

A GUIDE TO BOB RETIREES & FAMILY MEMBERS

On

**Group Health Insurance Policy,
Various Available Benefits,
Income Tax**

and

**Succession Process to Handle the
Financial Assets of a Deceased Person**



BY

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For any clarification/suggestions /any forms, please message me on whatsapp 9410020033.

KEY POINTS -- REQUEST FOR

-Please verify that in your Pension Payment Order (PPO), the name of family pensioner (spouse) is correctly spelt according to his/her Aadhar card.

Please ensure that your Pension account is in joint name with spouse and in SB112, which is for staff. If not, pls. visit the branch with your ID.

Please ensure that all your investments/deposits are in E or S / F or S mode.
Also ensure NOMINATION in all your Savings Bank/Deposit accounts, Locker, Demat account, Mutual funds, Capital Gains etc.
Nomination will be accepted at any of BOB branches (HO:BR:113:34 dt.05.02.21)

Always keep ready the Aadhar cards, PAN cards, Medical Icards, Medical records, Photocopy of Cheque of yourself and spouse in a file and in your mobile.

Please prepare and give your Medical Emergency form to spouse, children (proforma given in the booklet)

Please prepare and give your “**WHAT MY FAMILY MUST KNOW**” to spouse, children (proforma given in the booklet). Be in touch with some of the Retired and existing staff. Keep their contact numbers and share with family also.

Please prepare your **WILL**, get it registered and give a copy to the beneficiary, if desired so (optional). Proforma of WILL is given in the booklet.

Please make use of **HR Connect** and **BOB WORLD** to minimise branch visit.

Please also train or counsel your SPOUSE/LEGAL HEIRS to the procedures for making the claim for bank accounts, how to claim family pension etc. In case of emergency hospitalization what should be done for availing cashless facility etc.

Please also ensure proper and safe upkeep of Password of email ID, ATM and Credit Cards, online profiles, net banking, life insurance, vehicle insurance, Demat trading accounts, Income Tax e-filing etc.

PRIMARY WORK AFTER DEATH OF A PERSON:

1. To do list for LEGAL HEIRS is given on a later page. Pl refer it.
2. Immediately after cremation, obtain a certificate from the cremation place.
3. Submit a copy of the certificate from the cremation place along with a copy of Aadhar to the Nagar Nigam (or any other local authority) with the request to register the death and issue a final Death Certificate (generally issued within 14 days of Death.)
4. Obtain Death Certificate from local authority (at least in 5-10 copies), submit a copy of which with Affidavit and application to Tehsildar for issuance of Legal Heir Certificate. Get Legal Heir certificate as soon as possible.
5. Get a copy of WILL (if executed) and go through it, give a copy of each beneficiary and executor for its proper execution. Try to locate the details of properties and investments, if not available with the Will, to make the claims as detailed in following paragraphs.

IMPORTANT TELEPHONE NUMBERS & E-MAILS OF BOB

1. GM (HR) gm.hrm.bcc@bankofbaroda.com
2. DGM (HR) 0265-2316604 dgm.hrm.ho@bankofbaroda.com
3. AGM (Staff Welfare) - 0265-2316604 swel.ho@bankofbaroda.com
4. Pension/Gratuity- 0265- 2316620, 0265-2316640
pension.ho@bankofbaroda.com and
gratuity.ho@bankofbaroda.com
5. CM Medical Insurance 0265-231- 6618
6. Medical Insurance 0265--231- 6625
medicalinsurance.ho@bankofbaroda.com
7. Staff Welfare Deptt 0265- 231-6621 / 231-6645
swel.ho@bankofbaroda.com
8. HRM HO : hrcpc.baroda@bankofbaroda.com
9. HRM BCC: hrm.bcc@bankofbaroda.com
10. Taxation Deptt. tax.bcc@bankofbaroda.com
11. Helpdesk: retdemp.helpdesk@bankofbaroda.com
12. Transfer of Pension account from one branch to another branch:
pension.ho@bankofbaroda.com
13. Zonal Nodal Officer for Retirees (List given in the booklet)
Nodal Officers for Medical Claims and Address for submission of
Medical bills (List given in the booklet)

MEDICAL INSURANCE:

Intimation of Hospitalisation:

1800-233-2707(10a.m- 5 p.m) or 080-220694649

For pending Claims: Toll free : 18002332707, 180042552222

Landline: 0265 - 2316618, 2316625

E mail- bob.helpdesk@fhpl.net OR info@fhpl.net OR

medicalinsurance.ho@bankofbaroda.com

Any other Imp.no.:

Cyber Fraud reporting: 1930 (all India)

BOBCARDS: Retirees are also eligible for BOBCARD (as per their income and cadre) free of charge, which may be obtained by applying online at bobfinancial.com or by contacting nearest area office or sending email to them at crm@bobfinancial.com to register their queries/complaints. (Tollfree no.18001031006 / 1800225100)

IBA HEALTH INSURANCE SCHEME (FOR RETIRED EMPLOYEES)

Insurance Company	National Insurance Co. Ltd.
Policy No.	Without domiciliary:- 251100502210000257 Top up policy:- 25110050221000258 With domiciliary:- 251100502010000264 For subsequent years, modification can be made above by pasting a slip on above numbers.
Period of policy	01.11.2022 to midnight of 31.10.2023
To download Health Insurance e-cards	Visit- https://www.fhpl.net Pl. see detail guidelines on next page.
TPA (Third Party Administrator) - FHPL (Family Health Plan Insurance TPA Ltd.)	Address: Srinilaya - Cyber Spazio, suite # 101, 102, 109 & 110, Ground floor, Road no.2, Banjara hills, Hyderabad 500034 TollFree:180010024033/18004254033 (24x7) 18002332707 (10 to 5) WhatsApp Chat not no.9154039276 Email id: info@fhpl.net
Intimation email ID for Hospitalization. For Cashless	bob.helpdesk@fhpl.net OR info@fhpl.net cashless@fhpl.net
Escalation Email ID for any Approval and claims	medicalinsurance.ho@bankofbaroda.com
Nodal Officer and Medical helpdesk of Zones (in case of need)	Please refer the list given on page no.11-12
For Grievances	grievances@fhpl.net OR customer.relations@nic.co.in (033-228311742)
Head Office, Baroda—Contact Details	Ph.0265-2316618 (CM) Ph. 0265-2316625 (General) Email: medicalinsurance.ho@bankofbaroda.com
Medical HelpDesk @Baroda Also for submission of claims	Bank of Baroda, HeadOffice, RC Dutta Road 6 th Floor, Alkapuri, Baroda-390007 DGM Ph:0265-2316615 Email: dgm.hrm.ho@bankofbaroda.com
Link to locate the cashless Hospitals	Please see the next page (FHPL Sparrow App)
Notes:	

HEALTH INSURANCE (BASIC REQUIREMENTS)

For BOB: IBA Policy: FHPL TPA (Cir HO:HRM:114:4022 dt. 02.11.22)

Mobile Application: FHPL SPARROW APP:

Please download the above app from playstore or iPhone for smooth functioning and use of health insurance properly:

Login Option 1: Corporate - Username: ECno@bob Password: EC no.

Login Option 2: Corporate - Employee ID - EC no. - email id - Mobile no.

Click on Register - enter OTP received - Verify OTP - Create your PIN, -

Confirm PIN -- Registration successful. In future you can login with PIN

Change Password on logging in and note it down for reference. Inform the password to your spouse/family. Avoid sharing password to others.

After Login, you will find many options like:

Hospital Network - to search Network Hospitals ->plz Select State, City and Insurance Co. (National Insurance) and click on SEARCH.

E-Card - Find full details of Base Policy. Click at + after your name, you will find your UHID.

Click on Download, you will get your ICard.

Claim Status - you can track your claim status here.

Forms - you can download Claim forms and check list as also list of non payable charges.

E-cashless - here you can intimate hospitalization of member within 48 hours of admission.

How to download E-card for FHPL (IBA Policy)

Our new TPA , M/s. Family Health Plan Insurance TPA Ltd, (FHPL) have now uploaded e-Cards in their site. To generate the e- Cards, members need to follow the steps indicated below :

Click here - <https://www.fhpl.net/>

2)In the chat window that would pop up, click on *Download eCard* option.

3) Select Download type --- Click on *eCard with Employee ID & Mobile*.

4) *Enter your Employee ID and Mobile Number* (the one registered with the Bank).

5) Click on *Retrieve eCard* --- Will get *OTP* in registered Mobile Number.

6) Enter OTP at the space being shown as *Type your message* and click on the send >

7) Click on the highlighted option- Download eCard.

All the eCards (for Self and spouse) will be generated. Save the same in your Mobile/Laptop.

Important Note: Room charges (for policy taken for 3 lakhs and above) will remain the same i.e. Rs. 5000/- per day and ICU Charges - Rs. 7500/- per day. For lesser amount of insurance it is 1.5% and 2% respectively.

Star Health & Allied Insurance Co. Ltd.

Website: www.starhealth.in

E-mail: support@starhealth.in

Toll-free:18004252255 / 18001042277 Fax:044-28319100

Sr Citizens may call: 044-28243923

Grievances: e-mail: grievances@starhealth.in (044-28243921)

Link: <https://www.starhealth.in/grievance-redressal>

Address for Courier: 1, New Tank Street, Vallurvar Kottam High Road, Nungambakkam, Chennai 600034

Niva Bupa (formerly Max Bupa):

Website: <https://www.nivabupa.com>

Note: Please check for Unrecognised Hospital List before admission.

Helpline: 1860 500 8888 Fax: 011-41743397

e-mail: customercare@nivabupa.com

Senior Citizens: seniorcitizensupport@nivabupa.com

Grievances Redressal Officers link:

<https://www.nivabupa.com/customer-care/health-services/grievance-redressal.aspx>

KM Dastur Policy (New India Assurance Co. Ltd.)

Claims can be submitted at HO/Branches of TPA.

TPA: Mediassist Insurance TPA Pvt Ltd.

Toll-free no. 18004252222

Email: ibacare@mediassist.in

Escalation Level 1: tushar.dinkar@mediassist.in (8652010621)

Level 2: harita.harivadan@mediassist.in (9606073562)

Level 3: neeraj.vishwanath@mediassist.in(7619386021)

GENERAL

If insured person is not satisfied with the redressal of grievances through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievances as per Insurance Ombudsman Rules 2017.

Grievances may also be lodged at IRDA Integrated Grievance Management System - <https://ligms.irda.gov.in/>

Prepare a file for Self and Spouse (seperately) with following papers and keep at a location known to all family members.

Copies of Medical ECARDS and AADHAAR cards or any other identity card (of both). Also in soft copy in your mobile phone and as also in the phones of your spouse / children .

All medical prescriptions and latest Medical reports.

Medical information chart (specimen given at page no.13 in this booklet)

A list of local Hospitals where cashless treatment is available as per insurer co.

Copies of Claim forms A & B

Copies of cancelled cheque

1. Keep the ECARDS and AADHAAR cards (of both SELF and SPOUSE) in soft copy in your mobile phone and as also in the phones of your spouse / children . Also take out photocopies of the same and safe keep them at a place which is easily remembered.
2. Please inform your spouse /children, the name, address and contact details of at least two friends, to whom they can contact for guidance and help, in case of emergency.
3. Always keep some CASH at home for emergency. In case of emergent need for hospitalization, usually hospitals demand some cash deposits upfront, the amount of which may vary say from a minimum of Rs.10,000 upwards.
4. Cash may also be required at the time of discharge from hospital, as deductions may be made by the TPA in the final bill submitted by the hospital. The same may be on account of specific limits/ sub limits set out and admissible amount being less than what is billed by the hospital, under the insurance policy. Generally speaking, for admission under cashless category, about 10% hospital charges may have to be borne by the insured.
5. **While taking the room in the hospital, one should be careful about the upper limit for room charges prescribed under the policy. In cases where the room charges are more than the prescribed limits, the deductions will be made not only for the excess room rent over the limit, but also proportionate deduction will be made for charges associated with the room in the same percentage by which room rent is in excess of limit.**
6. 30 days pre-hospitalization and 90 days post hospitalization charges are payable by submitting the bills (along with test reports and films) on prescribed format for all approved hospitalization (cashless and non-cashless). The bills for pre hospitalization to be submitted **within 15 days** of discharge from hospital while bills for post hospitalization to be submitted within 15 days from completion of 90 days of discharge from hospital.

NOTES:

Hospitalisation - cashless

IT IS ADVISABLE TO ALWAYS AVAIL CASHLESS FACILITY. TPA has arrangements with hospitals for reduced rates.

- a) Intimation of the hospitalization is MANDATORY. Send an email to bob.helpdesk@fhpl.net giving ECNO, Name of Patient, Hospital name and place, illness / treatment , admission date **within 24 hours of hospitalization.**
- b) On reaching the hospital, inform at the admission that you need cashless Hospitalisation. There will be a TPA desk in the hospital who will handle the formalities.
- c) Carry the E-card, any other PHOTO ID proof and give to the TPA desk.
- d) After the treatment and the discharge is announced, the hospital would prepare final bills and send to the TPA TPA takes about 2 hours to clear the Bill once the hospital sends the details. Sometimes, query is raised for additional details from the hospital, which have to be replied quickly.
- e) Sometimes, there would be certain amounts which are not covered in the policy and hence would be required to be paid by the patient.
- f) In case the amount is in beyond the Base Policy, TPA would raise a fresh claim under the TOP-UP policy (if opted) and release the same. NOTE :: if the Base policy is completely utilized, an SMS would be sent stating Base Policy exhausted. DO NOT PANIC . If TOP UP is opted, **automatically** it would get triggered and the balance cleared from the TOP UP. Super Top Up policy covers expenses DURING HOSPITALIZATION **ONLY.**
- g) **In total**, the cashless discharge takes nearly 4 hours from the time the discharge is decided by the consulting Doctor.

In case the TPA desk denies cashless facility, contact the TPA at their toll free number.

Reimbursement claim

In case the hospital is not covered under the cashless facility, reimbursement claim can be submitted. Submit Hospitalisation bills along with the Pre-hospitalisation bills and then send a consolidated claim for the Post-Hospitalisation.

Notification: TPA must be informed within 48 hours of hospitalization.

Even in cashless facility, there may be some bills pre / post hospitalization which may be submitted. Preferably submit a consolidated claim for the same. Just quote the cashless claim number while submitting the reimbursement claim. Only Part A needs to be filled in.

- Use the Prescribed Claim form provided in the booklet.
- Write the ECNO on the TOP of the form **and also on all bills.**
- PART-B needs to be filled in and certified by the Hospital.
- All the Bills SHOULD have the GST number of the pharmacy.
- Whenever payments are made to hospital insist on proper receipt and submit the ORIGINAL receipt along with the claim
- All Bills ,receipts prescriptions and Reports should be submitted in ORIGINAL

-The Claim can be submitted either to the TPA desk at ANY designated Zonal office or to Head office. (Bank of Baroda, HeadOffice, RC Dutta Road, 6thFloor, Alkapuri, Baroda-390007)

-Claims should be submitted within **15** days of discharge from the hospital . Post hospitalization bills may be submitted in one lot. In case of any query from TPA/Insurance company regarding claims, ex-employee are required to submit clear reply with respect to the specific query alongwith related documents. A copy of documents may be retained for record purpose.

Pre 30 days and Post 90 days Hospitalisation expenses are covered under Base Policy only and not under Super Top up Policy.

Note: The cashless hospitalization / reimbursement shall be limited to exclusively Medical expenses incurred for treatment. There may be some non-admissible expenses like Leggings, Slings, Bed Pan, Gloves, Sanitizers etc, which will have to be borne by the insured, which are listed in Annexure I of the policy and may be referred in case of need. List Non-admissible expenses - Guidelines on Standardization in Health Insurance (IRDA circular IRDA/HLT/CIR/036/02/2013 dt.20.02.13)

Multiple Insurance

- Claims can be submitted under Multiple Insurance Policies.
- It is advisable to claim first from the IBA policy and then from other insurance policy.
- Once the claim is settled by the First policy, obtain the SANCTION letter duly stamped from the insurance company / TPA.
- Submit the claim for the difference amounts to the Second Claim Form attaching the Stamped sanction letter. No bills / reports are required to be provided

Please note that on the demise of the original policy holder, the remaining spouse continue to be covered under the said policy for the remaining amount available under the said policy during the remaining period of the policy and the remaining spouse can submit his / her claims accordingly to the said to the Insurance Company (through the Medical Insurance Dept., BOB, HO)

The premium for this falls due every year in the month of October for which an ONLINE SUBMISSION OF OPTION IS NECESSARY in the portal "hrconnect.bankofbaroda.in" given by the Bank,

Kindly keep adequate balance in your pension account to enable Bank to recover Premium. If the policy is discontinued on account of non-payment of premium in time, the policy will be lapsed forever.

In case of grievances for settlement of bills, insured may file the case with insurance ombudsman as per annexure 2 of policy as per their jurisdiction.

