

# **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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**Updated up to 11.02.2022**

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**BY**

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## **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.

**For any clarification/suggestions or form, please send message on my whatsapp no.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.

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. (Form given as Annexure 6)

Always keep ready the Aadhar cards, PAN cards, Medical Icarus, 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)

Please prepare your **WILL**, get it registered and give a copy to the beneficiary, if desired so (optional). Proforma of WILL is given in Annexure 5.

Please make use of 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 cash less 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](mailto:gm.hrm.bcc@bankofbaroda.com)
2. DGM (HR) 0265-2316604 [dgm.hrm.ho@bankofbaroda.com](mailto:dgm.hrm.ho@bankofbaroda.com)
3. AGM (Staff Welfare) - 0265-231-6604 [swel.ho@bankofbaroda.com](mailto:swel.ho@bankofbaroda.com)
4. Pension/Gratuity- 0265- 231-6620  
[pension.ho@bankofbaroda.com](mailto:pension.ho@bankofbaroda.com) and  
[gratuity.ho@bankofbaroda.com](mailto:gratuity.ho@bankofbaroda.com)
5. CM Medical Insurance 0265-231- 6618 –
6. Officer Medical Insurance 0265--231- 6625  
[medicalinsurance.ho@bankofbaroda.com](mailto:medicalinsurance.ho@bankofbaroda.com)
7. Staff Pension- 0265-231-6640. [pension.ho@bankofbaroda.com](mailto:pension.ho@bankofbaroda.com)
8. Staff Welfare Deptt 0265- 231-6621 / 231-6645-  
[swel.ho@bankofbaroda.com](mailto:swel.ho@bankofbaroda.com)
9. Nodal Officer-SM(HRM)-0265-2316537, Mo.9898063732  
[hrm.sgz@bankofbaroda.com](mailto:hrm.sgz@bankofbaroda.com)
10. Zonal Nodal Officer for Retirees at :  
ZO, Bareilly: Mr Santosh Kumar, CM, 8128899489  
ZO, Lucknow: Mr Sunil Kr Srivastava, CM 9450025865  
ZO, New Delhi: Mr Manoj Kumar, Officer 7042720187

### **MEDICAL INSURANCE:**

Intimation of Hospitalisation:

1800-233-2707(10a.m--05 p.m) or 080-220694649

For pending Claims: Toll free : 18002332707, 180042552222

Landline: 0265 - 2316618, 2316625

**link** : <https://m.medibuddy.in/intimatereimbursement.aspx>

**E mail**- [bob\\_baroda@mediassistindia.com](mailto:bob_baroda@mediassistindia.com) or  
[medicalinsurance.ho@bankofbaroda.com](mailto:medicalinsurance.ho@bankofbaroda.com)

**Taxation Department:** [tax.bcc@bankofbaroda.com](mailto:tax.bcc@bankofbaroda.com)

**Any other Imp.no.:**

## What My Family Should Know

NAME:  
Email ID:

Mobile / Phone (self) :

Important file in Laptop:

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

**DOCUMENTS DETAILS:**

		<u>Number</u>	<u>Due date</u>
A	Passport		
B	Driving license		
C	Credit Cards		
D	Debit Cards		
E	Vehicle		
F	Income Tax PAN No.		<u>Returns filed upto</u>
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
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Operational Instructions	Mode of Sign	Nominee if any	Date of maturity
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**AS PER LIST ATTACHED****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.
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**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 %
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**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 %
	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.

**Important Medical Information: Name..... Updated on.....**

1	Name	
2	Age	
3	DOB	
4	Address	
a	Permanent	
b	Local	
5	Contact Numbers	
a	Mobile (self)	
	Spouse	
	Son	
	Daughter	
	House	
	DIL/SIL	
	Close Friend's Name & No	
6	Blood Group	
7	Existing Health Issues	
8	Current Medication  Known Allergic Medicines	
9	Family Doctor's Name & Contact no.	
10	Doctors Treating/Treated 's Names and Contact nos.	



