILE HANDSET :-

With the introduction of new ways of working, dependency of officers on smart phones for carrying out official work on a daily basis viz. attending meetings online, accessing data, sending emails, attending online training/ workshops etc. has increased which has necessitated investment in a durable and smart mobile phone. COVID-19 pandemic has further heightened the use of mobile phones for official work.

Till now, the facility of reimbursement of cost of mobile handset was available to executives in TEG/S-VI & above and to a certain section of other officers depending on the nature of their job role. However, it has now been decided to extend the benefit of reimbursement of cost of mobile handset **to all officers** (confirmed in the Bank's service) while also enhancing the limits as hereunder :-

Present Category of eligible officer/ employees	Present limits	Revised Category of eligible officer/ employees (permanent)	Revised limits (incl. taxes)
	in Rs.		in Rs.
General Managers	25000	TEG/S-VII	50000
DGMs/ Regional Heads	18000/ 20000	TEG/S-VI	38000
AGMs/ Dy. Regional Heads*	11000	SMG/S-V	22000
Chief Managers*	9000	SMG/S-IV	18000
ADC Managers / Branch Heads (up to Scale-III) *	6000	MMG/S-III	15000
	6000	MMG/S-II	12500
	6000	JMG/S-I	10000
CGMs & GMs Driver (Bank's employee only) *	2000	CGMs / GMs Driver (Bank's employee only) *	5000

* Having specific sanction from Competent Authority.

Operational Guidelines shall be as under :

- The executive/ officer shall purchase the Mobile Handset as per his choice of model and the Bank shall reimburse the actual cost of the mobile handset or the eligible limits, whichever is less, on submission of the claim supported by the original invoice in the name of the officer from the authorized vendor/ supplier.
- Cost of mobile cover, scratch guard or any other mobile accessory shall form part of the overall entitlement including taxes.
- The date of purchase of mobile handset, accessories should be on or after 1st April 2023 for the purpose of claiming reimbursement under this benefit. Second hand mobile handsets shall not qualify for reimbursement under this facility/ benefit.
- Claim for reimbursement of cost of mobile handset should be made within ~2 months from the date of purchase of mobile handset.
- The Bank shall not reimburse the cost of damage, repairs, if any of the mobile handset and the same is required to be borne by the officer/ employee. Executives/ Officers are, therefore, advised to take utmost care of the mobile handset and understand the risks associated with downloading unknown mobile apps/ software and on how to keep the mobile device safe from malware.
- On promotion from present grade/scale to higher grade/scale and the executives/ officers who are presently covered under this scheme, shall have the following ~2 options :-
 - ✓ Claim the higher limits of the grade/scale in which promoted/ claim the revised limits on completion of ~3 years of active service from the date of claiming last reimbursement on purchase of new handset or;
 - ✓ claim the difference of amount if they have purchased mobile handset above the entitled limit of previous grade/ scale/ earlier limits. However, on claiming the differential amount of the higher grade/ scale/ revised limits, the executive/ officer shall be eligible for their next claim only on completion of ~3 years of active service from the date of claiming such differential amount.

- vii. Looking to the rapid change in technology, the executive/ officer may replace the existing mobile handset after a period of 3 years of active service from the date of last claim of reimbursement of cost of mobile handset even if the executive/ officer still continues to be in the same grade/ scale.
- viii. The stipulation for obtaining specific sanction from the Competent Authority has been relaxed for all officers, however, the same shall apply to CGMs/ GMs Driver (Bank's employee only). The criteria for surrender of mobile handset on purchase of new mobile handset has also been removed.
- ix. On transfer, the executive/ officer shall carry the existing mobile handset at the new place of posting. However, if any executive/ officer has been provided with a SIM by the Bank, the same should be handed over to the next incumbent/ office before being relieved for his new place of posting.
- x. India-based officers/ India-based trainee officers posted overseas, officers on deputation outside the organization, officers/ employees who are on sabbatical leave, extra-ordinary leave on loss of pay, unauthorized absence, suspension shall not be eligible to claim reimbursement on purchase of new mobile handset, till such time, they are posted abroad/ on deputation at such organization/ during the period of their leave/ absence/ suspension.

In case the facility has already been availed by the above section of officers, their next date of claim shall stand extended by the duration of their posting abroad/ period of deputation/ duration of leave as specified above/ period of absence/ suspension i.e. if an officer has claimed reimbursement of cost of mobile handset on 1.5.2023 and proceeds on sabbatical leave from 1.10.2023 to 31.12.2023, she shall be eligible to claim the next reimbursement under this facility only on or after 1.8.2026.