Details of Helpdesk covering various Zones for Medical Insurance Helpline are given hereunder: (Bank's circular HO:BR:1124:4022 dated 02.11.2022)

Please do not upload any document on M/s. Family Health Plan Insurance TPA Ltd - App or Portal. Hard copy of the reimbursement application / query reply has to be sent only to the Nodal Office Medical Help Desk as given under:

Nodal Centre	Postal Address	Nodal Officer	Zones Covered
Baroda	Medical Insurance Deptt. Baroda 6th floor, Baroda Bhawan, Bank of Baroda, HO, Vadodara 390007	Tollfree no. (10 to 5 on working days only) 18002332707	Head Office, Ahmedabad Baroda Rajkot Jaipur
Mumbai	Medical Insurance Desk, Mumbai Bank of Baroda, zonal office, Mumbai zone, 3rd floor, 3, Walchand Hirachand Marg, near Green Gate, Ballard Pier, Mumbai 400001	Mr Shailesh Dalvi 8657430982	BCC Mumbai Pune
Bangaluru	Medical Insurance Desk, Bengaluru Bank of Baroda, Zonal office, Vijaya Tower, 41/2, MG Road, 14/1, Trinity Circle, Bengaluru 560001	Ms Parveen Taj M. 7090412229	Bengaluru Mangaluru Ernakulam Hyderabad Chennai
New Delhi	Medical Insurance Desk, N Delhi Bank of Baroda, Zonal office, 9th floor, Bank of Baroda Building, 16, Sansad Marg, New Delhi 110001	Mr Mukesh Kumar 9818184262 Link Officer Ms Richa Shukla 9810495787	New Delhi Chandigarh Bhopal
Lucknow	Medical Insurance Desk, Lucknow Bank of Baroda, Zonal office, Eastern UP zone, Baroda House , 3rd floor, V23, Vibhuti Khand, Gomti Nagar Lucknow 226010	Mr Sharda Prasad Pandey 9205044066	Lucknow Meerut
Kolkata	Medical Insurance Desk, Kolkata Bank of Baroda Zonal office, Kolkata Zone, Baroda Tower, 5th & 6th floor, Plot no.38/2, Block GN, Sector V, Salt Lake City, Kolkata 700091	Mr Shib Shankar Rout 8336967057	Kolkata Patna

Note: Necessary changes/modifications may be made in the chart according to your place of stay, zone/Region

Zonal Nodal Officers for Retired Employees :

(HO:RETD EMP:114:3578 dt.19.09.22) For other matters than medical insurance

<u>Zone</u>	<u>Nodal Officer</u>	<u>Scale</u>	<u>Designation</u>	<u>Mobile No.</u>
Ahmedabad	Ms Anita Sahu	I	Officer HRM	9998995418
Baroda+ HO	Mr Nair Gopalakrishnan V	I	Officer HRM	9427155636
Bengaluru	Ms Abhinandita Jaswal	III	SM HRM	9611155633
Bhopal	Ms Garima Pathak	I	Officer HRM	8866781870
Chandigarh	Ms Madhvi Saini	II	Manager HRM	9816793773
Chennai	Ms T Anitha	I	Officer HRM	8499993342
Ernakulam	Mr V Jithin Kumar	IV	CM HRM	7356302671
Hyderabad	Mrs Paramita Bagchi	II	Manager HRM	9836414601
Jaipur	Mr Samitabh Gulpadia	II	Manager HRM	8209445354
Kolkata	Mr Dutta Arijit	I	Officer HRM	9474729983
Lucknow	Ms Amit Kumar	IV	CM HRM	8141282125
Mangaluru	Mr Prasad Addepalli	IV	CM HRM	9493497495
Meerut / Bareilly	Ms Rashmi Narayan (Personal no.in emergency)	II	Manager HRM Whatsapp only>	8477009263 9807814010
Mumbai + BCC	Mr Tutu Behera	III	SM HRM	7350042008
New Delhi	Mr Abhishek Srivastava	II	Manager HRM	7738890826
Patna	Ms Monika	II	Manager HRM	9903278474
Pune	Ms Nikhat Afroj	II	Manager HRM	9713755761
Rajkot	Mr S Madhu	I	Officer HRM	7760404141

Note: Zonal Nodal Officers will primarily be responsible to resolve the grievances of routine nature such as non receipt of PPO, correction in PPO, delay in settlement of medical insurance claim and any other specific matter of any ex-employee presently drawing pension from the branch/staying within Zonal jurisdiction.

NOTES:

IMPORTANT MEDICAL INFORMATION:

1	Name	
2	Age	
3	Date of Birth	
4	Permanent Address	
5	Local Address	
6	Contact numbers:	
a.	Mobile (self)	
b.	Spouse's name & number	
c.	Son's name & number	
d.	Daughter-in-law's name & number	
e.	Daughter's name & number	
f.	Son-in-law's name & number	
g.	Close Friend's Name and number	
7	Blood Group	
8.	Existing Health Issues	
9.	Current Medication	
10.	Known Allergic Medicines	
11.	Family Doctor's Name and Contact number	
12.	Treating Doctor's Name and Contact number	

Any other important information:

HR CONNECT

1. The Bank has migrated to improved internet based portal for ex-employees christened as “HrConnect”. from 1st April 2022. Some of our members have desired to clear the process in simple and brief manner to enable them to do the needful .

Given below is the flow chart to access “HrConnect” and some important features of the portal seriatim:

<https://hrconnect.bankofbaroda.co.in/>

LINK FOR OPERATING HR-CONNECT. 🖱️ 🖱️

2. Access HrConnect portal through above web link.

- The screen opens – Click here to login is displayed – Tap it.
- New screen opens – enter User ID (EC no. prefixed by your initials as in CBS platform) or as obtained from ex-employee portal. If not known, please obtain it by sending email to pension.ho@bankofbaroda.com
- New screen opens with the prompt “send OTP on email or phone” – indicate your option by tapping the slot / circle before the options.
- You will receive the OTP on email / mobile based on preference indicated by you.
- Enter OTP received - and Tap Sign In.

In case mobile no. and/or email are not correct, one should fill up form given in Annexure B of the circular HO:BR:114/58 dated 31.03.2022 and may submit it to nearest branch in person to get the same rectified. The form can also be sent on email to pension paying branch for their doing the needful.

3. You are now logged in – the Ex-Employee Self Service Dash Board opens, which inter-alia has Icons for Personal Information, Pension, Announcements, Grievance/Feedback, Holiday Homes, HR Claim, Medical insurance and Staff Welfare. The expanded view of the Icons are given below for services available under each item:

a. **Personal Information** – you can see different personal information eg. Personal data, registered mobile no., email, dependent details etc. As also Bank Details on record – account number, branch with which account held etc.

[Note: In case anyone wants to change the credentials - please submit details to Pension paying branch alongwith proof and also email to pension.ho@bankofbaroda.com
For change of address, you need to attach your self attested latest address proof.

b. **Pension** – under this Icon following services are available - Pay Slip, IT computation Sheet, PPO (you can download your PPO by clicking Generate PPO), Pension Life Certificate info, Tax Savings Declarations IND, Terminal Benefits Sheets, Family Pension Application, Annual Pay register year wise, Form 16 Part A & B etc.

One can apply for:-

- Life Certificate Apply & updating
- Tax Regime Option & Investment details Apply & approval
- Pension Branch change request

In Pension Life Certificate information, you can check status of your life certificate submission in Find an Existing Value. For submission of Life Certificate, click on Add a New Value, then Add, fill the details and SUBMIT.

For submission of Tax Regime Option and Investment Details:
Click on Tax Savings Declaration IND,

Investment declaration (for getting benefit of income tax under various sections), of which the window will remain open from 2nd to 25th of April to December every year. Those who have opted new regime, they shall not be entitled for exemptions/deductions. After submission of details of investment (by end of December), please get it verified by branch. The proof to be submitted in January every year to pension paying branch otherwise TDS will be deducted from Jan. to March.

Finance bill proposes to provide for an individual tax payers to apply lower tax rates as per new tax regime. In case taxpayer opts for newer tax regime, certain exemption, deduction and set off of losses will not be considered while computing taxable income. The option to exercise the tax regime will be available only once a year and can not be changed in the same year.

For investment declaration, select chapters one by one and fill the details, Save and Submit for each investment and income declaration. You can upload the proofs by attaching the scanned file after investments. You can view/add receipts and see all Chapters by clicking on the relevant sections given at the bottom.

How to download Form 16 and TDS certificate for filling ITR.

Click on IT COMPUTATION Sheet in Pension. Select 2023 in year and 3-March in month. Now click on Generate IT SHEET. Form16 will be downloaded.

You can also download Pension Register from " View Pension Slip"

For this also select 22-23 in FY and 03-March in month.

You can now file ITR after matching the same with 26AS and AIS of Income tax.

For TDS certificate on FDR INTEREST, go to Request Service in BOB WORLD APP and click on FY 22-23. You will get the TDS certificate on your email. For these purposes you need not go to branch

- c. **Announcement** this section is for circulars & telephone numbers for Retirees.
- d. **Grievances/Feedback** - One can submit complaint and give suggestions/ feedback. The categories of issues covered are - HRCPC, HRM, Medical insurance, Miscellaneous, Payroll (Arrears related, issuance of form 16, and salary related), Staff Welfare (Abhinandan yojna, Contributory Medical Assistance, Holiday Home and ID card related), and Terminal Benefits (ARB, Gratuity, PF and Pension related)
- e. **Holiday Home** – Application for applying for Holiday Home, Availability of rooms, Cancellations, Penalty, Reservation letter and names of Holiday Homes alongwith ID.

PROCEDURE FOR APPLYING HOLIDAY HOME:

- Open Holiday Home Calendar.
- Click on Search button - Where you will find a list of Holiday Homes - select Holiday Home ID where you wish to book.
- Window opens wherein month-wise dates are given - the dates in green or yellow means the room is vacant while in red all rooms are full. Select the dates of your choice and Click
- Booking window opens - all particulars relating to your booking request are displayed - the date of check-in would be displayed as selected by you in the calendar - Now select the check out date.
Enter No. of Rooms needed - only 1 room allowed for retirees.
Select Yes/No in Allow Flexible Booking from dropdown list. If you select Yes, room be allotted as and when available
Enter Employee Email id, Alternate Contact number, Emergency Contact Name
Enter Remarks, if any
- Review your booking details, if correct, tap the button for “Confirm Booking” at the bottom.
- Upon confirmation of booking the charges will be debited to your account and approval letter will be received on your email.

VIEW/SEARCH EXISTING HOLIDAY HOME APPLICATION DETAILS:

Click the menu Holiday Home Booking
Click on Find an Existing Value
Click on Search button
Click on the Booking ID to view complete details of application alongwith status
If status of your booking is Partially Approved, that means you have been allotted some rooms as per availability and some rooms are in waitlist.
To download Reservation Letter of Approved Booking, select Booking ID of the application for which you want to generate reservation letter, click on Reservation Letter, it will get open in next tab window. Reservation letter can be generated only for approved or partially approved booking.

TO CANCEL ANY EXISTING BOOKING:

Click on the menu Holiday Home Booking
Click on Find an Existing Value
Click on Search button
Select Booking ID of the application which you want to cancel
Click on Cancel Booking button (Note: cancellation penalty charges will be collected as per guidelines mentioned in Circular no.HO:BR:113:182 dated 05.08.2021)

f. HR Claim for submission of TE/DA claim.

Click on Add a New Value
Select TE DA for ex-Employee- Others OR TE for Superannuation, then ADD
Fill all the details i.e. Purpose, Journey details, Diem details, Hotel/Lodging expenses, Additional charges, declaration and attach necessary documents and SUBMIT
Reimbursement tab is for Service/ Superannuation Milestone.

g. Staff Welfare under this section one can see/apply for following –

- **Special Medical Aid**- above the age of 70 years can apply.

To apply for Special Medical Aid, click on Special Medical Aid ESS tab on the menu
Click on the Submit for the active year. Details of all due and pending claims given.

- **Contributory Medical Scheme** to those who retired upto 31.10.2015 & opt for this scheme they can apply for Domiciliary & see about Hospitalization.

To apply for Domiciliary Claims:

Click on 'Contri Medical Assistance Scheme ' and select Domiciliary Claim ESS and click on Add a New Value - Add, Tick on confirmation box and SAVE

Rs.2000 will be reimbursed in the account for the year.

To search for Hospitalization claims:

Click on Hospitalization Claim ESS and click on search tab

Claims for Hospitalization including Domiciliary treatment are to be submitted only through the specified branch on prescribed format.

Hospitalization Claim History is also given in the menu with dates of payment.

- **Medical Subsidy**- those who have not taken IBA policy they can apply for subsidy if they are having other policy.

Click on the Medical Subsidy ESS on the menu panel and then click on Add a New Value. Select the Year from the dropdown and click on Add, then

Fill up the policy details as required

To upload the documents, first select the type of document being uploaded from the dropdown

Click on the tick box

Click on Upload tab. A pop up will be opened to upload the documents. Choose any file in .pdf or .jpg format.

After uploading the documents, click on Submit button.

- Financial Assistance to pre-1986 Retired Employees/ their surviving widows.

Medical Insurance

Every year in the month of October, this window remain open (also in extended period if time is extended to give option) to facilitate the retirees to give their option for obtaining Group Health Insurance Policy (floated by IBA), the procedure of the same is as under:

Click Ex-Employee GHI Policy Renewal, then click Add a Value, SEARCH

Your details will be displayed, Please verify all particulars. On right hand side you have to update your address. If first field is blank, please start writing address from there as first field is mandatory to update address ad PIN Code also is mandatory.

First time address is to be updated. Once request is submitted system will not allow to update address again. Please click search button for District and State. Insert City Name.

In case employee is Unmarried, he/she has to select Blank in the column, whether SPOUSE ALIVE, by default it is Yes. **If SPOUSE is not alive, please select 'NO' and enter Date of Death of spouse, otherwise the premium will be calculated for both the persons and not single. In case the retiree is not alive, please check and verify that type of Pension is Family Pension.**

Then select appropriate option of WITH or WITHOUT DOMICILIARY or WANT TO OPT OUT.

Then select the amount of Base Policy and if want to also opt Super Top up then select Super Top Up amount.

Submit and verify the correctness and then finally submit.

Two most important points to be noted:

1. If anyone wants to exit from policy, he/she has to submit online request.
2. If anyone has not even logged in in the portal and nothing is done then automatically the renewal premium for only base policy as per last year will be recovered provided sufficient balance is available in pension account.

Claim form and Baroda pensioner Loan Forms are also available and can be downloaded by clicking Medical Claim Form Download.

For Pensioners, the premium amount will be debited from the Pension account only. The account number and IFSC code will be used for the payment by the Insurance Company.

[Ex-employee Web page in BOB Website:](#)

<https://www.bankofbaroda.in/about-us/human-resources/ex-employees>

NOTES:

Mobile Banking (bob WORLD)

(For details please refer BCC:BR:113:499 dated 03.08.21)

To cater various Banking needs of general public/staff, the BOB has issued bob World application available on android mobiles and i-phones, which has many features and products for customer's benefits and convenience, which include:

- My account** – Savings, Deposits & Loans
- Fund Transfer** - Within Bank and to other Bank through IMPS, NEFT and mobile
- Recharge** - Mobile Recharge & DTH Recharge
- Fixed Deposit / Recurring Deposit** :Open the account, View Receipt and Close Deposit. You can also view Interest rates.
- UPI**: You can pay and collect money by registering your account.
- Bill Pay** : You can pay Mobile, Electricity, Gas, Insurance, Phone, Water, Fast tag, Loan repayment, Tax Credit, BOB Credit card payment and many more bills.
- Baroda Fast Tag** - You can recharge & Buy fast tag
- Insurance & Investment** - Baroda Wealth, Apply for PMJJBY PMSBY & APY, Open PPF
- Digital Loan** -- You can apply Loan / Overdraft against Deposit through M-connect (more details are given in Bank's circular BCC:BR:113:307 dated 02.06.2021)
- Passbook**- of your Savings, Current, Deposits, Loan, OD/CC and all other type of accounts
- Request Service:**
 - Cheque - Status inquiry of cheque, Stop Cheque & Positive Pay Confirmation
 - Certificates & Statement - Account Statement, Interest Certificate & TDS Certificate
- Internet Banking** – Registration and Password reset.
- Miscellaneous** - Aadhar Update, Nomination Registration, Request for SB Account transfer, Set Communication Email ID, submit Form 15-G or 15 H & Subscribe/ unsubscribe SMS Alert
- Card Services** - Debit Card Manage, Card Request, Set Pin and Hotlisting.

For any complaint/grievances, please contact mobile banking team at bobworld.mb@bankofbaroda.com or fintech.bcc@bankofbaroda.com

MOBILE BANKING APPLICATION LIMIT CHART

Services	Max Limit per trans.	Max Limit per day	Max Limit per month	Max Limit per year
Cash on mobile	5000	5000	10000	25000
Fund transfer IMPS -instant	25000	50000	200000	500000
Funds transfer (beneficiary)IMPS	200000	200000	500000	1500000
Fund transfer NEFT & RTGS	200000	500000	1000000	2000000
Bill Pay/Payment services	25000	50000	100000	250000
Fund transfer (self linked), BOBCARD/Bus/Flight/Hotel	Unlimited	Unlimited	Unlimited	Unlimited

For more additional services like Investments, Baroda Wealth etc., you can log on in Baroda Connect (bobibanking.com) after getting user ID and Password after submission of an application through your branch.

**Launch of new features in Mobile Banking Application - Bob World
(Please refer Bank's circular BCC:BR:114:293 dated 30.04.2022)**

Bob World Gold - Senior citizen Persona

Bob World Gold has easy navigation, large fonts, sufficient spacing and clear menus with added features like ready-to-assist search service. Bob World Gold brings the essential frequently used services and favourite transactions of senior citizens upfront such that they are conveniently available and easily accessible on the same screen. These include services such as deposit renewal, comparison of savings accounts, retirement and succession planning services, health services/ pharmacy search etc.

Smart Search

Smart Search would help customers to search across all of its contents simultaneously through one search query. They can view all search results in one list, no longer needing to check everything individually.

Demat account Opening

Customers can open demat account digitally through Bob World. The total process is paperless. Customers need to verify aadhar and e-sign the application form to complete demat account process through NSDL demat Accounts on a Real Time basis through Bob World.