**HEALTH INSURANCE SCHEME (FOR RETIRED EMPLOYEES)****SNAP SHOT – FOR READY REFERENCE**

Insurance Company	National Insurance Co. Ltd.
Policy No.	Without domiciliary:- 251100502010000262 Top up policy:- 251100502010000263 With domiciliary:- 251100502010000264  For subsequent years, modification can be made above by pasting a slip on above numbers.
Period of policy	<b>01.11.2021 to midnight of 31.10.2022</b>
To download <b>Health Insurance e-cards</b>	Visit- <a href="https://www.medibuddy.in/ecard">https://www.medibuddy.in/ecard</a>
TPA (Third Party Administrator) -Medi Assist India Ltd.	TollFree:1800233 2707/18004255222 IMP: At the time of hospitalization the TPA counter would be the first point of contact at empanelled hospital.
<b>Intimation</b> email ID for Hospitalization and communication to TPA	<a href="mailto:bobbaroda@mediassistindia.com">bobbaroda@mediassistindia.com</a>
<b>Escalation Email ID</b> for any Approval and claims	<a href="mailto:medicalinsurance.ho@bankofbaroda.com">medicalinsurance.ho@bankofbaroda.com</a>
Nodal Officer Zone (To contact in case of need)**	@BOB, Zonal Office (Western UP & Uttarakhand Zone) Mr. Santosh Kumar, CM ,Mb.—8128899489
Medical HelpDesk** @Lucknow	BOB, Eastern UP Zone, BarodaHouse-3 <sup>rd</sup> Floor,V-23, Vibhuti Khand, Gomti Nagar, Lucknow-226010 Mr.Sharda Prasad Pandey, Mb. — 9519009896
Head Office, Baroda—Contact <b>Details</b>	<b>Mr. R.K. Rai, Chief Manager</b> Ph.0265-2316618(Chief Manager) Ph. 0265-2316625 (General) <b>Email:</b> <a href="mailto:medicalinsurance.ho@bankofbaroda.com">medicalinsurance.ho@bankofbaroda.com</a>
Medical HelpDesk @Baroda	Bank of Baroda, HeadOffice,6 <sup>th</sup> Floor, Alkapuri, Baroda-390007 Mr.S.Kanan,DGM Ph:0265-2316615 Email: <a href="mailto:dgm.hrm.ho@bankofbaroda.com">dgm.hrm.ho@bankofbaroda.com</a>
<b>Covid Helpline**</b>	Ph:080-22069449 (TPA Mediassist) Mb.8477009281(Meerut) TollFree—18605000202(Bank of Baroda)
<b>Home isolation permission</b>	Dr.D.Chauhan M.No.9012747900
<b>Link</b> to locate the <b>cashless Hospitalization</b>	<a href="https://nationalinsurance.nic.co.in/en/health-insurance/city-wise-list-ppn-hospitals">https://nationalinsurance.nic.co.in/en/health-insurance/city-wise-list-ppn-hospitals</a>

\*\*For your Zone, please see the respective circulars

## **HEALTH INSURANCE (BASIC REQUIREMENTS)**

### **How to see Website and download APP**

- a) Download the app MEDIBUDDY in your smartphone from Google play store or Apple App Store OR Visit <https://www.medibuddy.in/>  
Click on the “**I have an Insurance/Corporate Account**” and “**Login using Username & Password**”
- b) Log in with ec no and password (e.g., BOB12345 / Bob12345)
- c) If needed – click on Forgot password to reset the password using OTP on your mobile.
- d) Once you log in, you can see all the details – INSURANCE, ecard, claim details etc.

### **How to download E-card (for SELF and SPOUSE)**

- a) Visit <https://www.medibuddy.in/ecard>
  - b) Select Employee ID and type the ECNO, 'Bank of Baroda' as the Company and Full name
  - c) An OTP will be sent to the registered mobile
  - d) Enter the OTP and when the e-card is visible, download the same.
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 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 the 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).
    - a. The bills for pre hospitalization to be submitted within 30days of discharge from hospital while bills for post hospitalization to be submitted within 30 days from completion of 90 days of discharge from hospital.
    - b. For COVID cases also please inform the TPA about hospitalization. Home isolation is also allowed and reimbursable.

## **Hospitalisation - cashless**

In case of hospitalization, normally one would choose a hospital where he/she is comfortable. TPA has arrangements with more than 9000 hospitals across the country.

