



बैंक ऑफ बड़ौदा Bank of Baroda

एचओ:बीआर:111:215

दिनांक: 09.08.2019

परिचालन एवं सेवाएं विभाग
प्रधान कार्यालय, बड़ौदा

भारत में स्थित सभी शाखाओं/ कार्यालयों के लिए परिपत्र

सब फाइल: जीईएन-1

प्रिय महोदय/ महोदया,

विषय: नकदी विप्रेषण – ट्रांजिट में नकदी की सीमा रु. 4 करोड़ से बढ़ाकर रु. 5 करोड़ किया जाना

- वाहन, चालक और सशस्त्र गार्ड के माध्यम से
- अनुमोदित सुरक्षा एजेंसी(यों) से आउटसोर्स

हम अपने परिपत्र सं. एचओ:बीआर:96:209 दिनांक 06.10.2004 का संदर्भ देते हैं जिसमें शाखाओं को ट्रांजिट में नकदी के लिए सुरक्षा प्रबंधन से संबंधित विस्तृत दिशानिर्देशों के संबंध में सूचित किया गया था.

तदनुसार, हमारे परिपत्र सं. एचओ:बीआर:111:95 दिनांक 16.04.2019 का संदर्भ ग्रहण करें जिसमें अन्य बातों के साथ-साथ निम्नानुसार सूचित किया गया था:

“ट्रांजिट में नकदी – रु.500.00 लाख हेतु बैंकर्स क्षतिपूर्ति नीति के तहत शामिल जोखिम”

शाखाओं को सूचित किया जाता है कि उपरोक्त उल्लेखित अनुसार संशोधित मार्गस्थ नकदी बीमा की सीमा को नोट करें.

उपर्युक्त संदर्भित परिपत्र अनुसार सूचित किए गए जैसे ट्रांसपोर्ट का माध्यम, साथ के कर्मचारी / सशस्त्र गार्ड आदि के लिए अन्य दिशानिर्देश समान रहेंगे. (सुलभ संदर्भ के लिए अनुलग्नक- I के अनुसार संलग्न)

भवदीय,

(के आर कनोजिया)

महाप्रबंधक

(परिचालन एवं सेवाएं)



बैंक ऑफ़ बड़ौदा Bank of Baroda

HO:BR:111:215

Date: 09.08.2019

**OPERATIONS & SERVICES DEPARTMENT
HEAD OFFICE, BARODA**

CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA

Sub File: Gen-1

Dear Sir / Madam,

Re: Cash Remittance – Cash in transit

Limit increased from ₹ 4 crores to ₹ 5 crores

- Through vehicle, driver and Armed Guards
- Outsourced from approved Security Agency(ies)

Reference is invited to circular No.HO:BR:96:209 dated 06.10.2004 advising branches about detailed guidelines regarding security arrangements for cash in transit.

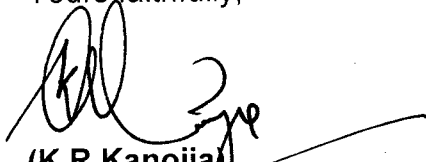
Subsequently vide our circular No.HO:BR:111:95 dated 16.04.2019, it was, inter alia advised as follows :-

**“Risk covered under the Banker’s Indemnity Policy
Cash-in-Transit - ₹ 500.00 lacs”**

Branches are advised to note the revised Cash-in-Transit insurance limit as mentioned above.