Bob World users can open demat account under Invest tab by clicking on "Demat". Customers are required to register their personal and Bank details on the fields. Once the details are added and terms and conditions are accepted, by entering transaction PIN, customers can apply for proceed for opening demat account with NSDL depository. Demat account number generation on Real Time basis will enable customers to apply for IPO and SGB in eleventh hour.

Contribution of NPS

Personal Loan SDK integration

Inward/Outward Cheque status

Cheque book tracker

Option for Auto Renewal (Yes / No)

Freez your account online in case of any fraud:

Now account can be frozen / blocked online on internet by customer in case of any fraud 24*7. Link for the same is:

<https://apps.bobinside.com/debitfreeze/Home.aspx>

Reimbursement of Subsidy on Medical Insurance to Retired employees / surviving spouse (Cir. HO:BR:114:28 dated 11.02.2022)

Vide circular no.BCC:BR:107/555 dated 10.11.2015, Bank had introduced the scheme for reimbursement of an amount of Rs.3000 on full / pro rata basis per annum to the retirees from the Bank's Staff Welfare Fund, in order to partially offset the financial load of medical insurance premium being paid by the retirees. To claim the subsidy please login in <https://hrconnect.bankofbaroda.co.in> . Please go to chapter HR Connect.

Due to steep increase in the insurance premium over a period of time as also taking into the hardship caused to the retirees on account of COVID 19 pandemic, the Bank has decided to increase the amount of reimbursement to the retirees towards the Medical Insurance Premium for the current year i.e. 2021-22, based on pension pay band as under:

Particulars	Amount previously reimbursed	Enhanced for 2021-22 onwards
Pension pay upto Rs.25000/-	Rs.3000	Rs.8000
Pension pay from Rs.25001/- to Rs40000/-	Rs.3000	Rs.6000
Pension pay Rs.40001/- and above	Rs.3000	Rs.5000
PF Optees/Spouse of deceased employees	Rs.3000	Rs.6000

For calculation of Pension Pay, the components considered are Basic (Reduced Basic Pension after Commutation) + DA + Additional Pension as on 31st Oct.

The amount will be directly credited to the account of beneficiaries who have opted for medical insurance under IBA medical insurance policy (no need for separate application) or under any other medical insurance policy, subject to their producing the necessary proofs.

To facilitate seamless claiming of the reimbursement to eligible retirees who have taken medical insurance policy from any insurance company other than the insurance through IBA, necessary modifications have been configured in **HRconnect** to enable them to submit their claims for the eligible retirees / spouse of the deceased employee and subsidy would be paid ONCE during November-October cycle.

For any queries, please feel free to contact HR department at Head Office by email at swel.ho@bankofbaroda.com

How to Reduce Medical Bill Expenses

Friends, I will now discuss the ways to reduce our Medical Bills, specially in the situation, when we are not renewing Policy with domiciliary cover.

1. Request your Doctor to prescribe Generic Medicines. If he doesn't agree, don't worry.
2. If Doctor prescribes generic medicines, go to Pradhan Mantri Jan Aushadhi Kendra (PMJAK) and purchase medicines. It will cost you only 15-20% of branded medicines.
3. If doctor prescribe only branded medicines, purchase one strip of every medicine and note down the composition of every medicine then search that composition in the list of Generic Medicines (can be called from me or download from internet) and purchase the same from PMJAK for your use. It will reduce your medical bills.
4. However, if you are adamant to purchase branded medicines, you can still reduce the bills as under:-
 - A. Download the App "1mg"etc. from Playstore in your smart phone.
 - B. Log in 1mg app and go to Medicines on the left top corner. Type your name of prescribed medicine in search,
 - C. Click on the appropriate medicine name, you will find full details of medicine.
 - D. Look for the substitute with the cost and you can purchase same composition with other branded companies medicines at a cheaper rate. May also utilize medical stores which give discounts. BOB has tie up with Apollo Pharmacy and they give 11% discount once you give your EC no. Other stores also give discounts like MED PLUS.

GROWING OLD WITH GRACE with 11 FORMULAS

1. Live in your own place to enjoy independence and privacy.
 2. Hold on to your bank deposits and assets with yourself.
 3. Don't depend only on your children's promise to care for you when you grow old as their priorities change with time.
 4. Expand your circle of friends to include those who will outlive you.
 5. Do not compare and expect nothing from others.
 6. Do not meddle in the life of your children. Let them live THEIR life not yours.
 7. Do not use old age as your shield and justification to demand care, respect and attention
 8. Listen to what others say but think and act independently.
 9. Pray, but do not beg, even from God. If at all ask for his forgiveness.
 10. **TAKE GOOD CARE OF OWN HEALTH.** Apart from Medical Attention, eat Best Food in the Best Way (you can afford) & Try to Do your own Work ...
 11. **DO NOT RETIRE FROM LIFE.**
- Have a Beautiful Day and a Beautiful Life.**

BOB CONTRIBUTORY MEDICAL ASSISTANCE SCHEME

(Applicable to only BOB retirees upto 31.10.2015)
(Bank circular no.HO:BR :92:317 dated 09.11.2000)

The retiree had to submit an application to become the member of the scheme with his one-time contribution equal to 50% of the last pensionable basic pay plus other pay. The scheme envisages reimbursement of medical expenses on account of domiciliary treatment and hospitalization for retired employees and their spouse.

A fixed amount of Rs.2000 (w.e.f.01.01.2020) is paid on yearly basis per calendar year. One has to click the following digital link to submit domiciliary claim. Please bear in mind that these expenses are non-cumulative and if not claimed during the calendar year it will not be carried forward.

<https://hrconnect.bankofbaroda.co.in>

The reimbursement claim for domiciliary expenses as above is to be submitted ONLINE through the above portal. For detailed guidelines, please go to HRCONNECT Chapter. Hospitalization expenses for treatment of all ailments are reimbursed upto Rs.2 lakhs (upto the rank of AGM) and Rs.2.50 lakhs for DGM & above (for whole life) by submitting all supporting documents viz. Bills/receipts, discharge summary etc in the prescribed proforma given per Annexure.

Employees who have opted for voluntary retirement from the service of the Bank under BOB(E)VRS 2001 or equivalent scheme of eDena Bank and eVijaya Bank are NOT ELIGIBLE under this scheme.

However, Hospitalization claim for the balance remaining in the Passbook in the respective section, you have to approach your Pension Paying Branch with all original bills/receipt and Passbook. The Pension Paying Branch will enter the details online in the URL provided to them and send the original bills to RO for scrutiny and sanction. Once the claim once approved by Regional Office, HO will credit the amount to the respective account. The Pension Paying Branch will make necessary entry in the passbook.

The medical expenses in respect of diseases covered under the deemed hospitalization (domiciliary treatment) as per BOBOSR e.g. cancer, Cardiac ailments, Diabetes, Kidney ailments etc. are also reimbursable within the overall limit of the scheme. The claims are to be submitted within six weeks of discharge/incurred the expenditure.

On the death of retired employee, the spouse will continue to be covered under the scheme for the annual aid and remaining amount of hospitalization expenses by entering the EC no. of deceased spouse.

SPECIAL MEDICAL AID TO RETIREES OF 70-75-80 YEARS and so on :

(Bank's circular no.HO:BR:112:333 & 112/427 dated 07.08.2020 & 02.11.2020)

The Bank has extended the above benefit effective from 01.01.2020, the salient features of which are as under :

COVERAGE:

The scheme is open for the following Ex-employees:

1. Retired from Bank's service either on superannuation or Voluntary Retirement under BOB Employees' Pension Regulation. 1995/ BOBOSR 1979.
2. Those who have been allowed to voluntarily retire/ Prematurely Retiring from the Bank's service on medical grounds after due examination of Medical Board.

EXCLUSION: The 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.

Employees who have opted for voluntary retirement from the service of the Bank under BOB(E)VRS 2001 or equivalent scheme of eDena Bank and eVijaya Bank are NOT ELIGIBLE under this scheme to claim Special Medical Aid.

BENEFITS UNDER THE SCHEME:

Special Medical Aid to retired employees in their 70th, 75th, 80th year and after every 5 years thereafter as below:-

Sub-Staff.	2500	Clerical.	3000
Officer scale I/II/III.	3500	Officer scale IV/V.	4500
Officer scale VI/VII.	5500		

MODALITIES:-

Eligible retired employees have to apply for the special medical aid through the Ex-Employee Portal. The URL for the same is given below:

<https://hrconnect.bankofbaroda.co.in>

The time frame for making an application is as below:

- 70th year Between 70th & 71th birthday (both dates inclusive)
75th year Between 75th & 76th birthday (both dates inclusive)
80th year Between 80th & 81th birthday (both dates inclusive) and so on.

The application can be made only once within the age bracket and the application window will be made available to ex-employee between 70-71, 75-76, 80-81, 85-86, 90-91, 95-96 100-101 years and so on. **The exact dates during which claim is to be submitted is mentioned in HRconnect under Staff Welfare section.**

Please note that, no carry forward facility will be allowed. if the application is not made in any age bracket, it shall lapse.

Payment will be done by HO centrally in first week of succeeding month.

TE/DA Claim of Ex-Employees (including Retired and Dismissed)

(Detailed guidelines given in Bank's circular no.HO:BR:114:21 dated 03.02.2022)

Ex-employees of the Bank including Retired and dismissed employees are eligible for reimbursement of TE/DA at the current rate admissible to the cadre which they were holding at the time of their retirement or leaving the Bank's service under following circumstances:

1. When an ex-employee of the Bank is required to appear at the Bank's behest as a management witness in a departmental enquiry conducted by the Bank or against whom the enquiry is being held.
2. When an ex-employee is summoned by a court of Law for giving evidence as a prosecution witness as to facts which have come to his/her knowledge in the discharge of duties while in the Bank and where prosecution has been launched at the instance of the Bank or by the Local police / CBI / any investigation authority suo moto, then he/she is eligible for the difference of TE/DA that he/she is eligible to receive from the summoning court concerned and the rate of TE/DA admissible to the post held at the time of retirement or leaving the Bank's service.

As per the extant practices, Regional or Zonal Authority arranges for Timely information, Travel and Stay arrangements of ex-employees. However, if the retired employee incurs any expenses, the same is reimbursed the HRCPC on receipt of the Claim from the retired staff members. For this purpose, the ex-employee has to submit following papers to HRCPC by email:

- a. A copy of Authorisation letter / mail from the Bank
- b. If directly summoned by investigating agency, employee need to seek authorization letter from the respective Bank official.
- c. A copy of Attendance certificate issued by investigating agency.
- d. The relevant travel tickets/Hotel bills.

The ex-employee need to submit the scanned copy of TE/DA claim form along with the relevant bills / documents directly to HRCPC via email to hrcpc.baroda@bankofbaroda.com

NOW THE TA/DA CLAIMS CAN BE SUBMITTED ONLINE THROUGH hrconnect.bankofbaroda.co.in (details and procedure given in HR CONNECT chapter).

For Any clarification, ex-employee may contact HRCPC on above email or on 0265-2316692.

ESTABLISHMENT OF HOLIDAY HOMES

(HO:BR:113:182 DATED 05.08.2021)

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 -50- Holiday Homes at various centres.

ELIGIBILITY

All existing employees and Retired employees who have:

- a. Superannuated
- b. Opted for Voluntary Retirement

Family:

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

ROOMS & PERIOD OF STAY:

For Existing Employees: Maximum 2 Rooms for maximum of 7 days.

For Retired Employees: Maximum 1 room for maximum of 7 days.

FLEXIBLE BOOKING:

The Bank has introduced Allow Flexible Booking in Holiday Home module wherein existing/retired employees will be able to book Holiday Home with flexibility in dates. If flexible booking is selected as Yes, rooms will be allotted as and when available. As and when the rooms will be available, the system will accord approval for the rooms which are in Waiting status. This will provide the employees an advantage of making alternate arrangements only for unavailable dates instead of who period of their holiday.

PROCEDURE FOR APPLYING

Holiday Home module has been migrated in HR Connect System. All existing and retired Officers and clerical staff should use the Self Service Page in HR Connect and for Sub staff Employees, the "Unit HR" of the branch can apply on their behalf after submission of Application as per Annexure 2.

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.

<https://hrconnect.bankofbaroda.co.in>

"Holiday Homes" is available in HR Connect with the following sub-menus:

- a. Holiday Home Booking – Employee can book/cancel application using this menu.
- b. Holiday Home Availability: To check availability of rooms in any Holiday Home
- c. Holiday Home Feedback: For submitting feedback of avilment already made

On approval of the online application for booking of holiday home, for eligible retired employees the reservation letter can also be downloaded through HRCONNECT.

Also SMS will be sent on registered mobile no and letter will be emailed on email id.

The employee should carry he reservation letter alongwith the Bank's ID card and PAN card/Aadhar Card/Driving License etc. while visiting the Holiday Home. Family members may utilize the Holiday Home facility even if the staff member is not accompanying them provided they are carrying employee's Bank's ID with their own ID proof.

The following periods have been identified as peak period during which the Holiday Home facility shall be open for booking by the retired employees, 1 week prior to the booking ate, if the room still remain vacant:

Summer vacation (1st May to 30th June)

Winter Vacations (15th December to 05th January)

Diwali/Durga Pooja Holidays (from start of Navratri up to one week after Diwali)

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 except for periods given above.
- 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 HR Connect itself, the charges will be applicable as per the penalty on late cancellation/not availing.
- 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-in and 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 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.
- XIII. The employee should maintain sufficient balance in the account for deduction of Holiday Home charges, otherwise their application will not be accepted.

CHARGES:

- I. The rent from employees towards booking of the Holiday Home will be debited centrally by the system.
- II. For Existing Employees, the salary account will be debited.
- III. For Retired employees, the pension account shall be debited.
- IV. No refund of rent paid by employees is permissible, in any circumstances.
- V. The rent (per day per room) will be as below:
 - For Officers : Rs.100
 - For Clerical Rs.50

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.

PENALTY

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 -3- 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 -6- times the rent as applicable.
- d. No cancellation charges will be levied if waitlisted application is cancelled.
- e. In case of partial availment, penalty for entire booking period shall be deducted. Hence employee should make booking accordingly.

Doorstep Banking Services to Retired Staff and family pensioners

(Bank's Circular no. BCC:BR:112:726 dated 01.12.2020)

1. Introduction of PSB Alliance Doorstep Banking Service

The Government of India has come out with Ease Reforms 3.0 to be implemented by all Public Sector Banks in a time bound manner to improve the customer services at the branches and one of the initiative is "Providing Doorstep Banking Services to the Senior Citizens, Physically Challenged, visually impaired & Infirm Persons".

Doorstep banking initiative is envisaged to provide convenience of banking services to customers at their doorstep through the universal touch points viz. call center, web portal or mobile app. In this context, all the 18 Public Sector Banks under single umbrella-PSB Alliance joined together to provide financial as well as non-financial services through service providers in a safe & secured environment at the doorstep of customers.

The PSB Alliance —Doorstep Banking Services is implemented at 100 identified Centers and was launched by Hon'ble Finance Minister on 09 September 2020. A total of -1492 branches of Bank of Baroda across these 100 centers have been designated for catering the Doorstep Banking Services.

During the launch of PSB Alliance Doorstep Banking service on 09/09/2020 in phase -1, the customers were offered financial and Non-financial services such as:

Non-Financial Banking services:

1. Pick up of Negotiable instrument (Cheque/Draft/Pay order etc.) [New Cheque Book requisition slip/ 15G & 15 H forms/ IT and GST challans/ Standing Instruction request.
2. Delivery of Account statement/ Non Personalized Cheque book, Draft, Pay order/Term Deposit Receipt, Acknowledgement etc./ TDS/ Form 16 certificate issuance/ Pre-Paid Instrument/ Gift Cards

In phase II, following services have been identified for implementation in Doorstep Banking:

1. Cash Withdrawal
2. Cash Deposit.
3. Submission of Digital Life Certificate

Our bank has implemented all the Non- Financial Services and Financial services except Cash deposit services for which the work is in progress for implementation.

3. **Complimentary PSB Alliance Doorstep Banking Services to Retired Staff and family pensioners of Bank of Baroda.**

Bank has been initiating various staff centric initiatives from time to time. The contribution of Retired staff and family pensioners to the Bank cannot be undermined. Banking services which are majorly used by Retired staff members and family pensioners are as under:

- Monthly withdrawal from their monthly pension/savings account.

- Passbook updation /Statement of Account
Life Certificate updation
- Booking of Fixed Deposit.
- Submission of Form 15 G/H.
TDS Certificate.

Due to issues in mobility related to their age, health these retired staff members at times find it difficult to visit Bank Branch for availing Banking services. With a view to offer convenience to Retired staff members, it has been decided to offer the following Doorstep banking services on complimentary basis as under:

In a Financial year, a total of 12 service request inclusive of submission of Form 15 G/H, Life Certificate and TDS certificate under doorstep Banking will be offered on a complementary basis to Pension Account of Retired Staff members and family pensioners of Bank of Baroda. Eligible Accounts will be offered this service with a cap of 3 complimentary services per quarter subject to a maximum of 12 complimentary services in a year.

The details about services and identified branches is available in circular number BCC: BR: 112:470 dated 11 th of August 2020 on Doorstep Banking Services issued by Retail Liabilities Vertical.

As per guidelines issued by IBA, the Doorstep banking services will be available only if the service address requested by the customer is within the radius of 10 KM of any of the identified branch for the PSB Alliance Doorstep Banking service.