**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\\_baroda@mediassistindia.com](mailto:bob_baroda@mediassistindia.com) giving ECNO, Name of Patient, Hospital name and place, illness / treatment , admission date **atleast 72 hours prior to admission in case of planned hospitalization and within 24 hours in case of emergency hospitalization.**
- b) On reaching the hospital, inform at the admission that you need insurance cashless. There will be a TPA desk in the hospital who will handle the formalities.
- c) Carry the E-card, any other 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
- e) On clearance of the bill, an SMS would be sent to the registered mobile number.
- f) Sometimes, there would be certain amounts which are not covered in the policy and hence would be required to be paid by the patient.
- g) 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**.
- h) **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 18004255222**

### 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.

- i) Use the Prescribed Claim form provided in the booklet.
- j) Write the ECNO on the TOP of the form **and also on all bills.**
- k) PART-B needs to be filled in and certified by the Hospital
- l) All the Bills SHOULD have the GST number of the pharmacy
- m) Whenever payments are made to hospital insist on proper receipt and submit the ORIGINAL receipt along with the claim
- n) All Bills, receipts prescriptions and Reports should be submitted in ORIGINAL
- o) The Claim can be submitted either to the TPA desk at ANY designated Zonal office or to Head office.
- p) Claims should be submitted within 15 days of discharge from the hospital . Post hospitalization bills may be submitted in one lot.

**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.**

#### Multiple Insurance

- q) Claims can be submitted under Multiple Insurance Policies.
- r) It is advisable to claim first from the IBA policy and then from other insurance policy.
- s) Once the claim is settled by the First policy, obtain the SANCTION letter duly stamped from the insurance company / TPA.
- t) 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 given by the Bank, which is at present is:

**<https://smepaisa.bankofbaroda.co.in/ExEmpInsurance2022>**

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.**

Further details on complete postal address TPA, Medi-Assist SPOC, Zones covered by these help desks are as given below.

<b>Nodal Offices</b>	<b>Postal Address</b>	<b>TPA- Medi Assist SPOC</b>	<b>Zones covered</b>
Baroda	<b>Medical Insurance Dept, Baroda</b> 6 <sup>th</sup> Floor, Baroda Bhawan, Bank of Baroda, HO, Alkapuri, Vadodara - 390007	Toll free no. of HO 1800 2332 707 (between 10:00 AM to 5:00 PM only on working days )	Head Office Ahmedabad Baroda Rajkot Jaipur
Mumbai	<b>Medical Insurance Desk, Mumbai</b> C/o Bank Of Baroda, Zonal Office, Mumbai Zone, 3rd floor, 3, Walchand Hirachand Marg, Near Green Gate, Ballard Pier, Mumbai-400001.	Mr. Tushar Jadhav 8652010621	BCC Mumbai Pune
Bengaluru	<b>Medical Insurance Desk, Bengaluru</b> C/o Bank of Baroda, Zonal Office, Vijaya Tower, 41/2 MG Road 14/1 Trinity Circle, Bengaluru 560001	Ms. Roopa M. Mr. Chethan Kumar 7337873462	Bengaluru Mangaluru Ernakulam Hyderabad Chennai
New Delhi	<b>Medical Insurance Desk, New Delhi</b> C/o Bank Of Baroda, Zonal Office, New Delhi Zone, Bank of Baroda Building 16 Sansad Marg, New Delhi-110001	Mr. Arun Khanna 9205585865	New Delhi Chandigarh Bhopal
Lucknow	<b>Medical Insurance Desk, Lucknow</b> Bank of Baroda, Zonal Office, Eastern UP Zone, Baroda House, 3 <sup>rd</sup> Floor V-23, Vibhuti Khand Gomti Nagar Luck now (UP)-226010	Mr. Sharda Prasad Pandey 9519009896	Lucknow Meerut
Kolkata	<b>Medical Insurance Desk, Kolkata</b> Bank of Baroda, Zonal Office, Kolkata Zone, Baroda Tower, 5 <sup>th</sup> & 6 <sup>th</sup> Floor, Plot No. 38/2, Block GN, Sector V, Salt Lake City Kolkata 700091	Mr. Pijush Saha 7688086796	Kolkata Patna