Other guidelines as advised as per above referred circular such as mode of transport, accompanying staff / armed guard etc. remain unchanged. (Attached as per Annexure-I for ready reference)

Yours faithfully,


(K R Kanojia)
General Manager
Operations & Services
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Dated : ०१.08.2019



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CASH REMITTANCES GUIDELINES

Annexure – I

Sr. No.	Mode of Transport/ Conveyance	Maximum Amt. of Remittance permitted		No. of Minimum Persons to accompany the remittance		Other Conditions
		Existing	Proposed	Existing	Proposed	
1.	On Foot	Rs.1/- lac	No change	One Cashier and one escort.	No change	--
2.	Bank's Motorcycle	Rs.5/- lacs	No change	One Cashier and one peon or Watchman/ Armed guard if posted at the branch.	No change	i) Remittance by Bank's motor cycle be permitted only when no other mode of transport is feasible and the distance to be travelled is less than 50 KMs. Cashier/Peon holds a Valid driving license. ii) Cash to be kept in a Box which in turn to be placed in the side Box of the motor cycle which should be locked properly.
3	(a) Three wheeler	Rs.10/- lacs	No change	One Cashier and one peon or Watchman/ Armed guard if posted at the branch.	No change	Remittance to be permitted only within the Municipal limit and upto 5 kms. Beyond Municipal limit.
	(b) Cycle Rickshaw/ Tonga	Rs.5/- lacs	No change	One Cashier and one peon or Watchman/ Armed guard if posted at the branch.	No change	Remittance to be permitted only within the Municipal limit.
						Vehicle should be hired exclusively and no other passenger is to be allowed.



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4.	Four wheeler (i) Hired	(i) Rs.50/- lacs for Metro & Urban centres	No change	i) Rs.20/- lacs, one cashier & one peon or watchman if posted at the branch.	No change	--
		(ii) Rs.25/- lacs for Semi Urban & Rural.	No change	ii) Above Rs.20/- , one cashier, one peon and one armed guard.	No change	
	(ii) Owned by Bank (other than cash van)	(i) Rs.50/- lacs for Metro & Urban centres	No change	i) Rs.20/- lacs, one cashier & one peon or watchman if posted at the branch.	No change	
5.	Bank's Cash Van/ Outsourced Van from security agency.	(ii) Rs.25/- lacs for Semi Urban & Rural.	No change	ii) Above Rs.20/- one cashier, one peon and one armed guard.	No change	(A) Security Agency contracted (outsourced) shall provide Cash vans/Jeep Cash Vans, Armed Guards and Driver. (B) It should be ensured that at least one of our bank's own staff accompanies the cash remittance on each occasion as required by the Insurance company. Security Agency will provide cash van
		Rs.4.00 Crores	Rs.5.00 Crores	i) Upto Rs.20/- lacs one cashier, one peon or watchman/ armed guard if posted. ii) Above Rs.20/- lacs & upto Rs.50/- lacs one cashier, one	No change	



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			peon and one armed guard. iii) Above Rs.50/- lacs, one cashier, one peon and two armed guards.		along with Driver and Armed Guard(s). (C) The keys of the cash Box (es) must remain in custody of Bank's cashier who shall be responsible for the accounting of the cash and all other extant security measures to be followed. (D) Security Head at BCC will be the focal & administrative point, for operations, control, fresh enlisting and delisting of the Security Agencies as well as for the manpower(Driver/Armed Guards) provided by such Agencies, in consultation with HRM deptt. at BCC.
6.	Public Transport (i) Train	Rs.75/- lacs	No change	i) Rs.20/- lacs one cashier and one peon or watchman/armed guard if posted. ii) Above Rs.20/- lacs & upto Rs.50/- lacs, one cashier and one peon	Public transport to be preferred only when no other mode of transport i.e. Bank's cash van/- Bank's Vehicle / hired vehicles are available.



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			and one armed guard. iii) Above Rs.50/- lacs one cashier, one peon and two armed guards.		
	ii) Bus	Rs.25/- lacs	No change	i) Rs.20/- lacs one cashier and one peon or watchman/armed guard if posted. ii) Above Rs.20/- lacs, one cashier and one peon and one armed guard. *However, Max permissible limit by Bus is Rs.25 Lacs only	No change
7.	Through Post Office	Rs.3/- lacs per day. Rs. 20,000/- per packet.	No change	Not required.	No change
					Each packet should be insured for Rs.20,000/- and should not contain currency notes more than Rs.20,000/- Packet should be marked "Registered and insured for Rs.20,000/-".