- xi. The officers/ employees are entitled to retain the mobile handsets on their retirement from the Bank's service on reaching the age of superannuation.
- xii. Officers/ employees cannot claim reimbursement on purchase of a new mobile handset once they have applied for VRS / Resignation/ during notice period.
- xiii. In case an officer resigns/ applies for VRS from the Bank after availing the said benefit, the following rules shall apply:-

Date of Relieving from the Bank's service [*]	Amount to be recovered
Within ~1 year from the date of availing the benefit	100% of the reimbursed amount.
Within ~2 years from the date of availing the benefit	75% of the reimbursed amount.
Within ~3 years from the date of availing the benefit	50% of the reimbursed amount.
After ~3 years from the date of availing the benefit	No recovery

- xiv. The above recovery shall also be effected in respect of officers/ employees who have been imposed with the punishment of termination, removal from service, compulsorily retirement, discharge from service etc. on conclusion of disciplinary proceedings.

[*] For the purpose, the words 'Date of Relieving' should be read as 'Date of Termination/ Removal / Compulsory Retirement/ Discharge from the Bank's service'.

- xv. CGMs/ GMs Driver (Bank's employee only) are eligible to avail of the revised limits only on expiry of ~3 years from the date of last claim of reimbursement of cost mobile handset, if claimed under this benefit, subject to verification by the concerned CGM/ GM.
- xvi. With the introduction of reimbursement of cost of mobile handset to all officers, the scheme on similar lines for Internal Auditors shall now stand repealed w.e.f. 1st April 2023.
- xvii. The claim for Reimbursement of cost of Mobile Handset shall be made by the employee/ officer through HR Connect under Self Service Module.

- xviii. The Competent Authority for sanction of reimbursement of Cost of Mobile Handset in HR Connect shall be as under:-

Category of employees	Competent Authority
Executives / Officers/ Employees working in Branches/ Regional Office/ Baroda Academies* / Apex Academy* (*Principal Region).	Regional HR Head
Staff members working in Zonal Offices/ ZIADs.	Zonal HR Head
BCC/ HO employees.	AGM/ CM (OA) of BCC/ HO, respectively
Regional / Zonal HR Head, CM (OA), BCC/ HO.	Reporting Authority i.e. DRM/ DZH/ GM/ DGM (In-charge of OA function).
CGMs/ GMs Driver (Bank's Employee Only)	Zonal HR Head/ AGM / CM (OA), BCC/ HO (on production of original invoice counter signed by the respective CGM/ GM)

5. REIMBURSEMENT OF BRANCH HEAD ALLOWANCE (NEW)

Banking is a service industry and Branch Head plays a pivotal role in the management and overall performance of any Bank. The Branch Head is the key figure and the main driving force generating business and profits for the Bank at unit level.

It has, therefore, been decided to introduce the perquisite/ benefit of Branch Head Allowance for giving due recognition to the vital role played by these officers as also to reimburse the cost of individual upkeep and grooming expenses required for customer facing roles.

Accordingly, Branch Head Allowance shall be payable to executives/ officers (up to SMG/S-V) and posted as Branch Heads, as per limits given hereunder :-

Grade/ Scale	Branch Head Allowance, per annum, in Rs.
SMG/S-V	22000
SMG/S-IV	20000
MMG/S-III	18000
MMG/S-II	15000
JMG/S-I	12000

Operating Guidelines:-

- ❖ The claim periodicity for Branch Head Allowance shall be 'monthly', i.e. an officer in JMG/S I shall be eligible to claim proportionate monthly Branch Head Allowance i.e. Rs. 1000/- per month.

For the purpose, minimum ~15 days' tenure as Branch Head in a month shall be considered eligible for payment of Branch Head Allowance.

Example 1 - if an officer in JMG/S I is posted as Branch Head from 16th April 2023 to 31st May 2023, he/ she shall be eligible to claim Branch Head Allowance of Rs. 1000/- each for the months of April 2023 and May 2023.

Example 2 - if an officer in JMG/S I is posted as Branch Head from 17th April 2023 to 31st May 2023, he/ she shall be eligible to claim Branch Head Allowance of Rs. 1000/- only for the month of May 2023.

- ❖ Claim for Branch Head Allowance should be made within ~2 months from the date on which it has fallen due.