Contact Details

All correspondence should be made to [bob\\_baroda@mediassistindia.com](mailto:bob_baroda@mediassistindia.com)

Toll free number = 18002332707(10am to 5pm) IBA Policy Toll free =180042552222 (24 hrs)

For escalation purposes send email to [medicalinsurance.ho@bankofbaroda.com](mailto:medicalinsurance.ho@bankofbaroda.com)

If any assistance from the TPA is required, the zonal Desk officers can be contacted. their details are given in page

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



## **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" 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.

## **MEDICAL TIPS**

**Experts advise that after 65 years of age do NOT do the following 10 actions:**

- |                                    |                                |
|------------------------------------|--------------------------------|
| 1. Climbing up the stairs/ ladder. | 2. Turn too fast / turn around |
| 3. Bend over your feet.            | 4. Putting on pants standing   |
| 5. Sit ups.                        | 6. Turning left and right      |
| 7. Step backward.                  | 8. Bend to lift heavy item     |
| 9. Suddenly standing from the bed. | 10. Straining too hard         |

Share with many people: a movement which annually causes 20,000 people to die in US

## **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.**

## **Ex-Employee Module**

To facilitate ex-employees Bank of Baroda has launched an ex-employee module to claim certain benefits from time to time as under:-

[https://easiest.bobinside.com:8443/ex\\_empmodule/login.aspx](https://easiest.bobinside.com:8443/ex_empmodule/login.aspx)

You have to enter EC No. of Employee and the password for the same is the Date of Birth of Employee only in DD-MM-YYYY Format.

Following features are included in the above module:

**- Contributory Medical Assistance Scheme :**

Reimbursement of Domiciliary claim of Rs.2000 per calender year.

**- Pension :**

Pension slip (you can extract details of pension for last years, PPO, Form 16)

**Investment declaration** (for getting benefit of income tax under various sections), of which the window will remain open from 2<sup>nd</sup> to 25<sup>th</sup> 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 Jan. every year to pension paying branch otherwise TDS will be deducted from Jan. to March.

**Life certificate** (to be submitted every year in November).

After submission, please contact the branch personally or through video call to get the same verified. Branch will verify the same in

<https://smepaisa.bankofbaroda.co.in/ContMedicalAdmin/Index.aspx>

Any officer of any branch can submit and authorize staff pensioner's Life certificate  
(HO:BR:113:243 dated 11.10.2021)

**- Ex-employee Circulars :** <https://www.bankofbaroda.in/hr-ex-employees.htm>

**- Grievances / Suggestions**

**Grievances** - 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)

**Grievances / Suggestions tracker**

**- Special Medical Aid to retired employees of 70-75-80-85-90-95-100 years**

(Details given separately in this booklet)

**- Medical Subsidy to Retired Employees** (on Health insurance policy taken directly)

(latest circular given on next page)

**- Notice / Circulars**

**EMPLOYEE DETAILS :**

EC No.                      Name :

Membership no. (Contributory Medical Assistance).                      Branch :

**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.

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 presently reimbursed	Enhanced reimbursement for 2021-22
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 31.10.2021.

The amount will be directly credited to the account of beneficiaries who have opted for medical insurance under IBA medical insurance policy 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 ex-employee portal to enable them to submit their claims for the eligible retirees / spouse of the deceased employee.

For any queries, please feel free to contact HR department at Head Office by email at [swel.ho@bankofbaroda.com](mailto:swel.ho@bankofbaroda.com)



## 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 : Minimum 21 years, 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 : As applicable from time to time.

Note: Undertaking from Legal heirs to pay 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.

