



BCC:BR:116/ 314 Date: 24-05-2024

<u>CIRCULAR TO ALL BRANCHES AND OFFICES IN INDIA</u>

Issued by Learning & Development Department

Madam / Sir.

Re: eLearning scheme for FY 2024-25

In alignment with our commitment to fostering a dynamic learning culture, we are happy to announce the launch of our eLearning courses for the financial year 2024-25.

eLearning, a tech-assisted, self-paced learning process, is meticulously designed to provide an exceptional learning experience. In today's rapidly evolving banking environment, it is crucial to keep pace with these changes. Technology-enabled eLearning allows us to disseminate information and knowledge faster and more efficiently than ever before.

At our Bank, we emphasize the importance of continuous learning. We strongly encourage all employees to seize this opportunity to upskill and reskill, ensuring we remain at the forefront of the ever-changing financial landscape. Let's embrace this journey of growth and excellence together.

Based on feedback from learners and to add an element of excitement and novelty, the elearning courses for FY 2024-25 have now been broadly categorized as (i) Essential Courses, (ii) Elective Courses, (iii) Weekly quizzes; and (iv) Other elearning Courses. The details are as follows:

(i) Essential Courses

Employees up to scale V (including Customer Service Associates and contractual employees) will have to complete **-10- Essential Courses** (of mandatory nature) covering learning topics crucial from statutory, regulatory, internal guidelines and compliance perspectives.

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(ii) Elective Courses

Additionally, Employees up to scale V (including Customer Service Associates and contractual employees) will have to take any -5- **Elective Courses** of their choice out of a pool of around -20- courses. These courses are focused on domain related learnings like credit, operations, forex, compliance etc.

Thus, employees up to grade/scale V (including Customer Service Associates and Contractual Employees) will be mandatorily required to complete a total of -15- courses in FY 2024-25 under eLearning scheme.

(iii) Weekly Quizzes

Quizzes are considered to be a very quick and effective way of learning contemporary subject matters. Officer employees in grades/scales I to V viil also be required to pass (passing marks 60%) minimum -20 - weekly quizzes during the FY 2024-25.

Please note that weekly quizzes are launched every Monday and are available till 11:59 PM on Sunday.

(iv)Other eLearning Courses

Baroda Gurukul hosts a comprehensive library of 350+ courses and other learning materials, covering all the facets of banking. The library is aimed to cater to diverse learning needs of functional, technical, behavioural, and leadership requirements. Employees are advised to take maximum courses from this group and should not restrict to 25 courses/modules only.

Learning scheme for visually impaired employees

eLearning scheme for visually impaired employees shall contain -10- Essential Courses.

eLearning scheme for Executives

Executives in grade/scale VI and above shall be offered -5- Essential courses.

Looking to the importance of continuous learning all employees have to ensure undertaking Essential, Elective, Other courses as well as weekly quizzes as and when published. Essential and elective courses will be launched in a phased manner.

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Details regarding financial and non-financial inducements, lists of courses and method of calculating continuous learning KRA marks (Baroda GEMS score) are detailed in the annexures to this circular.

Please note that the -5- marks under continuous learning parameter will be part of discretionary KRAs of Officers/Executives in Baroda GEMS for FY 2024-25.

We believe that employees will enthusiastically engage in the Bank's eLearning endeavors and strive to inculcate a habit of continuous learning.

In case of any queries or clarifications on continuous learning parameters, points of contact will be as under:

Sr.	Query Type	Point of	Email ID
No		Contact	
1	eLearning courses	Baroda	barodagurukul@bankofbaroda.com
	(Essential/Elective/	Gurukul	CZ
	Other/ Weekly quizzes)		1
2	Scoring related queries	SparshPlus	parshplus@bankofbaroda.com

Happy Learning!

Yours faithfully

Sunil Sinha

Head-Apex Academy

Financial inducements for FY 2024-25

Sr. No.	Parameter	Incentive / Reimbursement Amount
1	Employees up to scale V (including contractual employees and CSAs) completing all the -10- Essential Courses/ modules AND -5- Elective Courses/ modules during FY 2024-25 will be eligible for	
2	Employees up to scale V (including contractual employees and visually impaired) completing -25- Other courses/modules along with Essential (10) and Elective (5) Courses during FY 2024-25 will be eligible for	
	(Elective Courses in excess of -5- will be reckoned as Other Courses for this purpose)	

Completion of Elective and Other eLearning courses/modules will be reckoned based on training credits earned by employees in a particular category.

Every eLearning course/module in Baroda Gurukul has been assigned training credits, employees will be able to see training credit details in the course/module overview.