Branches are advised to reverse the charges levied towards avilment of Doorstep Banking Services to Accounts of retired staff members of Bank of Baroda and family pensioners of the retired staff of Bank of Baroda. The charges are to be reversed from sundry charges others. Before initiating the reversal of charges branches have to be checked the total count of Doorstep Banking services availed by the retired staff members of Bank of Baroda and Family pensioners of the retired staff members of Bank of Baroda

NOTES:

Entitlements for the Spouse and Family after the Life time of Pensioner

Following are the entitlements for the Spouse/Legal heirs after the Life time of the pensioner
In case your late spouse was a member of the Tailor made Group Medical Insurance Policy for the Retirees issued by the NATIONAL INSURANCE CO. LTD., providing Medical Insurance Cover, it will continue till the date of expiry of policy.

Family Pension : 30% of last pay of Retired employee in all cases and without any ceiling is the eligibility to the Spouse from the date following the death of the pensioner till death or remarriage. However if the employee or pensioner dies while in service or before attaining age of 65 years, the family pension will be equal to normal pension for 7 years from the death or till the date the pensioner would have reached the age of 65 years, whichever is earlier.

In case there is a handicapped child of the employee, he/she should be got included in list of eligible person for family pension on expiry of both (employee and spouse) in terms of note: HO:HR:OPS:PEN:107/11785 dated 29.12.2015.

You will continue to get additional 1% interest as widow / widower of ex staff member on your SB/FDR accounts over public interest rates. In case you are a senior citizen (i. e. age above 60 years) you will get the benefit of additional 0.5% also. As such a senior citizen widow / widower of ex staff member is entitled to get 1.5% interest rate over and above the prevailing Rate of Interest for public. (Cir. HO:BR:110:89 dated 02.06.2018)

Bank Staff and ex-staff are eligible for Concessional rate of Interest and margin for loan against deposits standing in the name of staff. The same facility is available to Retired Staff, spouse of the deceased staff and spouse of the deceased retired staff.

Pensioners' Loan and other loan meant for pensioners can be availed at concessional rate meant for retired staff by the spouse of the deceased retired staff.

Banks extends Concession in Service Charges for certain category of Services for Staff. The same can be availed by the Retired Staff and Spouse of the deceased retired Staff.

Locker Rent concession as applicable to Serving staff can be availed by Retired staff and Spouse of the Deceased retired staff.

A "retired Member of the bank's staff" means an employee retiring whether on superannuation or otherwise, but does not include an employee resigned or removed from service. All the above concessions are applicable to the Spouse of the deceased Staff and Spouse of the deceased retired staff.

In case of resigned Bank employees who have opted for Group Health Insurance Cover meant for Retired Bank employees, their spouses can continue the Group health insurance Scheme in case of unfortunate death of the resigned employee.

In case of death while in Service there are certain benefits available like Social Security Benefit Scheme, Death cum Retirement Gratuity, Leave encashment, PF, Life risk cover benefits from the employer. In most of the Banks they have special compensations for death while on duty, Death due to pandemic etc.

Holiday home facility is also available to widow / widower of ex staff for which you have to submit ONLINE application through HRconnect.

Please arrange to change the "Nominations" in all your Bank Accounts and Financial Papers, if necessary.

PENSION ACCOUNT

A Joint SB Account (with spouse) can be continued for family pension after death of a pensioner. On death of employee, his name can be deleted from First name of of the joint account by the branch itself. Please ensure that account is in SB code 112.

The branches should not insist on opening of a new account in case of pensioner if the spouse in whose favour an authorization for family pension exists in the Pension Payment Order (PPO) is the survivor. This is as per BOB circular no.HO:BR:113:156 dated 03.07.21

The family pension should be credited to the existing account without opening a new account by the family pensioner for this purpose if the family pensioner desires so.

Family Pension is not considered as Salary under the income tax and is treated as Other Income.

Risk Cover and benefits available under various Insurance Schemes:

Life Insurance – Nominee can claim the policy amount on the death of the policy holder. For multiple policies multiple claims should be made. For this purpose the spouse should contact the concerned agent or Development Officer.

Accidental Death Insurance Cover.

This cover is available through specific \insurance schemes of the GIC, LIC, PMSBY, PMJJBY, Banks or GOI Subsidized Scheme. In addition, debit (ATM Cards) and credit cards of the Banks have the in-built cover for accidental death. (In fact, many debit cards have certain unknown additional features as accidental death risk coverage, free access to airport lounge, baggage insurance, buyers' protection subject to conditions.)

In case of death happened due to Train/ Flight accident compensation can be claimed as per the Insurance cover available in respective Tickets. This is apart from any compensation sanctioned by respective Govt/Airlines,

In case of accidental death on roads involving Motor Vehicles, claim can be made under Motor Vehicle Insurance Act. Compensation will be decided by the court based on the age, income and dependents of the insured.

Apart from the above in case of death due to natural calamity, freak accidents State Government sanction compensation through Chief Minister's relief Fund.

NOTES:

A to-do List for Legal heirs

After the initial shock of sudden loss of the family member and after the grief period the legal heirs have to accept the reality and should move forward to fulfil the desire of the deceased duly upholding the cherished values of the deceased. The important to do list is as follows

1. If the spouse of the deceased is alive, it is the first and foremost duty of the Son/Daughter, Children to give comfort and assurance that they will stand by the parent to take care of their interest
2. At any cost, please avoid confrontation or discussion as who has to look after the parent in the changed circumstances. Try to sort out financial issues amicably.
3. Get the death certificate of the deceased. Check the name, age and other particulars are correct, try to incorporate Aadhaar number in death certificate if possible. Also, it is better to get the correct cause of death mentioned in the death certificate. Get as many copies of Death Certificates (original) depending upon the need, the number of legal heirs, Investments in the name of the deceased.
4. If the parent is capable of handling financial issues, just support him/her to deal with the financial assets left by the deceased.
5. In case both parents are not alive, entrust the task of gathering information of financial assets and other documents either to the elder in the family or the heir who is living in the place of deceased and capable of getting things done.
6. If there is any Will and it needs to be probated take the help of a legal counsel.
7. If there is Vehicle in the name of the deceased-it requires priority in action. Inform Concerned RTO about the death of the vehicle owner.
8. Inform the Ex-employer of the deceased.
9. Certain organizations reimburse funeral expenses. Check and claim the same.
10. Inform the Banks where the deceased was having account. If the deceased took Group Life Insurance linked to Bank account, check and claim the same..
11. Also, for accidental deaths, Cover is available in Certain debit and credit cards and Bank account linked group accidental death cover. Check and apply for the same.
12. For death occurred due to accident on road or involving Motor Vehicles, make claim under Motor Vehicles Amendment Act. Check the number of insurance policies of the deceased and take action to claim the policy benefits under each policy. Inform the Insurance Companies about the death of the policy holder.
- 13. If the spouse is eligible for family pension, apply for the same on Annexure 3 + 7.**
14. In case some of the legal heirs are likely to go abroad and may not be available for execution of certain documents it is preferable to get a Registered Power of Attorney favouring the local legal heir. This will help in settling Bank Accounts and other dues.

Make sure to comply with income Tax provisions. For inheritance though the income is exempted, documentary evidence needs to be kept. If the deceased was income assessee take action to comply with Income Tax formalities like remittance of tax and filing ITR on behalf of the deceased.

DEATH CLAIMS (Bank's Cir HO:BR:111:279 dated 01.10.2019)

SETTLEMENT OF CLAIMS WITH/WITHOUT NOMINATION

SETTLEMENT OF CLAIMS

The disposal of the assets of the nominee where Nomination has been obtained

- a) Settlement of claims against legal representation such as:
 - (i) Succession Certificate
 - (ii) Letters of administration
 - (iii) Probate of the Will of the deceased constituent
- b) Settlement of claims (not supported by legal representation) against indemnity.

Branches normally will not insist for production of Succession Certificate by the legal heirs of the deceased depositor irrespective of the amount involved for deposits and credit balances held in the name of the deceased depositors and can settle such deposits and credit balance, subject to the norms and satisfaction of the bank.

I. SETTLEMENT OF CLAIM WITHOUT LEGAL REPRESENTATION AND WITH LEGAL REPRESENTATION

Each Bank Branch is vested with discretionary powers according to the grade of the branch Manager.

All the claims will be sanctioned at the appropriate level concerned. When the claim is supported by legal representation such as Succession Certificate, Letters of Administration, Probate of the Will of the deceased, etc., the concerned the Regional Office of the Bank or the Branch Manager has powers to admit the claim irrespective of the amount involved.

III. a. CLAIMS SUPPORTED BY LEGAL REPRESENTATION

- a) prescribed claim form to be submitted
- b) Legal representation in original or a true copy of it duly attested by the Branch Manager, who should personally compare the copy with the original before attesting it. Legal representation would mean any of the following:
 - i) Letters of Administration or
 - ii) Probate of the Will of the Deceased or
 - iii) Certificate issued by Administrator General or
 - iv) Succession Certificate
- c) Letter of Administration for gold ornaments held as security for loans, articles in safe custody, articles in safe deposit lockers.

Note- Whenever the claim is supported by legal representation, Banks will not insist upon production of death certificate, legal heirship certificate and affidavit.

III.b. CLAIMS NOT SUPPORTED BY LEGAL REPRESENTATION

WHERE THE CLAIM HAS BEEN MADE WITHOUT LEGAL REPRESENTATION BUT ON THE BASIS

OF THE CLAIM PAPERS SUPPORTED BY INDEMNITY

In cases of waiver of legal representation, the following points/aspects will be verified by the Bank.

- a) What is the religion of the deceased - was he/she a Hindu, Christian, Mohammedan or a Parsi or belonging to any other religion?
- b) If the deceased was a Hindu, did he/she die leaving a Will or died intestate (i.e., without leaving a Will)?
- c) If there is no Will left by the deceased, then the legal heirs will be determined according to the law applicable to the religion of the deceased. Whether the claimants are entitled to make the claim is to be decided with reference to their being admitted as legal heirs by the applicable law.

IV. COMMON DOCUMENTS FOR ALL CLAIMS IRRESPECTIVE OF THE AMOUNT

- a. Claim form duly filled in and signed by the claimant(s)
- b. Death Certificate in original issued by Corporation/Municipality/Panchayat Union Office/ Village Munsiff/Village Administrative Officer.
- c. Consent letter from the legal heirs other than the claimant(s) authorising payment to be made to the claimant(s) as per prescribed format.
- d. Consent letter authorising the claimant(s) to receive the amount/articles on behalf of the executant(s).
- e. However, at the time of settling the claim, the Indemnity has to be signed by all the legal heirs including the claimant(s). To avoid this difficulty, the legal heirs other than the claimant(s), if they so desire, may give a consent letter - cum-Power of Attorney as per prescribed format for each Bank, so that the claimant(s) alone can sign the receipt and Indemnity for self and as Power of Attorney holder of other legal heirs executing the Power of Attorney.
- d. Legal heirship certificate, where possible, should be obtained from concerned Revenue authorities within whose jurisdiction the deceased lived.
- e. Consent letter(s) from the other legal heirs to pay the amount/deliver jewels etc., to the claimant(s) are to be duly attested either by the Magistrate or Notary or a Gazetted officer of the Central/State Government or an advocate or by the Branch Manager if the executants are known to him/her.
If the Branch Manager or Advocate or Gazetted Officer attests the consent letter, he/she should state that the signatories were present before him/her and signed in his/her presence
- f. Joint stamped receipt after settlement of claim by all legal heirs. In case if consent letter cum Power of Attorney as per prescribed format is obtained, claimant(s) alone can sign receipt.

V. CLAIMS BASED ON WILL

- a) In case of claims based on Wills, branches will insist for a Letter of Administration / Probate irrespective of the amount involved in respect of claims based on a Will the probate of which is legally mandatory.
- b) Branches normally will not insist for a Letter of Administration/Probate irrespective of the amount involved in respect of the claims based on a Will, the Probate of which is not legally mandatory.

c) In respect of claims based on Will - Banks will

(i) Obtain a consent cum no objection letter to be executed before a Notary Public from all the legal heirs irrespective of the fact whether the deposit/ credit balance is bequeathed to any one or more or to all the legal heirs or to any person(s)/ who is(are) not legal heir(s) and recommend for settlement of claim based on the Will waiving Letter of Administration or Probate.

(ii) However, if all or any one of the legal heirs refuse to give such a consent cum no objection letter, branches would insist for a Probate or Letter of Administration irrespective of the amount involved. This Notarised consent cum no objection letter should be obtained in addition to regular claim papers such as Indemnity, prescribed Claim form, Consent letter etc.

Branches are at liberty to insist on production of Succession Certificate, Letter of Administration or probate from legal heirs of the deceased depositors for settlement of deposits and credit balance, articles in safe custody/ safe deposit lockers and pledged jewels held as security, irrespective of the amount involved, whether the claim is based on Will or not, where there are disputes among the legal heirs/ claimants or all the legal heirs do not join in indemnifying bank by executing indemnity bond.

In some cases, the amount mentioned in the court orders, viz. Succession Certificate/Letter of Administration /Probate, may be lesser than the amount to be paid to the claimant(s). If the difference is only due to the accrual of interest, the claimant is entitled to such portion of interest also and banks may include the same in the claim amount to be settled.

However, in case, certain deposits amounts only are mentioned in these documents and the other deposit amounts held by the deceased depositor are left out, bank would settle only the amount mentioned in the Court order with interest and call for an extension certificate in respect of the amounts left out.

VI. ARTICLES IN SAFE CUSTODY / SAFE DEPOSIT LOCKER AND PLEDGED JEWELS

In the case of jewels under pledge/articles in safe custody/Safe Deposit, the proper form of legal representation is either Letter of Administration or a Probate where there is a Will. This is so under Section 370 of the Indian Succession Act. A Succession Certificate can be granted only in respect of debts and securities and not for any kind of property.

It cannot be granted in respect of ornaments pledged by the deceased with the Bank by way of security for the debt which the bank had advanced as it is not the debt due from the bank and for articles entrusted with bank for safe custody/safe deposit locker.

Normally Banks may not insist On Letter of Administration or Probate to release articles in safe custody / safe deposit lockers and pledged jewels to the extent of the value not exceeding Rupees Twenty-five thousand. (This Limit depends upon the Bank and as per extant guidelines).

For obtaining Letter of Administration/ Probate or for submission of claim papers for admittance of claim without production of legal representation an Inventory of the articles in Safe Custody and Safe Deposit Lockers would be made by the Manager in the presence of the legal heirs, two independent witnesses and the bank officials.

In doing so, any sealed packets would not be opened and should be noted in the inventory list as such.

VII. IMPORTANT POINTS

Upon the death of the sole depositor in the case of deposit in the name of an individual, or upon the death of one or all of the depositors in a deposit in the names of two or more individuals, the name(s) of the deceased depositor(s) in the deposit cannot be substituted by

the name of the nominee. The name of the nominee cannot also be added to the name(s) of the surviving depositor(s). In other words, under no circumstance, can a branch permit the nominee to become the depositor under the same account. The role of the nominee is only to receive the proceeds of the deposit in the event of death of all the depositor(s). Similarly, granting of a loan to a nominee against the deposit standing in the name of the deceased.

By making payment of the deposit amount to the nominee, the bank gets a good and valid discharge. It is entirely the responsibility of the nominee to account the money with the legal heir(s) of the deceased and bank is in no way concerned with it.

If the nominee so desires, a deposit can be accepted from him/her, even though such deposit may be made by the nominee out of the proceeds of the deposit of the deceased customer, after the claim has been settled in favour of the nominee. Such deposits should not be construed as the funds of the deceased depositor and hence loans can be granted by the bank against the security of such deposits in the name of the nominee, (now turned depositor).

I. Safe Deposit Lockers and Safe Custody Articles

Access to Safe Deposit Lockers – (With Survivor/Nominee Clause)-

In case of Sole heir -nominee will have the rights to access the locker of the deceased and liberty to remove the contents of the locker on submission of requisite documents.

In case of locker Joint accounts with joint operations-in the event of death of one of the hirers, the Bank will access of locker and liberty to remove the contents jointly to the survivor/s and the nominee(s). Here all the Nominees and the survivors will join together to make a claim

In case of Locker Joint accounts with either or survivor, or any one or survivor clause – access of the locker will be given to the survivor(s) according to the survivorship clause on the death of one or more of the locker hirers.

However, in all cases Banks should make it clear to the survivor(s) / nominee(s) that access to locker / safe custody articles is given to them only as a trustee of the legal heirs of the deceased locker hirer i.e., such access given to him shall not affect the right or claim which any person may have against the survivor(s) / nominee(s) to whom the access is given.

Similar procedure will be followed for return of articles placed in the safe custody of the bank.

Various Type of Accounts

Mostly the family of the deceased got confused as how to handle the various type of investments in the name of the deceased depositor before and after its maturity. Tax Saver Deposit Scheme, PPF, Senior Citizen Savings Scheme, PMVVVY etc...

I. Tax saver Deposit Scheme:

On the death of the Account holder (individual account) -the nominee can claim the deposit amount before or after the maturity date. No pre closure penalty will be applicable. Tax Saver Deposit carries fixed interest for the term of 5 years. Deposits closed, on the death of the depositor will carry the same interest as contracted. (Rule 13 of Bank Term Deposit Scheme 2006-Tax Saving Deposit Schemes)

In case of deposits where the depositor died without giving nomination, the deposit amount can be settled to the legal heirs.

The nominee should make an application to the branch manager of the Bank, supported by proof of death of the account holder.

In case of Joint accounts, if one of the account holders dies, nomination will not come in to force and the survivor can claim the deposit only on maturity (rules are silent about making premature payment to the survivor)

II. Senior Citizen Savings Scheme (SCSS)

1. Individual account-Single

On the death of the account holder nominee or legal heirs can claim the amount before maturity or after maturity.