## **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 through Bill pay:

**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 through M-connect

**Passbook**- of your Savings, Current, Deposits, Loan, OD/CC and all other type of account

**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 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](mailto:bobworld.mb@bankofbaroda.com) or [fintech.bcc@bankofbaroda.com](mailto:fintech.bcc@bankofbaroda.com)

**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.**

**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>

### **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 (given in circular) along with the relevant bills / documents directly to HRCPC via email to [hrcpc.baroda@bankofbaroda.com](mailto:hrcpc.baroda@bankofbaroda.com)

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

## **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 if one knows how to use the utilities.

## **BOB CONTRIBUTORY MEDICAL ASSISTANCE SCHEME**

**(Applicable to only BOB retirees upto 31.10.2015)**

The Bank implemented above scheme vide HO circular no.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 who become member of the scheme. **The above scheme is not applicable to VRS 2001 optees as also to ex-Dena and Vijaya Bank employees as the merger of these banks were made post 2015.**

A fixed amount of Rs.2000 (w.e.f.01.01.20) is paid on yearly basis per calendar year. Now Bank has introduced a digital Platform for this. One has to click the following 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://easiest.bobinside.com:8443/ex-empmodule/>

The reimbursement claim for domiciliary expenses as above is to be submitted ONLINE through the above portal. You have to enter EC No. of your late husband/ wife and the password for the same is the Date of Birth of your late husband / wife in DD-MM-YYYY Format.

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 1.

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 in the URL provided to them and the claim once approved by Regional Office will be credited 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.

**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 & 02.11.20)

**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.

**BENEFITS UNDER THE SCHEME:**

Special Medical Aid to retired employees in their 70th, 75th and 80th year 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://easiest.bobinside.com:8443/ex\\_empmodule/](https://easiest.bobinside.com:8443/ex_empmodule/)

The time frame for making an application is as below:

70th year Between 70<sup>th</sup> & 71<sup>th</sup> birthday (both dates inclusive)

75<sup>th</sup> year Between 75<sup>th</sup> & 76<sup>th</sup> birthday (both dates inclusive)

80<sup>th</sup> year Between 80<sup>th</sup> & 81<sup>th</sup> 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.

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 on week of succeeding month.

## **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.

### **2. 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 availment 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



## **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 Officers and clerical staff should use the Self Service Page in HR Connect and for Sub staff and eligible Retired 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.

"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 availment already made

On approval of the online application for booking of holiday home, for eligible retired employees the Unit HR of the Branch will download the reservation letter through Unit HR Login.

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 date, if the room still remain vacant:

1. Summer vacation (1<sup>st</sup> May to 30<sup>th</sup> June)
2. Winter Vacations (15<sup>th</sup> December to 05<sup>th</sup> January)
3. 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.
- 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.

**RULES TO BE ADHERED BY VISITOR**

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

**A GUIDE FOR SENIOR CITIZENS ON INCOME TAX**  
**FOR FY 2021-22 (AY 2022-23) and FY 2022-23 (AY 2023-24)**

**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 30<sup>th</sup> 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 its 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.:-

**1. Income Tax Slabs for FY 2020-21:**

**Old Regime:**

Non-Senior Citizens: Upto 250000-Nil, 250001-500000-5%, Rs.500,001-10,00,000-20%, Above Rs10 Lakh-30%.

Senior Citizens-Up to Rs 300,000-Nil. Rs.300,001-5,00,000-5%, Rs.500,001-10,00,000-20%, Above Rs.10 Lakh-30%.

Super Senior Citizens (80 Years and above)- Rs.500,000- Nil. Rs.500,001-10,00,000-20%, Above Rs.10 Lakh-100,000+30%.

**New Regime:For All:** Upto Rs.500000 (above basic exemption limit) -5%, 500001-750000-10%, 750001-1000000-15%, 1000001-1250000-20%, 1250001-1500000-25%, Above 15 lac-30%

**(No deduction under sec.80, Chapter VI, Standard Ded., House Property allowed.)**

Health /Education Cess-4% of Income Tax

**2. Standard Deductions-Sec 16-** for Salary class/Pensioners- Rs. 50,000/- (For family pensioners- No standard deduction)

For Family Pensioners under Sec 57, a deduction of one-third of such income or fifteen thousand rupees, 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/-+**80CCC&D, 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. -Rs50,000/- 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 TTB Interest on Bank, Post Office Deposits\*** -Max Rs 50,000/-(No deduction under 80 TTA is allowed for SB interest)

**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.

**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 Rs 550000 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

Others-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](http://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 Rs1000/- 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 I **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**.

ITR I has 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](http://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.