For S. No. 1 in above table, Customer Service Associates and Officers up to grade scale V need to earn 12.5 training credits in 'Elective' category.

No. 2 in the table above Customer Service Associates and Officers up to grade/scale V need to earn 62.5 training credits in 'Other' category.

Training credits earned in 'Elective' category in excess of 12.5 will be considered under 'Other' courses. This is in addition to requirements mentioned at S. No. 1.



¹ A module is an individual eLearning item e.g. a video, a SCROM or a text-based item. A course is a set of 1 or more modules.

Annexure-2

Non-financial inducements for FY 2024-25

Sr. No.	Course Type	Max Weight	Details
1.	10 (Essential) + 5 (Elective) courses/ modules (for all officers up to Scale V	2	 -2- marks for completion of all -10- Essential and any -5- Elective courses modules. -1- mark for completing -10- Essential courses/ modules only.
2.	Completing -25- 'Other' courses (Elective courses in excess of -5- courses will be counted as 'Other' courses for this purpose)	2	-1- mark for completing any -15- 'Other' courses -2- marks for completing any -25 'Other courses
3.	Successful passing (passing marks = 60%) of -20- weekly Quizzes	1	-01- mark for passing - 20- weekly quizzes

Visually impaired employees (customer service associates and officers), will earn full -5- marks on completing Essential courses assigned to them.

To be eligible for non-financial inducement of -2- points as per above table, Officers up to grade/scale V need to earn 62.5 training credits in 'Other' category. Training credits earned in Elective category in excess of 12.5 will be considered under 'Other' courses.



Annexure-3

Indicative list of Essential Courses for Customer Service Associates and Officers up to scale V (including contractual employees) for FY 2024-25

	Sr. No.	Subject	Objectives of the Course
	1	Code of conduct	Better understanding of the professional conduct expected of the employees and to familiarise them with various guidelines of employee regulation, POSH, Social Media Policy, Code of Ethics, Core values, Mission & Vision of the Bank etc.
	2	Compliance - Ensuring a culture	Creating awareness about compliance culture with special focus on important regulations viz. KYC AME
	3	Information & Cyber Security	To help building a cyber vigilant culture while understanding various methods for prevention of information, data and other digital assess while maintaining integrity, confidentiality and privacy of data assets.
	4	Rajbhasha	To make staff aware about Rajbhasha rules and guidelines & understand Rajbhasha work in our Bank
	5	Whistle Blower Policy	To Define meaning of whistle blowing and explain whistle blower policy and how it helps prevent frauds
	6	ESG	To increase awareness about environmental, social and governance impacts/aspects
)	YY	Human Rights Policy	To increase awareness about Human Rights Policy of our Bank
	8	Zero Tolerance Areas	To make our staff aware about Zero tolerance areas and its importance in prevention of frauds
	9	Ombudsman Scheme	Creating awareness about internal and integrated ombudsman scheme
	10	Customer Experience	Developing skills for engaging with customers, listening to them effectively and handling their enquiries effectively, and respond fully to a customer request. Identify ways to add value to customer relationships and exceed expectations.



Annexure-4

Indicative list of Elective Courses for business associates and officers up to scale V (including contractual employees) for FY 2024-25

Sr. No.	Course pertaining to domain
1	Digital Banking Products
2	Financial Inclusion
3	Credit Monitoring & Receivables Management
4	Retail assets including digital asset products
5	Preventive Vigilance
6	Profitability and Capital conservation at branches
7	Wealth Management
8	Marketing
9	Basic Forex
10	Retail Liabilities
11	Priority Sector Lending including MSME
12	Global Credit Exposure Management Policy
13	Recovery Policy
14	Documentation
15	Different types of Audits
16	Operational guidelines related to transactions
17	Basic financial Statement analysis
18	Assessment of basic credit facilities
19	Key Risk Indicators
20	Government Business Products
21	NRI Business



Annexure-5

Indicative list of Essential Courses for Top Executives (Scale VI & above) for FY 2024 -25

Sr. No.	Subject
1	Data Driven Decision Making
2	Creating an ethical organization
3	Design Thinking
4	POSH
5	Cyber Security
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Annexure-6

Indicative list of Essential courses for visually impaired employees (all cadres) for FY 2024-25

Sr. No.	Name of Video / Course
1	Code of Conduct for Officers / Business associates
2	Compliance - Ensuring a culture
3	Ethics & Core Values
4	Customer Grievance Redressal
5	Digital Banking Product
6	Information & Cyber Security
7	KYC AML Guidelines
8	Social Media Policy
9	Whistle Blower Policy
10	Zero Tolerance Areas

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