- a. the account shall be closed and deposit refunded along with interest as applicable to this Scheme till the date of the death of the account holder, to the nominee or the legal heirs. (IBA letter no.RB/MBR/SCSS/10161 dated 22.07.2021) on application in form F.
- b. From the date of death till date of claim settlement- interest at the rate applicable on Post Office Savings Account.
- c. If the spouse is sole nominee, she can continue the account till maturity subject to eligibility and Scheme investment ceiling.

2. Joint Account

- a. In case of a joint account, the spouse may continue the account on the same terms and conditions as specified under this Scheme, if the spouse meets eligibility conditions under the Scheme on the date of death of the account holder.
- b. Joint account holder on the death of the First holder will have the option to close the account before maturity or after maturity.
- c. Interest as applicable in 1 a and b..

III. Public Provident Fund Scheme (PPF)

Closure of account on death of the account holder. –

- (a) In the event of the death of the account holder, the account shall be closed and the nominee or the legal heir shall not be allowed to continue the account.
- (b) The balance in the account of the deceased account holder shall earn interest till the end of the month preceding the month in which the eligible balance is paid to the nominee or the legal heir, as the case may be.

(c) Important point is that till settlement (up to previous month of settlement) the account will earn interest as applicable to the PPF scheme, irrespective of date of death of the account holder. That is even after the date of death, or maturity, the PPF account would continue to earn higher interest as applicable to PPF Scheme.

Question: In case if there is no Nomination what is the cut off amount up to which hassle free claim settlement can be made?

Up to Rs 5 Lakh. Indemnity Bond

Above Rs 5 lakh Succession Certificate is required.

Revision of BOB instructions for payment of interest on Overdue Fixed Deposits:

If a deposit remained unrenewed, after maturity, for 14 days, the Bank will pay the interest at the rate of SB or contracted rate, whichever is lower. Hence all are advised to contact the branches of Bank at the time of maturity of deposits for renewal or payment, as desired.

LOAN TO PENSIONERS / FAMILY PENSIONERS

(Cir BCC:BR:107/158 dated 01.04.2015)

Eligibility : Retired Employees of Bank of Baroda / their family pensioners.

Age : Maximum 75 years.

Loan Limit : 18 times of monthly pension with a ceiling of :

	Pensioners.	Family Pensioners
For age up to 70 years :	Rs.8.00 lacs.	Rs.3.00 lacs
For age above 70 years :	Rs.5.00 lacs.	Rs.1.50 lacs

(Total monthly deductions including proposed EMI should not exceed 60% of monthly pension.)

Repayment Period : For age upto 70 years:. 60 months

For age above 70 years: 36 months

Rate of Interest : Base rate

Note: Undertaking from Legal heirs to play bank's dues in the event of death or default by the pensioner (not to be obtained if wife is alive or personal guarantee of person nominated to receive family pension is obtained as a condition of the sanction) to be obtained.

BARODA HEALTH CHECK UP SCHEME for Ex-employees

(Circular HO:BR::113:230 dated 30.09.2021)

Bank has taken initiatives to ensure health of existing as well as ex-staff members. One of such schemes is the facility of 'Annual Health Check-up' for existing employees, which is facilitated by service provider M/s Arcofemi Health Care Ltd. (also known by its brand name 'Mediwheel') to extend the Health Check-up facility, similar to that of existing employees at their own cost, as these health check-up packages, are substantially subsidized to the Bank due to economies of scale because huge number of employees avail this facility, which otherwise would cost significantly more, if availed individually.

Mis Arcofemi Health Care Ltd., after series of deliberations, has now agreed to provide the health check-up facility to the Bank's ex-employees and their spouses at the cost equal to that of existing employees for health checkup packages. Further, the service provider has also offered a bouquet of additional packages which include health check-up packages with complete 'home sample collection' facility to examine the general health and well-being. This facility will be effective from 01.10.2021.

For existing employees, only one health check-up scheme is available as mentioned at Sl. No.1 in the table below. However, the health check-up packages for ex-employees are carefully designed looking to the various categories of employees and considering their affordability and requirements. The brief of the various health check-up packages are given below:

HEALTH CHECKUP PACKAGE with Amount

- | | |
|---|---------|
| 1. Mediwheel Full Body Health Check up Metro. | Rs.3600 |
| 2. Mediwheel Full Body Health Check up non-Metro. | Rs.3250 |
| 3. Mediwheel Smart Check (at All Centres). | Rs.2990 |
| 4. Mediwheel Active Check (at All Centres). | Rs.1740 |
| 5. Mediwheel 60+ (at All Centres). | Rs.1990 |

The complete details of the above packages including the number and types of tests covered, home sampling availability etc are provided in Bank's circular Annexure A.

STEPS IN BOOKING APPOINTMENT:

The following are the steps involved in booking appointment for health check-up facilitated by Arcofemi Health Care Ltd. (under the brand name- MediWheel):

- i. The URI. for signing up (for first time registration only) for the exclusive online portal for booking health check-up by the ex-employees is: https://mediwheel.in/bob_signup_retire
- ii. On the Sign Up page, select Corporate User and provide necessary details like: EC Number, Name, Date of Birth, Mobile Number and Email to Sign Up. This will complete the registration process.
- iii. Thereafter, for booking of health check-up service and other purposes (report, payment, grievance, etc.), login using mobile number and password through the URI. <https://mediwheel.in/login>

- iv. Select appropriate city/location, hospital/diagnostic centers / health check-up package
- v. Select preferred date and time of health check-up
- vi. Make payment and book appointment.
- vii. Details of spouse can be added in the profile by providing necessary information under 'Add Member' menu.

The detailed step-by-step process involved in booking health check-up is given in Annexure-B of the circular.

ROLE OF THE BANK:

- Bank will only be facilitating by providing Arcofemi's platform to retired employees on Ex-Employee Portal.
- The cost of proposed health check-up facility for ex-staff members and/or spouse will be fully borne by the ex-staff members themselves.
- The decision to avail the health check-up facility will be completely the choice of the Ex-employee.
- Grievances/complaints/issues in this regard have to be taken up directly with M/s Arcofemi Health Care Ltd. The ex-employees may reach out to M/s Arcofemi Health Care Ltd. for resolution of their grievance through the toll free number **011-41195959** and Email id: **grievance@mediwheel.in**
- However, if the issues are not resolved even after 7 days, the matter may be taken up with the Zonal Nodal Officers for Retired Employees for expediting the resolution.

IMPORTANT CIRCULARS of RBI, IBA and BOB:

Circular no./Ref.	Date	Subject Matter
RBI/2004-05/490	09.06.2005	Deceased Claims -Simplification of Procedure
RBI/2017-18/15	06.07.2017	Customer Protection – Limiting liability of customer authorized electronic banking transactions
RBI/2019-20/142	15.01.2020	Enhancing security of card transactions
RBI/2020-21/41	25.09.2020	Positive Pay system of CTS
RBI/2021-22/86	18.08.2021	Safe Deposit Lockers/articles facility by banks
RBI/2021-22/1630	28.01.2022	Consumer Awareness Cyber Threats & Frauds
		IBA CIRCULARS
HR&IR/G2/BRK/4684	16.03.2018	2 nd option of Pension to Compulsorily retirees
HR&IR/MBR/9991	05.06.2021	Stagnation Increment – Clarification -XI BPS
RB/MBR/SCSS/10161	22.07.2021	SCSS Rules 2004-Premature withdrawal in case of death – No penalty
Joint Notes & BPS		Can be obtained from their website iba.org.in
		BOB CIRCULARS – Salary Revision
BCC:BR:107:308	26.06.2015	10 th BPS dt. 25.05.2015
BCC:BR:112:778 & 779	30.12.2020	8 th Joint Note for Officers & 11 th BPS
HO:BR:114:75	16.04.2022	IBA fitment formula of 8 th Joint Note & 11 th BPS
		OPERATION & TERM DEPOSIT RELATED
HO:BR:111:279	01.10.2019	Death Claims – Detailed Procedure
HO:BR:113:156	03.07.2021	Continuation of Staff Pension account by family pensioners in case of death of first holder
BCC:BR:111:603	14.11.2019	Wealth Management Structure (Baroda Radiance)
BCC:BR:112:613	12.10.2020	Circular on PPF,SCSS,SSA,Ekvp,SGB,NPS & APY
HO:BR:113:22	27.01.2021	Teledirectory of Branches and staff
BCC:BR:113:499	23.08.2021	BOB World (Mobile Banking)
BCC:BR:113:307	02.06.2021	LABOD/ODBOD on Mobile Banking
BCC:BR:114:293	30.04.2022	New features in BOB World
HO:BR:114:158	27.07.2022	New Locker Agreement
HO:BR:106:36	12.02.2014	Staff Rate & Sr Citizens Rates on TD
HO:BR:110:89	02.06.2018	Payment of Staff Rates on TD
HO:BR:108:65	11.05.2016	Payment/Premature Payment of FDRs with EorS/F clause. Clarifications

BCC:BR:111:154	28.03.2019	Master Circular on Deposit Schemes.	
BCC:BR:112:68	07.02.2020	Premature Payment of Term Deposits	
BCC:BR:113:796	28.12.2021	Revision of instructions - Payment of Interest on ODFD	
HO:BR:113:34	05.02.2021	Nomination at any branch	
BCC:BR:114:529	12.08.2022	Baroda Tiranga Deposit Scheme for 444 & 555D	
BCC:BR:114:725	31.10.2022	Baroda Tiranga Plus Deposit Scheme for 399 days	
		STAFF WELFARE SCHEMES CIRCULARS	
HO:HR-OPS:PEN :107:11785	29.12.2013	Medical certificate for Pension to Handicapped Children of ex-staff - Guidelines	
HO:BR:112:451	01.12.2020	Compassionate Appointment & payment of ex-gratia to dependant of deceased employees	
HO:BR:112:47	05.02.2020	Contributory Medical Aid for Retired Employees	
HO:BR:112:208	19.05.2020	TE/DA claims of Ex-staff	
HO:BR:114:21	03.02.2022		
HO:BR:112:333	07.06.2020	Special Medical Aid to Retirees of 70-75-80 years	
BCC:BR:112:726	01.12.2020	Doorstep Banking Scheme to Retirees	
HO:BR:113:230	30.09.2021	Health Checkup facility to ex-employee	
HO:BR:113:182	05.08.2021	Holiday Home - New Regulations	
HO:BR:114:28	11.02.2022	Medical insurance subsidy to Retirees	
BCC:BR:114:764	14.11.2022	Financial support to dependant of deceased employees dying in harness	
HO:BR:114:236	29.10.2022	Renewal of GHIS for Existing Employees	
HO:HRM:114:3690	30.09.2022	Renewal of GHIS for Retirees for 2022-23	
HO:HRM:114:4022	02.11.2022	-Do- Appointment of TPA (FHPL)	

INCOME TAX GUIDELINES (specially for Senior Citizens)

FOR FY 2022-23 (AY 2023-24) updated on 01.02.2022.

Some key changes notified in the Income Tax Returns (ITR) from the F/Y 2020-2021

From AY 21-22 Old and New Tax Regimes have been introduced, which have to be understood carefully before deciding the regime under which return is to be filed:

Old Regime: No change and all deductions, as earlier, are allowed.

New Regime (u/s 225BAC): New tax slabs introduced and NO deductions are allowed.

So, please calculate the tax liability before start of filing the return. Presently Individuals have liberty to change the Regime before filing the return every year.

Last date for filing IT return is generally 30th July, unless extended specifically . Following persons have to file return compulsorily, even if otherwise not liable to file return:

- 1. House ownership:** Individual taxpayers who are joint owners of house property or having more than one property are to file ITR 2 with details in Schedule HP. However, CBDT vide it's notification no.31/2020 dt.29.05.20 has clarified that joint owners of house property can now file ITR-1 & ITR-4, if they are otherwise eligible for filing their return in ITR-1 & ITR-4.
- 2. Those who spent over Rs.2 Lacs on foreign trip OR put Rs.1 Crore in Current account OR paid over Rs.1Lac as electricity bill come under mandatory IT return filing norms. You need to disclose the actual amount.**

Which return & By Whom

ITR-1 (Sahaj)- For Resident Individuals with income upto 50 lacs from Salaries, one house property, interest income, agri income upto 5000

ITR-2-for Individuals and HUF not having income from profits and gains of business or profession. **In case of Capital Gain also you have to file ITR 2.**

ITR-3-for Individuals & HUF having income from profits and gains of business and profession

ITR-4(Sugam)-for resident Individuals, HUF & Firms having total income upto 50 lacs from business and profession computed u/s 44AD,44ADA,45AE

A Senior Citizen Pensioner (Resident), whose annual income is Pension + Interest on Deposits (with no business/professional income) needs to know the following important points on Income Tax, for the FY 2020-21. For the sake of simplicity, I have covered only commonly used deductions like 80 C and 80 D etc.:-

Income Tax Slabs for FY 2020-21, 2021-22, 2022-23 and 2023-24 (only Old tax regime)

Income Slabs	Old slabs @<60 years	Old slabs 60-80 years	New slabs <60 years	New slabs 60-80 years
Upto 250,000	Nil	Nil	Nil	Nil
2,50,001 to 3,00,000	5	Nil	5	Nil
3,00,001 to 5,00,000	5	5	5	5
5,00,001 to 7,50,000	20	20	10	10
7,50,001 to 10,00,000	20	20	15	15
10,00,001 to 12,50,000	30	30	20	20
12,50,001 to 15,00,000	30	30	25	25
Above 15,00,000	30	30	30	30

Super Senior Citizens (80 Years and above)- Upto Rs.500,000- Nil. Rest as per Sr Citizens

Family Pension is not considered as Salary under the income tax and is treated as Other Income.

BUDGET 2023 (Changes in Income tax for FY 2023-24)

While presenting the budget for 2023, the finance minister has announced following changes in Income tax (**applicable only to NEW TAX REGIME**) for the FY 2023-24. Old tax regime to continue without any changes and it is optional.

- No income tax upto income of Rs.7 lacs.
- Standard deduction of Rs.50000 allowed to salaried / pensioner and Rs.15000 (max) to family pensioners. Standard deduction of Rs.52500 to persons having income of Rs.15.50 lacs and above. (No other deduction or exemption is allowed)
- Leave encashment exemption limit raised from Rs.3 lacs to Rs.25 lacs for Non-Govt. employees.
- Senior Citizen Saving Scheme investment limit raised to Rs.30 lacs (presently intt.@8%)
- POMIS limit raised from Rs.4.50 lacs to Rs.9 lacs per individual. Joint account limit raised to Rs.15 lacs.
- **Simplified tax return is being introduced.**

The slabs of Income tax rates also revised (new tax regime only) as under:-

Upto Rs.3 lacs	Nil
Above Rs.3 lacs to Rs.6 lacs.	5%
Above Rs.6 lacs to Rs.9 lacs.	10%
Above Rs.9 lacs to Rs.12 lacs.	15%
Above Rs.12 lacs to Rs.15 lacs.	20%
Above Rs.15 lacs.	30%

Health Surcharge/cess as applicable @4%.

ADVICE:

Calculate your tax liability under both the regimes and act accordingly. This can be done during the next FY when the new tax rates will be applicable.

The idea of the Govt in the long run is to abolish all exemptions and the old tax regime.

DEDUCTIONS & EXEMPTIONS :

New Regime: No deduction under sec.80, Chapter VI, House property, HRA etc.

OLD REGIME:

2. Standard Deductions-Sec 16- for Salary class/Pensioners- Rs. 50,000/-.. For Family Pensioners under Sec 57, a deduction of one-third of such income or Rs.15000, whichever is less, is allowed.

3. Imp Other Deductions available to save Tax-

80 C- LIC, NSC, Sr Citizen SS, PPF, etc. upto Rs.150000/- + **80CCD -NPS (upto Rs.50000), if any**

80 D- Medical Insurance Premium for Self and Spouse (one must be Senior Citizen). In case No health insurance Cover available General Medical Expenditure can be claimed upto Rs.50,000/-

Senior Citizens in addition to the above, can claim for their aged parents, either health Insurance premium or Medical Expenditure (where there is no insurance cover).

80 TTA Interest on SB upto Rs.10000 only for non-Sr citizens.

80 TTB Interest on Bank, Post Office Deposits- -Max Rs 50,000/-(No deduction under 80 TTA is allowed for SB interest)

Long term capital gains from shares are exempted upto Rs.1 lakh.

4. Rebate under Sec 87 A- for Net Income up to Rs 5 Lakh- Maximum-Rs12500/-. In other words , for pensioners with Net annual Income below Rs.5 lakh there is no Income Tax. Under the new tax regime 87A relief will be available upto Rs.25000 from FY 2023-24.

5. TDS On Pension-Though Senior Citizens, having pension Income and Interest Income alone, are

exempted from payment of Advance Tax, as per Income Tax rules. Hence those who are drawing annual pension above threshold limit should furnish to Banks and TO, eligible saving Proofs to avoid TDS. Family Pension Comes under Income from other sources, hence exempted from TDS.

6. TDS on Bank Deposits- Sec 194A-Annual Exemption Limit for Interest on Bank Deposits standing in the name of First named depositor-wef 01.04.2019

Non-senior citizens -Rs 40000. Senior Citizens-Rs 50000.

Senior Citizens whose aggregate annual interest on Bank Deposits, exceeds Rs.50,000/- can furnish 15H at the beginning of the FY to avoid TDS, ***if their tax liability is Zero***.

7. Advance Tax-Senior citizens are exempted from requirement of payment of advance tax provided they do not have any income under the head "Profits and Gains of Business or Profession.

8. How to Calculate Income Tax?

(Annual Pension- standard Deduction of 50000) + Interest on Deposits+ Other Income= Gross Income- Eligible Deductions under 80 C, 80 D etc. Calculate tax liability as per Income Tax slabs given above.