#### **Prerequisites for availing this service**

Registered user on the e-Filing portal with valid user ID and password

Status of PAN is active

Link PAN and Aadhaar

Pre-validate at least one bank account and nominate it for refund (recommended)

Valid mobile number linked with Aadhaar / e-Filing portal / your bank / NSDL / CDSL (for e-Verification)

Download the offline utility or avail a third-party software (If using offline mode)

## Form 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.

## 4. How to Access and Submit ITR - 1

You can file and submit your ITR through the following methods:

Online Mode – through e-Filing portal

Offline Mode – through Offline Utility

You can refer to the [Offline Utility \(for ITRs\)](#) user manual to learn more.

## 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?

- a) Now you can get both 26AS and also AIS
- b) Both put together, Income Tax department knows all your financial transactions
- c) 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?**

- a) Log in to your Income Tax account.
  - b) Go to Services Tab
  - c) 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 below options

- a) Left side - Tax Information Summary (TIS)
- b) 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

- a) Interest you got (even of your Savings Account)
- b) Salary or Income
- c) Mutual Fund Transactions
- d) Any Dividends

#### **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](http://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. 👍



### **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.
15. 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.
16. If any Housing Loan is continued in the name of deceased, please check with the Bank, if the same is insured. If so, insurance company will pay entire Housing Loan and the loan account will be closed by the Bank from insurance proceeds.

## **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 an Medical Insurance Cover of **Rs.4 lakh** and if your spouse had opted for Super Top Up Policy by paying additional premium for additional cover for **Rs.5 lakh**. This Super Top Up amount of Rs.5 lakh can be utilised during the policy period after exhausting base policy cover.

- 1. 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.
2. 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.  
**(Fir. HO:BR:110:89 dated 02.06.2018)**
3. Spouse of the deceased retired Bank employee/Spouse of the deceased Bank Staff is eligible for following concessions
  - a. Bank 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.
  - b. 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.
  - c. 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.
  - d. Locker Rent concession as applicable to Serving staff can be availed by Retired staff and Spouse of the Deceased retired staff.
  - e. 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.
  - f. All the above concessions are applicable to the Spouse of the deceased Staff and Spouse of the deceased retired staff.
  - g. 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.

4. 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.
5. Holiday home facility is also available to widow / widower of ex staff for which you have to approach your pension paying branch for ONLINE submission application.
6. Please arrange to change the "Nominations" in all your Bank Accounts and Financial Papers, if necessary.

## **II. 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.)

1. 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,
2. 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.
3. Apart from the above in case of death due to natural calamity, freak accidents State Government sanction compensation through Chief Minister's relief Fund

### **FAMILY PENSION**

#### **Whether a Joint SB Account (with spouse) can be continued for family pension after death of a pensioner?**

Yes, the banks 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.

## **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

## **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

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

### **SETTLEMENT OF CLAIMS WHERE NOMINATION HAS BEEN /NOT BEEN MADE**

#### **SETTLEMENT OF CLAIMS**

The disposal of the assets held on account of deceased constituents could be done by way of:

- a) Settlement of claims in favour of the nominee where Nomination has been obtained
- b) Settlement of claims against legal representation such as:
  - (i) Succession Certificate
  - (ii) Letters of administration
  - (iii) Probate of the Will of the deceased constituent
- c) 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)**

#### **1. 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.





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

National Mediclaim Policy
CLAIM FORM - PART B
TO BE FILLED IN BY THE HOSPITAL

The issue of this form is not to be taken as admission of liability
Please include the original preauthorization request form in lieu of PART A

(To be filled in block letters)

DETAILS OF HOSPITAL

Form fields for hospital details including Name of Hospital, Hospital ID, Type of Hospital (Network/Non Network), Name of treating doctor, Qualification, Registration No., and Phone No.

DETAILS OF PATIENT ADMITTED

Form fields for patient details including Name of Patient, IP Registration No., Gender, Age, Date of Birth, Date of Admission, Time, Date of Discharge, Type of Admission (Emergency/Planned/Day Care/Maternity), Date of Delivery, Status at time of discharge, and Total claimed amount.

DETAILS OF ILLMENT DIAGNOSED (PRIMARY)

Form fields for diagnosis and procedure details including ICD 10 Codes, Description, ICD 10 PCS, Procedure 1-3, Details of Procedure, Pre-authorization status, and Hospitalization due to injury.