- ❖ On promotion, the executive/ officer shall be eligible to claim Branch Head Allowance of the higher grade/ scale for the full month (irrespective of the date of promotion), if he/she has completed 15 days in Branch Head position in the said month.
- ❖ The Zonal/ Regional HR Functionaries are advised to ensure timely updation of 'Position Function' of officers in HR Connect to enable seamless reimbursement of Branch Head Allowance.
- ❖ Branch Head Allowance is separate from existing Branch Head Role Perquisite scheme which is payable based on KRA achievement.
- ❖ Reimbursement of Branch Head Allowance can be claimed in HR Connect under Self Service Module on self-declaration basis.

6. KIT ALLOWANCE :

Kit Allowance is being reimbursed to certain section of executives/ officers for their individual upkeep and grooming etc., depending on the nature of their job role. At present, Kit Allowance is payable only to CGMs, GMs, DGMs and Branch Heads.

Post formation of new regions, Scale-V executives have been entrusted with the role of Regional Head and Scale-IV executives have been posted as Dy Regional Managers (DRM). Both these roles are highly critical requiring the executives to meet customers, Govt. officials, key persons of business houses, corporates etc.

Therefore, it is felt incumbent to extend the said benefit to executives/ officers occupying the position of Regional Head and Dy. Regional Head as well while also considering revision of the present limits.

Accordingly, the Kit Allowance limits have been revised as under :-

Existing Category of eligible executives/ officers	Present limits per F.Y.	Revised Category of Eligible executives/ officers	Revised Limits per F.Y.
	in Rs.		in Rs.
TEG/S-VII	20000	TEG/S-VII	28000
TEG/S-VI	15000	TEG/S-VI	25000
		SMG/S-V (RMs & DRMs only)	23000
		SMG/S-IV (DRMs only)	22000
BHs (other than GMs & DGMs)		Discontinued for Branch Heads*	
Metro	5000		
Urban	3500		
SU & Rural	2000		

***As Branch Head Allowance has been introduced for executives/ officers posted as Branch Heads which includes reimbursement of expenses incurred towards individual upkeep and grooming, it has been decided to discontinue kit allowance for Branch Head positions.**

All other existing terms and conditions for payment of Kit Allowance shall remain unchanged.

7. SCHEME FOR PROVIDING RESIDENTIAL ACCOMMODATION TO EXECUTIVES & OFFICERS:-

The rental value of residential property / flats has increased over the last 4-5 years and it is observed that executives/ officers are finding it difficult to get suitable residential accommodation on rent within their entitlement at most of the centres. Keeping in view, the hardships faced by the officers in getting suitable residential accommodation on rent, it has been decided to revise the rental ceiling for residential accommodation to executives/ officers as under :-

CENTRES	Rental Ceilings per month, in Rs.					
	MUMBAI		DELHI		MAJOR "A" CLASS	
	Present	Revised	Present	Revised	Present	Revised
TEG/S-VIII **	60000	87500	50000	87500	40000	60000
TEG/S-VII **	60000	85500	50000	85500	40000	57500
TEG/S-VI **	50000	74000	40000	74000	35000	45500
SMG/S-V	35000	45000	32000	44500	26500	33000
SMG/S-IV	30000	37000	28000	37000	22000	29500
MMG/S-III	27000	33500	24000	33500	18000	26000
MMG/S-II	27000	32000	24000	30500	18000	23500
JMG/S-I	25000	30000	23000	30000	17000	22500

CENTRES	Rental Ceilings per month, in Rs.					
	AREA I		AREA II		OTHER CENTRES	
	Present	Revised	Present	Revised	Present	Revised
TEG/S-VIII **	35000	42000	25000	31000	20000	24000
TEG/S-VII **	35000	40000	25000	29000	20000	22000
TEG/S-VI **	30000	34000	20000	22000	17000	19000
SMG/S-V	21000	26000	16000	17000	15000	15000
SMG/S-IV	17500	23500	12500	15000	12000	13500
MMG/S-III	14000	20500	11000	13000	8500	11500
MMG/S-II	14000	18000	11000	12000	8500	10000
JMG/S-I	13000	17000	10000	11000	7500	8500

** In case of non-availability of suitable residence in desired/ appropriate locations or for proximity reasons for TEG/S VI & above, the following Competent Authority may decide to enhance the above limit on case-to-case basis :

Scale of the Executive	Competent Authority
TEG/S-VI	GM / Head (Facilities Management)
TEG/S-VII & above	Executive Director (In-charge of HR)

The above revised ceiling will be inclusive of all taxes.

All other existing terms and conditions of the scheme for providing residential accommodation to executives/ officers shall remain unchanged.

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