9. How to remit Advance or Self Assessment Tax?

After calculating Tax Liability, net off TDS if any, Income Tax can be remitted upto 31st July. Tax can be remitted at any Authorised Scheduled Bank or through online e-remittance. While remitting Tax one should be careful in choosing Assessment Year. If Tax is remitted before April, it comes under Advance Tax and after March it is self -assessment Tax.

Alternatively one can remit tax online-e payment) at tin-NSDL portal (www.tin-nsdl.com) by following the steps - Challan Number- ITNS280>IT Major Head--0021>Assessment Year 2021-22>Self Assessment Tax Code-300.(if it is paid on or before March it is Advance Tax code-100).

It is preferable to remit a small amount as a test check and if it credited in 26AS in the individual account , then balance amount can be remitted. **For any clarification/help pl dial 9410020033**

10. It is mandatory to file Income Tax returns, under Section 139 of IT Act – In case of Senior Citizens- If annual Income Exceeds Rs 3 lakh even if the Tax liability is Zero. The penalty for Non filing Income tax returns ranges from Rs.1000/- to Rs. 10,000/-.

Steps for filing Income Tax Returns

Common IT return form used by Pensioners is ITR 1. This is meant for Individuals (Salary class and Pensioners). For those who are eligible to file ITR 1 **BUT** are having additional income viz Short Term and Long Term capital Gain, Income on account of investments in Shares, Mutual Funds and Immovable properties the form to be used is **ITR 2**.

ITRs have to be filed electronically. (Super Senior Citizens have the option to file it in paper form). For this one has to register at NEW e-portal (www.incometax.gov.in) with simple steps). This can be done at any time and one need not wait till July. Keep a diary for Income Tax and note down the log in ID and password.

CBDT proposes to introduce a common ITR by merging all the existing returns of income except ITR7. However, the current ITR-1 and ITR-4 will continue. This will give an option to such taxpayers to file the return either in the existing form (ITR-1 or ITR-4) or the proposed common ITR, at their convenience.

The taxpayers will not be required to see the schedules that do not apply to them. It intends the smart design of schedules in a user-friendly manner with a better arrangement, logical flow, and increased scope of pre-filling. It will also facilitate the proper reconciliation of third-party data available with the Income-tax Department vis a vis the data to be reported in the ITR to reduce the compliance burden on the taxpayers.

The scheme of the proposed common ITR is as follows:

(a) Basic information (comprising parts A to E), Schedule for computation of total income (Schedule TI), Schedule for computation of tax (schedule TTI), Details of bank accounts, and a schedule for the tax payments (schedule TXP) is applicable for all the taxpayers.

(b) The ITR is customized for the taxpayers with applicable schedules based on certain questions answered by the taxpayers (wizard questions).

(c) The questions have been designed in such a manner and order that if the answer to any question is 'no', the other questions linked to this question will not be shown to him.

(d) Instructions have been added to assist the filing of the return containing the directions regarding the applicable schedules.

(e) The proposed ITR has been designed in such a manner that each row contains one distinct value only. This will simplify the return filing process.

(f) The utility for the ITR will be rolled out in such a manner that only applicable fields of the schedule will be visible and wherever necessary, the set of fields will appear more than once. For example, in the case of more than one house property, the schedule HP will be repeated for each property. Similarly, where the taxpayer has capital gains from the sale of shares taxable under section 112A only, applicable fields of schedule CG, relating to 112A, shall be visible to him.

As evident from above, the taxpayer is required to answer questions which apply to him and fill the schedules linked to those questions where the answer has been given as 'yes'. As a result, the time and energy of the taxpayer will be saved and he will be relieved of the additional burden of going through all the parts of the ITR as is the requirement under the existing ITRs. This will increase ease of compliance.

Form ITR-1 & ITR-2 at a Glance

ITR-1 has five sections that you need to fill before submitting it and one summary section where you are required to review your tax computation. The sections are as follows:

Personal Information

Gross Total Income

Total Deductions

Tax Paid

Total Tax Liability

Here is a quick tour of the various sections of ITR-1:

1 Personal Information

In the Personal Information section of the ITR, you need to verify the pre-filled data which is auto-filled from your e-Filing profile. You will not be able to edit some of your personal data directly in the form. However, you can make the necessary changes by going to your e-Filing profile. You can edit your contact details, filing type details and bank details in the form.

2 Gross Total Income

In the Gross Total Income section, you need to review the pre-filled information and verify your income source details from salary / pension, house property, and other sources (such as interest income, family pension, etc.). You will also be required to enter the remaining / additional details including your exempt income, if any.

3 Total Deductions

In the Total Deductions section, you need to add and verify any deductions you wish to claim under Chapter VI-A of the Income Tax Act.

4 Tax Paid

In the Tax Paid section, you need to verify taxes paid by you in the previous year. Tax details include TDS from Salary / Other than Salary as furnished by Payer, TCS, Advance Tax and Self-Assessment Tax.

5 Total Tax Liability

In the Total Tax Liability section, you need to review tax liability computed as per the sections filled previously.

Note: For more details, refer to the instructions to file ITR issued by CBDT for AY 2021-22.

ITR 2

For filing ITR 2, in addition to above sections, Capital Gain section has also to be selected, which is to be filled as under:

Taxpayers have to select 'General' and click on income schedule. After that tap on 'Schedule Capital Gains' and then choose the type of capital assets from the provided list.

For short term capital gain arising from sale of listed equity shares are taxed at 15% u/s 111A, data to be filled in sections 111 and 115. Click on Add details and then provide the consolidated amount obtained from sale of short term assets alongwith COA (cost of acquisition)

For Long term capital gain, subject to taxation u/s 112A, received from sale of equity and equity related instruments are taxable at 10%. However LTCG is not taxable upto a limit of Rs.1 lakh. The data to be filled in section 112 A. For LTCG, individual has to provide scrip wise details while they file ITR2. This includes ISIN, Sale price per unit, purchase price, date of different transactions and more in case of purchase on or before 31.01.2018. then Click on Add. For purchase after 31.01.2018, consolidated figures are to be given.

Quarter wise gains are to be filled in form F given in the chapter.

Note: Before filling data of capital gain in case of sale of shares and mutual funds, please call Capital Gain statement from related depository and AMC or CAMS and Finkart, so that you may fill data correctly in the ITR2 as per information received from above agencies.

What is Form 26 AS* ? How to access it?

It is Annual Tax Statement of the individual given for each Financial Year. It contains Details of Tax Deducted at Source, Income received, (Under Sec 192 and 194A) , Details of Interest received, reported by Banks (for declarations in 15G/15H), Details of Tax paid as advance and self assessment tax by the individual. It can be accessed through e filing portal > view form 26AS(Tax Credit). Also it can be accessed direct through Traces Website or through Internet Banking. One should reconcile the Tax credits in form 26AS with the actual TDS, periodically without waiting for the end of FY, so that corrective action can be taken to get the missing credits, if any.

What is AIS (Annual Information Statement)?

Income Tax Department has announced rollout of a new statement - AIS (Annual Information Statement) from FY 2020-21. This will give you all details (well almost all) about YOUR financial transactions during the year. This is a thread to tell you what it is and how do you get the AIS.

You know earlier Income Tax used to give statement 26AS. AIS is a much detailed one - with many more details included - like your Savings Interest, all Mutual Fund txns during the year etc.

Will 26AS be stopped?

- Now you can get both 26AS and also AIS
- Both put together, Income Tax department knows all your financial transactions
- And it's good as now you will find it very easy to know and submit details for your Income Tax returns

How to access my AIS? Log in to your Income Tax account -> Go to Services Tab -> Last option in this tab is the AIS option, When u click on the AIS option in the above dropdown it will open a new tab with options -> Left side - Tax Information Summary (TIS) / Right side - AIS

Both are the same. TIS is a summary and AIS is the detailed statement. You can download both. When u download you get a pdf statement (There is json option also, but let's stick to PDF now) PDF will be password protected. Password is ur PAN Number (in CAPITAL) + Date of Birth

AIS captures all your financial transactions of last year

- Interest you got (even of your Savings Account)
- Salary or Income
- Mutual Fund Transactions (sale and purchase)

d) Any Dividends

e) FDRs placed with the Bank

Important Steps for Filing Income Tax Returns

Keep your Aadhaar Number, Bank account details (like IFSC code and account Number) ready

1. Before filing IT return ensure the following facts and figures are correct

a. Annual Salary/Pension income is what is given in part B of F 16, or as in Pension Statement or the actual gross credit received .

b. TDS effected is reflected in 26 AS and reconciled. One can file return without Forms 16A and 16(Part A) as the details are available in 26 AS.(But they have to ensure that they include total interest received /accrued from various sources . In such cases it is better to have Interest certificate from Banks that includes all interest received without omission.)

c. Total other income has to be equal or more than what is given in form 26 AS. As 26 AS reflects only the term deposit interests. One can find entries for Deposit Interest Credits in 26AS, even when TDS is not deducted (due to submission of 15G/15H).

d. In 26AS , SB interest, Bond Interest, Interest on Income Tax refund Order would not be there. But it has to be included in other income. ITR I has been modified to have detailed break up for other income like Interest on deposits, SB interest, Other Interest, Interest on Income Tax Refund Order etc.

e. For this FY, Standard Deduction is Rs 50,000/- .

f. Before filing IT returns one should include Other Income , avail all eligible deductions and arrive at Tax Liability.

g. After ensuring that all TDS effected and Tax paid as advance Tax, Self assessment Tax are correctly reflected in 26AS , one can proceed filing Income Tax return. If any missing credit is found , the matter should be taken up with the deductor immediately for rectification.

2.After ensuring all the steps given above now Login to e portal incometax.gov.in

After submission, Acknowledgement V can be e-verified with the options given. It can be done either based on Aadhaar OTP, or through Internet Banking.

After successful e-verification, this can be viewed under option View Return and Forms> Income Tax Returns. Down load ITR I and ITR V and save it in a folder. After the Assessment is over, the status would be changed to Assessed for the relevant year.

Taxpayers get 2 years window to revise returns, fix errors:

In the Budget of Central Govt. presented on 01.02.2022, from the FY 2022-23, a provision has been made to allow taxpayers to revise their returns to include any undisclosed or leftout income and pay the tax thereon within 2 years with the undernoted conditions:

- e. The revised return to be submitted before receipt of any notice from Income tax Dept.
- f. If return is revised within 12 months of assessment year, an addl. Tax of 25% will be payable and if return is revised between 13 to 24 months of assessment year, an addl. Tax of 50% will have to be paid.

Notwithstanding every care has been taken in compiling above information, the chances for errors/omissions cannot be ruled out. Any discrepancy may be informed to me. Thanks.

In case any friend finds it difficult to file his ITR-1, he may contact the undersigned with necessary details so that his return may be got filed in time. For Filing of ITR2 an additional Schedule of Capital Gains is also to be filled in carefully and assessee may seek help of a CA, if he is not conversant with the portal.

If you have bob WORLD app in your mobile, it is easier to know & also to get printout of the certificates of interest paid + provided during full financial year, TDS deducted on your each of S.B. & F.D. accounts individually or all accounts taken together having only one common cust. ID. For the purpose, you must have your email id registered in BOB. If not done so far,

1. Go to Request Services.
2. Go to Miscellaneous and then to Set Communication Email ID.
3. Register your email id. And come out.

Now, if you want total interest paid + provided for full financial year on individual S.B. & F.D. a/c. separately, go to Certificate & Statement. Go to Interest certificate. Choose a/c. no. & financial year. Information sent to your email.

If you want to get the total interest paid + provided on all accounts taken together under same cust. ID, go to TDS Certificate. Your cust.id will appear. Choose financial year. Information sent to your email. Easy & useful for income tax calculation & income tax returns. 👍

Income Tax Implications on Inheritance and Duty of Legal heirs

I. Income Tax implications on Inheritance:

There is no income tax liability on any amount of inheritance. It should be shown as exempted income while filing IT returns. Also, nothing will be charged to income tax including Stamp duty if any, in respect of immovable property received, (on or after 01/10/2009) without any consideration, even if the stamp duty value exceeds Rs.50,000 in the cases of under a will/ by way of inheritance; or in contemplation of death of the payer or donor.

II. Income Tax on LIC policy proceeds received by the nominee:

- a. **Income Tax on Policy Amount:** Income is fully exempted on Maturity/Death Claims proceeds under Section 10(10D).
- b. **Income Tax Implications on Annuity Receipt:**
Annuity payment after the life of policy holder by the spouse – will be taxable as other income.

III. Income Tax on retirement benefits received by the Nominee of the deceased Employee:

- a. **Gratuity payment to a widow or other legal heirs of any employee who dies in active service** shall be exempt from income tax.
- b. **Gratuity received by the legal heir after retirement** - to be treated as other income. Exemption rules apply as in the case of retiring employees. Fully Exempt for Govt Employees. Other -**Maximum Rs.20 lakhs.**(presently)
- c. **PF amount received by Nominee**-Fully Exempt.
- d. **Leave Encashment** : Leave encashment received by Non-Government employee is exempt up to a maximum of Rs 3 lakh and balance amount if any is taxable as 'income from salary'

IV. Income Tax Implications on Family Pension:

- a. Family Pension is taxable as other income in the hands of the family pensioner.
- b. Deduction on Family Pension- No standard deduction, but a deduction of a sum equal to 33.1/3% of such income or Rs.15000/-, whichever is less.

V. Filing Income Tax returns on behalf of the deceased:

As per the income-tax rules of India, a deceased person's income-tax returns must be filed for the year in which the person died. According to Section 159 of the Income Tax Act, 1961, if a person dies, the legal representative shall pay the tax due just like the deceased would have filed it if he or she was alive.

In case of deceased Tax Payer One of the legal heirs have to register in e filing website of Income Tax India and file on behalf of the deceased person

According to the laws, the legal heirs will be held responsible for the non-payment of dues of the deceased. There can be proceedings against them.

Legal heirs will also need to surrender the deceased PAN card after all Tax filing formalities are completed. For this, they need to write an application to the assessing officer (AO) under whose jurisdiction PAN is registered. The letter should contain reasons for surrender

- the death of the holder, name, PAN, date of birth of the deceased, and a copy of the death certificate.

PAN card has to be surrendered only after completing other tasks like filing returns, closing bank accounts, and transferring other assets. PAN is a key identification document that legal heirs require along with the death certificate for every transaction.

The returns need to be filed in the name of the legal heir and the executor. Legal heir has to pay the income tax liability and file the returns within the due date to claim refund if any.

Documents required to be uploaded for Legal heir Registration:

All the following documents would also be required to be submitted at the time of registration of legal heir: -

1. Copy of Death Certificate
2. Copy of PAN Card of the deceased
3. Self-attested PAN Card copy of the legal heir
4. Legal Heir Certificate or Affidavit in the presence of a Notary public

For the purpose of Legal Heir Certificate, any of the following documents can be submitted as proof of Legal Heir Certificate: -

- The legal heir certificate issued by the Court of Law
- Surviving Member Certificate issued by the Local Authority
- The family pension certificate issued by the State/ Central Govt.
- Letter issued by the Banking or Financial Institution on their letter head, with official seal and signature affixed stating that so and so holding PAN(s), was/were the nominee(s) of the deceased to the account/instrument(s) held in the name of the deceased with the institution and the same was not withdrawn till the death of the deceased

CONSUMER AWARENESS - CYBER THREATS & FRAUDS

SAFE DIGITAL BANKING PRACTICES

- Never share your account details such as account number, login ID, password, PIN, UPI-PIN, OTP, ATM / Debit card / credit card details with anyone, not even with bank officials, however genuine they might sound.
 - Any phone call / email threatening the blocking of your account on the pretext of non-updation of KYC and suggestion to click link for updating the same is a common modus operandi of fraudsters. Do not respond to offers for getting KYC updated / expedited. Always access the official website of your bank / NBFC / e-wallet provider or contact the branch.
 - Do not download any unknown app on your phone / device. The app may access your confidential data secretly.
 - Transactions involving receipt of money do not require scanning barcodes / QR codes or entering MPIN. Thus, exercise caution if asked to do so.
 - Always access the official website of bank / NBFC / e-wallet provider for contact details. Contact numbers on internet search engines may be fraudulent.
 - Check URLs and domain names received in emails / SMSs for spelling errors. Use only verified, secured, and trusted websites / apps for online banking, that is, websites starting with "https". In case of suspicion, notify local police / cybercrime branch immediately.
 - If you receive an OTP for debiting your account for a transaction not initiated by you, inform your bank / e-wallet provider immediately. If you receive a debit SMS for a transaction not done, inform your bank / e-wallet provider immediately and block all modes of debit, including UPI. If you suspect any fraudulent activity in your account, check for any addition to the beneficiary list enabled for internet / mobile banking.
 - Do not share the password of your email linked to your bank / e-wallet account. Do not have common passwords for e-commerce / social media sites and your bank account / email linked to your bank account. Avoid banking through public, open or free networks.
 - Do not set your email password as the word "password". The password used for accessing your email, especially if linked with your account, should be unique and used only for email access and not for accessing any other website / application.
 - Do not be misled by advices intimating deposit of money on your behalf with RBI for foreign remittances, receipt of commission, or wins of lottery.
- . Secure your cards and set daily limit for transactions. You may also set limits and activate / deactivate for domestic / international use. This can limit loss due to fraud.

Source: RBI PRESS RELEASE dated 28.01.2022.

Transfer of Title-Immovable and Movable Properties

I. Immovable Property standing in the name of the deceased:

How to Transfer the title to one among the legal heir?

It is very important for legal heirs to secure the asset after the death of the person in whose name it is registered. One need to go through legal formalities to obtain ownership of a property. Formalities may differ based on the nature of the property, place of property, individual rights over it, the number of legal heirs and others.