CLAIM DOCUMENTS SUBMITTED - CHECKLIST

Checklist of submitted documents including Claim Form, Pre-authorization request, Hospital discharge summary, Hospital main bill, Investigation reports, CT/MRI/USG/HPEI reports, Doctor's reference slip, ECG, Pharmacy bills, MLC report & Police FIR, and Original death summary.

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

Form fields for non-network hospital details including Address, City, State, Pin Code, Phone No., Registration No., Hospital PAN, Number of inpatient beds, and Facilities available (OT, ICU).

DECLARATION BY THE HOSPITAL

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, suppress or concealment of any material fact, our right to claim under this claim shall be forfeited.

Date and Place fields for hospital declaration.

Signature of the insured field.

SECTION A
SECTION B
SECTION C
SECTION D
SECTION E
SECTION F



**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)



**FOR BRANCH / OFFICE USE**

Certified that the claim for reimbursement for hospitalization submitted by  
Shri /Smt. \_\_\_\_\_ is in order.

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

Name of Branch:

Date:

Seal of the Branch

(Signature of Branch Manager)

-2-

**FOR REGIONAL OFFICE USE**

Details of sanction:

1. Amount sanctioned towards hospitalization  
so far : Rs. \_\_\_\_\_
2. Amount claimed now: Rs. \_\_\_\_\_
3. Amount sanctioned now: Rs. \_\_\_\_\_
4. Amount sanctioned so far:  
(No. 1 plus No. 3) Rs. \_\_\_\_\_
5. Amount in balance towards:  
hospitalization expenses Rs. \_\_\_\_\_  
(Rs. 2 lacs/Rs. 2.5 lacs minus amount  
sanctioned so far(i.e. at no. 4)

Name of Region:

Date:

Seal of Region:

(Signature of AGM/CM (HRM))

**APPLICATION FOR BOOKING BANK'S HOLIDAY HOME.**

Annexure 2

The Branch Manager,  
Bank of Baroda,  
\_\_\_\_\_

Dear Sir,

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

Name. \_\_\_\_\_ EC No. \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Status: EX-EMPLOYEE. (Superannuation / VRS). Date of cessation :

Last branch :

I desire to reserve the Bank's Holiday Home situated at \_\_\_\_\_ for any of following:

- A) From \_\_\_\_\_ to \_\_\_\_\_ (first preference)
- B) From \_\_\_\_\_ to \_\_\_\_\_ (second preference)
- C) From \_\_\_\_\_ to \_\_\_\_\_ - (third preference)
- D) For \_\_\_\_\_ days on any other dates in next 3 months during which Holiday Home is available.

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

1. (Name) \_\_\_\_\_ (relationship)  
\_\_\_\_\_

2. (Name) \_\_\_\_\_ (relationship)  
\_\_\_\_\_

3. (Name) \_\_\_\_\_ (relationship)  
\_\_\_\_\_

Leave record : Not applicable (since retired)

(Signature of ex-employee)

**BANK OF BARODA.**  
**APPLICATION FOR GRANT OF FAMILY PENSION**

ANNEXURE 3

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. \_\_\_\_\_
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:: \_\_\_\_\_
8. If the applicant is Minor details of Guardian
  - a. Name of the Guardian: \_\_\_\_\_
  - b. Date of Birth: \_\_\_\_\_
  - c. Relationship with Minor: \_\_\_\_\_
9. Full Postal address of the applicant: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
10. Details of branch 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.

**Deceased Claim Form.**

Form 352D. Annexure 4

(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 5**

1. 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.
2. 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.
3. 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"> <li>1. Gratuity difference claim against Bank of Baroda has been filed at ALC, _____, where wife, Mrs _____ is Nominee.</li> <li>2. Any other future accrual/s from any source not mentioned herein.</li> </ol>

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

S No	ITEM	APPROX WEIGHT/OTHER PARTICULARS	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	Daughter		
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 MRS _____, WIFE &amp; THEREAFTER (i e AFTER HER DEATH, THE SAME WILL BE 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.____ lakhs (_____) 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 &amp; 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 0/0<sup>th</sup> share to \_\_\_\_, son and 0/0<sup>th</sup> 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 <sup>st</sup> witness			
Full Name			
Address			
Aadhar		PAN	
Date		Place	