In order to get inherited property transferred in one's name, that person must have substantial proof to claim the rights on the property and inheritance.

In the presence of a Will, the process is relatively simpler; executors are required to administer the property as per the Will.

Title transfer-When there is no Will

When there is no Will - The plausible and most convenient situation that can arise is that the legal heirs mutually decide amongst themselves and distribute the shares accordingly. The said distribution can be reduced to writing in terms of a family settlement which can be subsequently registered and the shares be divided in such terms. Typically, in the absence of a Will, appropriate succession laws come into effect.

Documents Required:

1. Property Documents- title deed, Old Title deeds, Encumbrance Certificate, Patti, Tax Receipts, Electricity Bill , Water Tax , House Plan and Permit etc.
2. Will OR Succession or Legal Heirship certificate
3. Death Certificate
4. Probate where ever applicable (in case of will)
5. Affidavit and Consent Letter from Other Legal heirs.(when there is no Will)

MUTUAL FUNDS with Different AMCs:

The deceased person may have invested his savings into certain Mutual funds, details of which might be available in the proforma "My Family must know" or with the distributor/agent. Obtain a list of investments made by him, obtain claim/transmission forms as per nomination done in mutual funds and submit the same to them along with the copies of death certificate, Will, PAN, KYC & identification proofs of claimants with Bank Mandate and copy of cheque with Bank's attestation of signature of the claimant by Bank Manager. If there is NO nomination, they may demand Bond of indemnity or Legal succession certificate.

SHARES in Demat Account:

The deceased person may have invested his savings into certain shares also, details of which might be available in the proforma "My Family must know" or with the distributor/agent.

Obtain a list of investments made by him from Depository, obtain claim/transmission forms as per nomination done with the Depository and submit the same to them along with the copies of death certificate, Will, PAN, KYC & identification proofs of claimants with Bank Mandate and copy of cheque.

Vehicle Transfer in the name of the deceased

a. Transfer of ownership in case of death of the registered owner:

The legal heir of the deceased owner has to report to the registering authority within 30 days of the demise of the registered owner and his or her intention to be the owner of the vehicle. The legal heir can use the vehicle for a maximum period of 3 months without transfer of RC.

Important Points:

- a. The new owner of the vehicle has to submit Form 31 to the registering authority by filling all the details that have been asked in the form.
- b. The new owner of the vehicle should submit the form for the transfer of ownership within 3 months of taking actual ownership of the vehicle.
- c. The legal heir of the insured who is in the custody of the vehicle after the death of the owner should apply for car insurance policy transfer within three months from the date of the death of the insured or until the expiry of the car insurance policy (whichever is sooner)

Death Certificate in respect of the insured

Proof of Title to the Vehicle

Original policy

Importance of Transferring Ownership of Vehicle of Deceased

One may think it is not important to transfer the ownership of a vehicle belonging to a deceased. However, not only would this attract penalty by the concerned authority, but the legal heir driving the vehicle would not be able to get any motor insurance benefits. If the vehicle is involved in an accident, the legal heir will have to bear all related costs as well as pay fines for driving without valid vehicle insurance.

In case the person is gravely injured during the accident, he/she may not be eligible for any personal accident benefits either.

a. Documents Required for Transfer of ownership if the owner of the vehicle is deceased:

1. Form 31.
2. Registration certificate of the vehicle.
3. Insurance certificate of the vehicle.
4. Death certificate of the owner of the vehicle who is now deceased.
5. A certificate that verifies the pollution emitted by the vehicle being under control.
6. PAN card of the new owner of the vehicle and Form 60.
7. Copy of Aadhaar card (Date of Birth and Address Proof)
8. Passport size photographs (Two) of the new owner of the vehicle.
9. Legal heirship Certificate
10. Affidavits from the other legal heirs that they had relinquished their rights in favour of the applicant – these affidavits were on printed on stamp paper and notarized

Seven Golden Rules to manage life effectively and to make it Simple

Make your life and plan simple. Have a contingency plan to meet the unexpected eventuality. The dictum is plan for the best and prepare for the worst. Evolve a system of routine and follow. Keep the habit of placing things regularly used, not often used, rarely used (but important) in fixed places so that it would be easy to find and use.

1. Keep a health diary duly mentioning the Medicines you are taking regularly for you and your spouse, including blood group, past history and allergies with list of contact numbers of family doctor, clinic's contact person and number.
2. Keep the Health insurance card and the kit of forms and contact number in a pouch, readily reachable during emergency. It is better to carry this pouch on a long sojourn or travel. A copy of model format designed by me is uploaded. In the annexure. The same can be improved /modified. Details may be filled in and should be kept in a prominent place known to spouse with easy access.
3. Prepare two files one each for self and another for spouse and keep all the latest Medical documents like Lab Reports, Doctor's prescription etc. in a ready to take condition.
4. Keep the tablets, medicines that are being taken regularly in a box. Similarly keep another box for the spouse also. Also form the habit of getting the required medicines well in advance attest before a fortnight or 10 days without waiting for the last date of consumption.
5. Whenever on travel (on tour or going out for marriage) keep important medicines, id documents (not all one or two), diary containing the contact numbers in a bag where it can be easily taken. Also form the habit of not keeping the entire cash and all the cards in the same purse or place. Keep them in a bag secured and placed where it will not be disturbed while searching for other things like towel or clothes. Also, when you travel with spouse, a certain amount of cash can be kept in their hand bag. Keep required cash with adequate changes sufficient for travel along with a debit or credit card in a purse securely placed in the pant. Also, it will be better to travel with a small hand bag containing our mobile phones, small cash with changes adequate to meet the expenses like food, taxi or auto or purchases like magazine etc. However, it is left to the individuals to form their own ways according to their habit and convenience. But it is important to have a system.
6. Educate your spouse, if not already done on ATM Usage, internet banking, on line booking of cabs etc.
7. As people tend to forget as age advances it is always better to have systematic life, organizing things with a list of dos to be done with a calendar of events and things to follow in a diary or notepad. Smart phones are handy and would help us in organizing things in a better way.

What My Family Should Know

NAME:

Mobile / Phone (self) :

Email ID:

Important file in Laptop:

		Name	Office address	Residence address	Mobile / Contact number
A	Family Doctor				
B	Specialist Doctor	Dr	,		
C	Tax Consultant				
D	Insurance Agent				
E	Stock / MF Broker	.			

DOCUMENTS DETAILS:

		Number	Due date
A	Passport		
B	Driving license		
C	Credit Cards		
D	Debit Cards		
E	Vehicle		
F	Income Tax PAN No.		Returns filed upto
G	Aadhar Card		
H	Gas Connection		
	Electric connection		

My E-mail IDs:

Passwords:

Tell your spouse / children about PIN and Passwords of your Mobile banking / Internet banking / Debit / Credit Cards. URL / User ID and Password of various sites you may be using for various payments like House tax, Electricity bills, Card payments etc.

LOCATION OF IMPORTANT DOCUMENTS:

BANK ACCOUNTS: AS PER LIST ATTACHED

Bank's Names with Customer IDs :

FIXED DEPOSIT / RECURRING DEPOSIT / COMPANY DEPOSIT :

BANK / Company	BRANCH NAME	DATE OF DEPOSIT	FDR Account no.	AMT Rs.	IN THE NAME OF

Operational Instructions	Mode of Sign	Nominee if any	Date of maturity
--------------------------	--------------	----------------	------------------

PENSION ACCOUNT DETAILS

Pension A/c. Numbers	Name of the Bank Branch & Address	For Family Pension papers to be sent to	Pension revision details etc.
----------------------	-----------------------------------	---	-------------------------------

LOCKERS

BANK	BRANCH	LOCKER No.	Key no.	In the name of	Rent paid upto	Remarks
------	--------	------------	---------	----------------	----------------	---------

PUBLIC PROVIDENT FUND (PPF)

A/C NO.	BANK	Maturing on	Nominee names with %
---------	------	-------------	----------------------

SHARES/UNITS/DEBENTURES : In own name or Jointly

Company	No. of shares	Demat A/c. No. Location	Demat Bank details	Trading A/c location	Held Singly / Jointly	Nomination with share %
Different Companies	As per list attached					

HOUSE PROPERTY:

Address of the Prop.	In the names of	House documents	Details and kept at

House tax paid up to. **vide receipt no.**
 Water and sewer tax paid up to. **vide receipt no.**

Money Payable to (with amount) for ::

Money recoverable from (with amount) on account of :

WILL:

My will is executed on : _____ Copy of the will is kept at: _____

GENERAL POWER OF ATTORNEY given to :

INSURANCE RECORD:

Policy Name	Policy No.	Name of Company	Sum Assured	Date of issue	Premium Amount	Premium due date	Location of document
Life Insurance							
Life Insurance							
Health Insurance							
Vehicle insurance							
Fire / Burglary							
Others							

Prepared by R K Agarwal

If possible, prepare a Note, a guidance as how the assets you left behind to be handled by your next of Kin or legal heirs. You can share your thoughts and inputs as how best they can be handled /shared/used. Also You can mention the name / contact number of your friend/ well-wisher/auditor/Legal counsel or a Reliable person from whom the next of kin or heirs can seek opinion on guidance in case of need.

You may attach a list, wherever needed.

BANK OF BARODA

(FORM H). Annexure 1

BANK OF BARODA CONTRIBUTORY MEDICAL ASSISTANCE SCHEME FOR RETIRED EMPLOYEES**Application for reimbursement of medical expenses for hospitalization expenses for self / spouse.**

To be filled in by applicant:

1. Name of the member:	
2. EC No.:	
3. Permanent residential address:	
4. Name of the spouse:	
5. Membership No.:	
6. Whether the claim is for self/spouse:	
7. Date of death of member: (if applicable)	
8. Nature of ailment/ disease:	
9. Period of hospitalization:	
a) Details of hospitalization:	
b) Bed Charges:	
c) Operation theatre charges if any:	
d) Anesthetist charges if any:	
e) Surgeon's fees if any:	
f) Consultant fees:	
g) Others (please specify): e.g. laboratory charges	
h) Cost of medicines:	
TOTAL :	
10. Branch for obtaining reimbursement claim: Branch Alpha code:	
11. Amount claimed so far	Rs.
12. Balance amount left.	Rs.

(Bills, receipts, prescriptions in respect of all above items to be enclosed without fail:)

Encl.: as above

(Signature of applicant/member)

BANK OF BARODA
ANNEXURE 2
APPLICATION FOR GRANT OF FAMILY PENSION

The Trustees,
Bank of Baroda Pension Fund Trust,
Baroda

Dear Sirs,

Re: Application for grant of Family Pension

I wish to inform that Shri/Smt. _____ EC No. _____, who was drawing Pension vide Pension Payment Order No. _____ expired on _____ and I being the spouse/Family member of the deceased, I request to sanction and release Family Pension.

Required details are submitted for your necessary action.

1. Name of the Pensioner:

2. Pension Payment Order no. _____ EC no.: _____

3. Name of the Applicant:

4. Date of Birth of the Applicant:

5. Relationship with the pensioner:

6. Date of Death of Pensioner:

7. Details of branch from which pension was drawn by the pensioner prior to his/her Death:: _____
Branch: _____
Region: _____
Zone: _____

8. If the applicant is Minor details of Guardian _____
Name of the Guardian: _____
Date of Birth: _____
Relationship with Minor: _____

9. Full Postal address of the applicant:

Mobile no.....
email id.....

10. Details of branch from through which Pension is intended to be drawn: Branch:
Region:
Zone:

11. Account number and type of account:

Yours faithfully,

()

WITNESS OF TWO STAFF MEMBERS OF THE BANK**

1. _____

2. _____

****INDICATE NAME, EC NO., ADDRESS, DESIGNATION, BRANCH /OFFICE ADDRESS.**

Encl:

1. Original PPO
2. Original death certificate of deceased pensioner
3. ID proof (copy of PAN / Aadhar / Voter ID Card) or any other valid document
4. Address proof (copy of electricity/ Gas / DL) or any other valid document
5. Copy of Bank Passbook of Applicant
6. Photographs (3 copies)

CERTIFIED THAT THE PARTICULARS DECLARED ABOVE BY THE FAMILY PENSIONER HAVE BEEN VERIFIED AND FOUND CORRECT AS PER BR RECORD

Name of BM/Deptt Head

Date:

**Signature with Stamp
Branch Manager / Department Head**

EC No.....

LETTER OF UNDERTAKING FOR RECOVERY OF EXCESS PAYMENT OF PENSION / PENSIONERY BENEFITS.

Date : _____

**The Branch Manager,
Bank of Baroda,**

.....
.....

Dear Sir / Madam,

Re : Pension Payment order No.

In consideration of your having agreed to credit payment of Pension due to me every month in my Pension account with you. I the undersigned, agree and undertake to refund or make good any amount to which I am not entitled or any amount which may be credited to my Pension account in excess of amount to which would not be entitled.

I further hereby undertake and agree to bind myself and my Successors, Executors and Administrators to indemnify the Bank, in so crediting my Pension to my Pension account and to forthwith pay the same to the Bank and also irrevocably authorize the Bank to recover the amount due to the debit of my said Pension account or my other accounts or deposits belonging to me in possession of the Bank.

Yours faithfully,

.....

Name :

Address :

.....

Witness :

1. Signature : 2. Signature :

Name : Name :

Address : Address :

.....

Deceased Claim Form.

Form 352D. Annexure 3

(To be used when account has nomination or is a joint account with survivor clause)

The Branch Manager,
Bank of Baroda,

_____ Branch.

Dear Sir,

Re: Deceased Account Late Shri/Smt. _____
Account nos. _____

I/We advise, the demise of Shri/Smt. _____ on
_____. He/She holds the above account(s) at your branch. The account is in the
names of _____

A. In case of Nomination:

I, _____ son/daughter of Shri _____
residing at

* _____
_____ am

- (i) the registered nominee in the above accounts,
- (ii) the person authorized to receive payment on behalf of Master/Miss
_____ who is the nominee in the above accounts and is a minor
on the date of the claim.

Please settle the balance in the account in the name of the nominee. I/We receive
the payment as trustee(s) of the legal heirs of the deceased.

Place:

Yours faithfully,

Date:

(Claimants)

Witness (*) 1. Magistrate or Judicial Official OR 2. An officer of the Central or State
Govt OR 3. An officer of the Bank OR 4. Two persons acceptable to the Bank

Witness 1.

Witness 2.

Name _____

Name

Address _____

Address

Signature

Signature

B. In the case of Joint account:

I/We request you to delete the name of deceased person and continue the accounts in my/our names with same mode of operation.

I/We submit photocopy of the following documents together with originals. Please return the originals to us after verification.

- i) Death certificate issued by _____
- ii) Identify proof (required in nomination cases) _____
- iii) Consent of Legal Heirs of survivor.

Yours faithfully,

Place:

Date:

(Claimants)

RECEIPT

Received from Bank of Baroda, _____ Branch

Rs. _____ (Rupees

_____ only) by Banker's cheque no. _____ dated _____ in favour of _____

Being the balance outstanding at the credit of Savings Bank/ Fixed Deposit account no. _____ in the name of _____.

The balance has been paid to me as per Bank's rules.

Date:

Place:

Signature of Claimant
Name

Declaration in case funds are settled in favour of Minor:

I, _____, father/mother and natural guardian of

_____ hereby certify that the proceeds of your Banker's cheque no. _____ dated _____ favouring

_____ issued by you in full and final settlement of the balance in account no. _____ of Late

_____ will be utilized for the benefit of the minor only.

Place:

Date :

(Signature of Guardian)

PROFORMA OF WILL.**Annexure 4**

- I, _____, son of Shri _____, of age ___ years, (with date of birth __-__-__), of Hindu religion, inhabitant of _____, presently residing at H No __, Sector __, _____, do hereby declare this to be my last Will and Testament.
- I maintain good health, and possess a sound mind. This WILL is made by me of my own independent decision and free volition and have not been influenced, cajoled or coerced in any manner whatsoever.
- I own following immovable and movable assets / properties:

Assets / Properties	Details
Bank Accounts	My all accounts are at Bank of Baroda, _____ Br; under customer id _____, account nos. _____
Public Provident Fund (PPF)	PPF account No _____ is at Bank of Baroda, .
Pension Account	Pension account No. _____ in the name of _____ is at Bank of Baroda, Br; _____.
Sr Citizen Saving scheme	A deposit of Rs. _____ lakhs is at Bank of Baroda, _____
Residential Property (With details)	H No _____
Any other immovable Property/ies	(If ancestral through which instrument acquired the title/ownership)
Bank Locker*	Locker* No _____ is at Bank of Baroda, _____
Bonds	
Vehicle	
Others	<ol style="list-style-type: none"> Gratuity difference claim against Bank of Baroda has been filed at ALC, _____, where wife, Mrs _____ is Nominee. Any other future accrual/s from any source not mentioned herein.

***DETAILS OF JEWELLERY ITEMS, ALREADY IN USE BY THE FAMILY, HELD IN THE LOCKER:**

S No	ITEM	APPROX WEIGHT/OTHER PARTICULRS	TO BE PASSED ON TO/DISTRIBUTED/COLLECTED BY NAMELY WITH RELATIONSHIP	PASSED ON TO/ COLLECTED ON THE OCCASION/AFTER ATTAINING 00 YRS OF AGE ETC

4. All the assets, **except the ones as stated above**, owned by me are self-acquired properties. No one else has any right, title, interest, claim or demand whatsoever on these assets or properties. I have full right, absolute power and complete authority on these properties, or in any other property which may be substituted in their place or places which may be acquired or received by me hereafter.
5. I, hereby appoint Shri _____ wife/son, of Shri _____ years of age (date of birth XX-XX-19XX), Aadhar number- _____ & PAN- _____, Hindu religion, inhabitant of H No _____, also presently residing at this address, as the sole executor of this Will. She may relegate this function to any other person of her choice, if required or desired.
6. I direct my executor to collect my properties and pay all my just debts, if any, due and owing by me to anyone.
7. I also direct my executor to obtain probate, if necessary and pay and incur necessary costs, charges and expenses in relation to the collection of my properties as well as for obtaining probate and for any other necessary charges. I have ___ children namely _____ is having 1 son/daughter, named _____. **OR I have 4 children as per following particulars:**

NAME	RELATION	AADHAR No	PAN
Mrs			
Mrs	Daughter		
Mr	Son		
Mrs	Daughter		

8. I declare herewith that after discharging all my liabilities, the remaining assets to be distributed among the beneficiaries as given below/**as per particulars enumerated at point No -7-**

Beneficiary Name & Relationship
<p>1. ALL THE ABOVE SAID MOVABLE/IMMOVABLE ASSETS WILL BE OWNED/COLLECTED BY _____, WIFE & THEREAFTER (i.e. AFTER HER DEATH, THE SAME WILL OWNED/COLLECTED/DISTRIBUTED AS PER POINT No 2, 3 AND 4 HEREUNDER:</p> <p>2. All ___ children will get (state the pattern you wish to allocate) or Rs. _____ (_____) each OR as per Nomination in the particular account/s.</p> <p>3. Balance of the deposits will be owned/ collected by Mr/s. _____, (state relationship).</p> <p>4. The immovable/s will be bequeathed & devised i.e. HNo _____ to my SON/daughter _____.</p>

9. I hereby bequeath & devise immovable property i.e. H No _____ to my SON/wife _____ and this said house will be owned by _____, my SON/wife.

10. There may be any trouble in matrimonial life of any of my daughter/s. Then, she/they have the "Right to live till life or solution of the trouble" in a particular part of the House, with the mutual consent/decision of the family members along with her/their child/ren in case the daughter/s in trouble is/are no more, then in that situation her/their female child/ren can stay till her/their marriage/gainful employment and male child/ren till majority. Whereas child/ren of the daughter/s in trouble do not have the right to live till life.

11. In case, it is consented/decided to sell off the said House, the sale proceeds will be collected/distributed as 0/0th share to ____, son and 0/0th share to ____, daughter etc.

Further, I appoint _____, my _____ & _____, my _____ as Alternate Executors who would act as Primary Executors in case Mr/s _____ later on may not be able to handle the duties due to any reason.

In witness whereof, I have here unto set my hands on this ___ day of ____, 202__ at _____

Signature of Testator			
Full Name			
Aadhaar		PAN	

in our presence, signed this instrument after declaring to us that it is his Will and we now sign in his presence and of each other as witnesses on the day and year written above.

Signature of 1 st witness			
Full Name			
Address			
Aadhar		PAN	
Date		Place	

Signature of 2 nd witness			
Full Name			
Address			
Aadhar		PAN	
Date		Place	

BANK OF BARODA

Annexure

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.

Signature : _____

Name of the Pensioner : _____

Place :

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 : _____

PPO No.

Date :

Name of the Pensioner : _____

Disclaimer:

This write up is meant for information purposes only and do not purport to be a legal document. The author does not warrant the accuracy or completeness of the information. The Hand Book has been provided to serve as a reference guide for information only. Readers are requested to refer the relevant Acts, official and Government/Bank guidelines for a detailed view and to act upon.

NOTES

Claim form for health insurance policies other than travel and personal accident - PART A

TO BE FILLED IN BY THE INSURED

(TO BE FILLED IN BLOCK LETTERS)

The issue of this Form is not to be taken as an admission of liability

DETAILS OF PRIMARY INSURED:

a) Policy No: _____ b) Sl. No/Certificate No _____

c) Company/TPA ID No: _____

d) Name: SURNAME: _____ FIRST NAME: _____ MIDDLE NAME: _____

e) Address: _____

City: _____ State: _____

Pin Code: _____ Phone No: _____ Email ID: _____

SECTION A

DETAILS OF INSURANCE HISTORY:

a) Currently covered by any other Mediciam / Health Insurance: YES NO

b) Date of commencement of first Insurance without break: D: D: M: M: Y: Y: Y: Y:

c) If yes, company name: _____ Policy No. _____

Sum Insured (Rs.) _____

d) Have you been hospitalized in the last four years since inception of the contract? YES NO Date D: D: M: M: Y: Y: Y: Y:

Diagnosis: _____

e) Previously covered by any other Mediciam / Health insurance: YES NO

f) If yes, Company Name _____

SECTION B

DETAILS OF INSURED PERSON HOSPITALIZED:

a) Name: SURNAME: _____ FIRST NAME: _____ MIDDLE NAME: _____

b) Gender: Male Female Third Gender c) Age: Years Y: Y: Month M: M: d) Date of Birth: D: D: M: M: Y: Y: Y: Y:

e) Relationship to Primary insured: Self Spouse Child Father Mother Other

(Please Specify) _____

f) Occupation: Service Self Employed Homemaker Student Retired Other

(Please Specify) _____

g) Address (if different from above): _____

City: _____ State: _____

Pin Code: _____ Phone No: _____ Email ID: _____

SECTION C

DETAILS OF HOSPITALIZATION:

a) Name of Hospital where Admitted: _____

b) Room Category occupied: Day Care Single occupancy Twin sharing 3 or more beds per room

c) Hospitalization due to: Injury Illness Maternity

d) Date of Injury / Date Disease first detected / Date of Delivery: D: D: M: M: Y: Y: Y: Y: e) Date of Admission: D: D: M: M: Y: Y: Y: Y:

f) Time: H: H: M: M: g) Date of Discharge: D: D: M: M: Y: Y: Y: Y: h) Time: H: H: M: M: i) If Injury give cause: Self inflicted

Road Traffic Accident Substance Abuse / Alcohol Consumption i. If Medicolegal: YES NO

ii. Reported to police: YES NO iii. MLC Report & Police FIR attached: YES NO j) System of Medicine: _____

SECTION D

DETAILS OF CLAIM:

a) Details of the treatment expenses claimed

i. Pre-hospitalization Expenses:	Rs	<input type="text"/>	ii. Hospitalization Expenses:	Rs	<input type="text"/>
iii. Post-hospitalization Expenses:	Rs	<input type="text"/>	iv. Health-Check up Cost:	Rs	<input type="text"/>
v. Ambulance Charges:	Rs	<input type="text"/>	vi. Others (code):	<input type="text"/>	Rs <input type="text"/>
			Total	Rs	<input type="text"/>
vii. Pre-hospitalization period:	Days	<input type="text"/>	viii. Post-hospitalization period:	Days	<input type="text"/>

b) Claim for Domiciliary Hospitalization: YES NO (If yes, provide details in annexure)

c) Details of Lump sum / cash benefit claimed:

i. Hospital Daily Cash:	Rs	<input type="text"/>	ii. Surgical Cash:	Rs	<input type="text"/>
iii. Critical Illness Benefit:	Rs	<input type="text"/>	iv. Convalescence:	Rs	<input type="text"/>
v. Pre/Post hospitalization Lump sum benefit:	Rs	<input type="text"/>	vi. Others	Rs	<input type="text"/>
			Total	Rs	<input type="text"/>

Claim Documents Submitted- Check List:

<input type="checkbox"/>	Claim Form Duly signed	<input type="checkbox"/>	Hospital Discharge Summary	<input type="checkbox"/>	Investigation Reports (Including CT MRI / USG / HPE)
<input type="checkbox"/>	Copy of the Claim intimation if any	<input type="checkbox"/>	Pharmacy Bill	<input type="checkbox"/>	Doctor's Prescriptions
<input type="checkbox"/>	Hospital Main Bill	<input type="checkbox"/>	Operation Theatre Notes	<input type="checkbox"/>	Others
<input type="checkbox"/>	Hospital Break-up Bill	<input type="checkbox"/>	ECG		
<input type="checkbox"/>	Hospital Bill Payment Receipt	<input type="checkbox"/>	Doctor's request for investigation		

DETAILS OF BILLS ENCLOSED:

Sl. No.	Bill No.	Date	Issued by	Towards	Amount (Rs)
				Hospital Main Bill	
				Pre-hospitalization Bills: Nos	
				Post-hospitalization Bills: Nos	
				Pharmacy Bills	

DETAILS OF PRIMARY INSURED'S BANK ACCOUNT:

a) PAN b) Account Number:

c) Bank Name and Branch:

d) Cheque/ DD Payable details: e) IFSC Code:

DECLARATION BY THE INSURED:

I hereby declare that the information furnished in this claim form is true & correct to the best of my knowledge and belief. If I have made any false or untrue statement, suppression or concealment of any material fact with respect to questions asked in relation to this claim, my right to claim reimbursement shall be forfeited. I also consent & authorize TPA / insurance company, to seek necessary medical information / documents from any hospital / Medical Practitioner who has attended on the person against whom this claim is made. I hereby declare that I have included all the bills / receipts for the purpose of this claim & that I will not be making any supplementary claim except the pre/posthospitalization claim, if any

Date Place Signature of the Insured

CLAIM FORM - PART B

TO BE FILLED IN BY THE HOSPITAL

(TO BE FILLED IN BLOCK LETTERS)

The issue of this Form is not to be taken as an admission of liability

Please include the original preauthorization request form in lieu of PART A

DETAILS OF HOSPITAL

a) Name of the hospital: _____

b) Hospital ID: _____ c) Type of Hospital: Network Non Network (If non network fill section E)

d) Name of the treating doctor: S U R N A M E F I R S T N A M E M I D D L E N A M E

e) Qualification: _____ f) Registration No. with State Code: _____

g) Phone No. _____

SECTION A

DETAILS OF THE PATIENT ADMITTED

a) Name of the Patient: S U R N A M E F I R S T N A M E M I D D L E N A M E

b) IP Registration Number: _____ c) Gender: Male Female Third Gender

d) Age: Years Y:Y Months Y:Y e) Date of birth: D:D:M:M:Y:Y:Y:Y

f) Date of Admission: D:D:M:M:Y:Y:Y:Y g) Time: H:H:M:M h) Date of Discharge: D:D:M:M:Y:Y:Y:Y

i) Time: H:H:M:M j) Type of Admission: Emergency Planned Day Care Maternity

k) If Maternity i. Date of Delivery: D:D:M:M:Y:Y:Y:Y ii. Gravida Status: _____

l) Status at time of discharge: Discharge to home Discharge to another hospital Deceased

m) Total claimed amount _____

SECTION B

DETAILS OF AILMENT DIAGNOSED (PRIMARY)

a)	ICD 10 Codes	Description	b) I	CD 10 PCS	Description
i. Primary Diagnosis	_____	_____	i. Procedure 1:	_____	_____
ii. Additional Diagnosis	_____	_____	ii. Procedure 2:	_____	_____
iii. Co_morbidities	_____	_____	iii. Procedure 3:	_____	_____
iv. Co_morbidities	_____	_____	iv. Details of Procedure:	_____	_____

c) Pre-authorization obtained: YES NO d) Pre-authorization Number: _____

e) If authorization by network hospital not obtained, give reason: _____

f) Hospitalization due to Injury: YES NO I. If Yes, give cause Self-inflicted Road Traffic Accident Substance abuse / alcohol consumption

ii. If Injury due to Substance abuse / alcohol consumption, Test Conducted to establish this: YES NO (If Yes, attach reports)

iii. If Medico legal: YES NO iv. Reported to Police: YES NO v. FIR no _____

vi. If not reported to police give reason: _____

SECTION C

CLAIM DOCUMENTS SUBMITTED - CHECK LIST

<input type="checkbox"/> Claim Form duly signed	<input type="checkbox"/> Investigation reports
<input type="checkbox"/> Original Pre-authorization request	<input type="checkbox"/> CT/MR/USG/HPE investigation reports
<input type="checkbox"/> Copy of the Pre-authorization approval letter	<input type="checkbox"/> Doctor's reference slip for investigation
<input type="checkbox"/> Copy of photo ID card of patient verified by hospital	<input type="checkbox"/> ECG
<input type="checkbox"/> Hospital Discharge summary	<input type="checkbox"/> Pharmacy bills
<input type="checkbox"/> Operation Theatre notes	<input type="checkbox"/> MLC report & Police FIR
<input type="checkbox"/> Hospital main bill	<input type="checkbox"/> Original death summary from hospital where applicable
<input type="checkbox"/> Hospital break-up bill	<input type="checkbox"/> Any other, please specify

SECTION D

ADDITIONAL DETAILS IN CASE OF NON NETWORK HOSPITAL (ONLY FILL IN CASE OF NON-NETWORK HOSPITAL)

a) Address of the Hospital: _____

City: _____ State: _____

Pin Code: _____ b) Phone No: _____ d) Hospital PAN: _____

c) Registration No. with State Code: _____ e) Number of Inpatient beds: _____

f) Facilities available in the hospital: i. OT: YES NO ii. ICU: YES NO

iii. Others: _____

SECTION D

DECLARATION BY THE HOSPITAL

(PLEASE READ VERY CAREFULLY)

We hereby declare that the information furnished in this Claim Form is true & correct to the best of our knowledge and belief. If we have made any false or untrue statement, suppression or concealment of any material fact, our right to claim under this claim shall be forfeited.

Date:

Place: _____

Signature and Seal of the Hospital Authority:

SECTION E

GUIDANCE FOR FILLING CLAIM FORM - PART B (To be filled in by the hospital)		
DATA ELEMENT	DESCRIPTION	FORMAT
SECTION A - DETAILS OF HOSPITAL		
a) Name of the hospital:	Enter the name of hospital	Name of the hospital in full
b) Hospital ID	Enter ID number of hospital	As allocated by the TPA
c) Type of Hospital	Indicate whether in network or non network hospital	Tick the right option
c) Name of treating doctor	Enter the name of the treating doctor	Name of doctor in full
e) Qualification	Enter the qualification of the treating doctor	Abbreviations of educational qualifications
f) Registration No. with State Code	Enter the registration number of the doctor along with the state code	As allocated by the Medical Council of India
g) Phone No.	Enter the phone number of doctor	Include STD code with telephone number
SECTION B - DETAILS OF THE PATIENT ADMITTED		
a) Name of Patient	Enter the name of patient	Name of patient in full
b) IP registration Number	Enter insurance provider registration number	As allotted by the insurance provider
c) Gender	Indicate Gender of the patient	Tick Male or Female
d) Age	Enter age of the patient	Number of years and months
e) Date of Birth	Enter date of birth	Use dd-mm-yy format
f) Date of Admission	Enter date of admission	Use dd-mm-yy format
g) Time	Enter Time of admission	Use hh:mm format
h) Date of Discharge	Enter date of Discharge	Use dd-mm-yy format
i) Time	Enter time of Discharge	Use hh:mm format
j) Type of Admission	Indicate type of admission of patient	Tick the right option
k) If Maternity		
i. Date of Delivery	Enter Date of Delivery if maternity	Use dd-mm-yy format
ii. Gravida Status	Enter Gravida status if maternity	Use standard format
l) Status at time of discharge	Indicate status of patient at time of discharge	Tick the right option
M) Total claimed amount	Indicate the total claimed amount	In rupees (Do not enter paise values)
SECTION C - DETAILS OF AILMENT DIAGNOSED (PRIMARY)		
a) ICD 10 Code		
Primary Diagnosis	Enter the ICD 10 Code and description of the primary diagnosis	Standard Format and Open text
Additional Diagnosis	Enter the ICD 10 Code and description of the additional diagnosis	Standard Format and Open text
Co-morbidities	Enter the ICD 10 Code and description of the Co-morbidities	Standard Format and Open text
b) ICD 10 PCS		
Procedure 1	Enter the ICD 10 Code and description of the first procedure	Standard Format and Open text
Procedure 2	Enter the ICD 10 Code and description of the second procedure	Standard Format and Open text
Procedure 3	Enter the ICD 10 Code and description of the third procedure	Standard Format and Open text
Details of Procedure	Enter the details of the procedure	Open text
c) Pre-authorization obtained	Indicate whether pre-authorization obtained	Tick Yes or No
d) Pre-authorization Number	Enter pre-authorization number	As allotted by TPA
e) If authorization by network hospital not obtained, give reason	Enter reason for not obtaining pre-authorization number	Open text
f) Hospitalization due to injury	Indicate if hospitalization is due to injury	Tick Yes or No
Cause	Indicate cause of injury	Tick the right option
If injury due to substance abuse/alcohol consumption test conducted to establish this	Indicate whether test conducted	Tick Yes or No
Medico Legal	Indicate whether injury is medico legal	Tick Yes or No
Reported to Police	Indicate whether police report was filed	Tick Yes or No
FIR No.	Enter first information report number	As issued by police authorities
If not reported to police, give reason	Enter reason for not reporting to police	Open text
SECTION D - CLAIM DOCUMENTS SUBMITTED-CHECK LIST		
Indicate which supporting documents are submitted		
SECTION E - DETAILS IN CASE OF NON NETWORK HOSPITAL		
a) Address	Enter the full postal address	Include Street, City and Pin Code
b) Phone No.	Enter the phone number of hospital	Include STD code with telephone number
c) Registration No. with State Code	Enter the registration number of the Hospital obtained from local body like City Corporation / Municipality	As allocated by the City Corporation / Municipality
d) Hospital PAN	Enter the permanent account number	As allocated by the Income Tax Department
e) Number of Inpatient beds	Enter the number of inpatient beds	Digits
f) Facilities available in the hospital	Indicate facilities available in the hospital	Tick the right option. If others, please specify
SECTION F - DECLARATION BY THE HOSPITAL		
Read declaration carefully and mention date (in dd:mm:yy format), place (open text) and sign, and stamp		