Signature of 2 <sup>nd</sup> witness			
Full Name			
Address			
Aadhar		PAN	
Date		Place	



**Bank of Baroda.**

(Head Office, Mandvi, Baroda)

**Annexure 6**

**FORM DA 1**

Nomination under section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(1) of Banking Companies (Nomination) Rules, 1985 in respect of bank deposits

I/We ..... [name(s) and address(es)] nominate the following person to whom in the event of my/our/minor's death the amount of the deposit, particulars where of are given below, may be returned by.....(Name & address of branch / office in which deposit is held).

DEPOSIT			NOMINEE				
Nature of	Distinguishing No.	Additional details,if any	Name	Address	Relationship with depositor if any	Age	If nominee is a minor his date of birth

+2. As the nominee is a minor on this date, I / We appoint Shri / Smt. / Kum.:.....

.....(Name, address and age) to receive the amount of the deposit on behalf of the nominee event of my/our/minor's death during the minority of the nominee.

Place:

Date:

Name(s),signature(s) and \*Signature (s) / Thumb impression of depos. address(es)of witness(es)#

+Strike out if nominee is not minor.

\* Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

\* Thumb impression(s) shall be attested by two witnesses.

**Bank of Baroda**  
(Head Office, Mandvi, Baroda)

FORM DA 2

Cancellation of nomination under section 45ZA of the Banking Regulation Act, 1949 and 2(5) of the Banking Companies {Nomination} Rules, 1985 in respect of back deposits

I/We..... [names(s) and address(es)] hereby cancel the nomination made by me/us in favour of .....(name and address) in respect of .....(giving details of deposit).

DEPOSIT			NOMINEE				
Nature of	Distinguishing No.	Additional details, if any	Name	Address	Relationship with depositor if any	Age	If nominee is a minor his date of birth

Place:

Date:

Name(s), Signature(s) and address(es) of witness(es)+

\*Signature(s)/Thumb impression(s) of depositor(s)

\* Where deposit is made in the name of minor, the cancellation of nomination should be .signed by a person lawfully entitled to act on behalf of the minor. + Thumb impression(s) shall be attested by two witnesses.

**Bank of Baroda**  
(Head Office, Mandvi, Baroda)

**FORM SL 1A**

Nomination under section 45ZE of the Banking Regulation Act, 1949 and Rule 4(2) of the Banking Companies (Nomination) Rules, 1985 by joint hirers in respect of safety locker.

I / We, .....(name and addresses) nominate the following person(s) to whom in the event of the death of one or more of us .....(name and address of branch/office in which the locker situated) may give access to the locker and liberty to remove the contents of the locker, particulars whereof are given below, jointly with the survivor or survivors of us.

LOCKER			NOMINEE(S)			
Nature of	Distinguishing mark or No.	Additional details, if any	Name	Address	Relationship with hirers, if any	Age

Place:

Date:

Name(s), signature(s)  
impression

\*Signature/Thumb

and address(es) witness(es)\*

**Bank of Baroda**  
(Head Office, Mandvi, Baroda)

Name of Branch:

FORM SL 1

Nomination under section 45ZE of the Banking Regulation Act, 1949 and Rule 4(1) of the Banking Companies (Nomination) Rules, 1985, by sole hirer in respect of safety locker.

I,.....(name and address) nominee

the following person to whom in the event of my/minor death

.....(name and address of branch/office in which the locker is situated) may give access to the locker and liberty to remove the contents of the locker, particulars whereof are given below:-

LOCKER			NOMINEE			
Nature of	Distinguishing mark or No.	Additional details, if any	Name	Address	Relationship with hirers, if any	Age

Place:

Date:

Name(s), signature(s) and address(es) \*Signature/Thumb impression of witness(es)+  
of hirer

\*Where the locker is hired solely in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

+ Thumb impression shall be attested by two witnesses.

# **BANK OF BARODA**

Annexure 7

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 : \_\_\_\_\_

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

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

Place :

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

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

Date :

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

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

Signature of the Responsible  
Officer or a Well-known Person

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## **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

Date :

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

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

## NOTES