

PROFILE



Baroda Academy



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Mission Statement & Training Structure

बैंककीमानवपूंजीकोप्रशि
क्षणऔरशोध
केमाध्यमसेनैतिक,
सक्षम, प्रेरित,
ग्राहककेंद्रितऔरप्रक्रियाकें
द्रितबैंकर के रूप में
रूपांतरित करना



To Transform the
Bank's Human
Capital into Ethical,
Competent,
Motivated, Customer
Centric and Process
Focused Bankers
through Training and
Research

Baroda Academy Vision

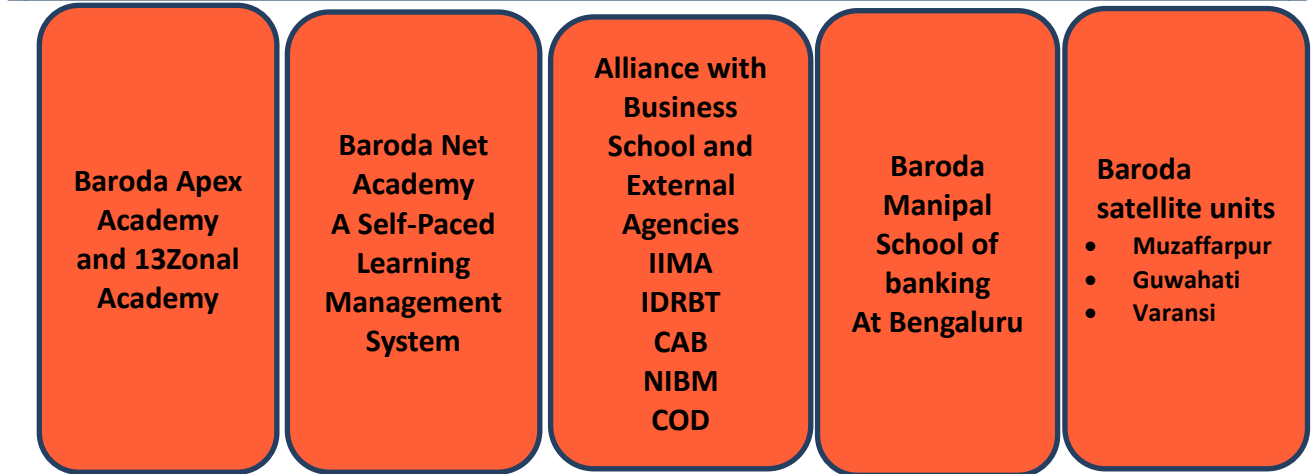
- ✓ Groom Barodians as Happy, Healthy and Competent Professionals
- ✓ Research Based Training Inputs to align with Business
- ✓ Focus on Core Values, apart from functional inputs
- ✓ Groom Leadership at all levels
- ✓ Provide additional Learning Channels including e learning
- ✓ Build Learning Culture

Training Infrastructure

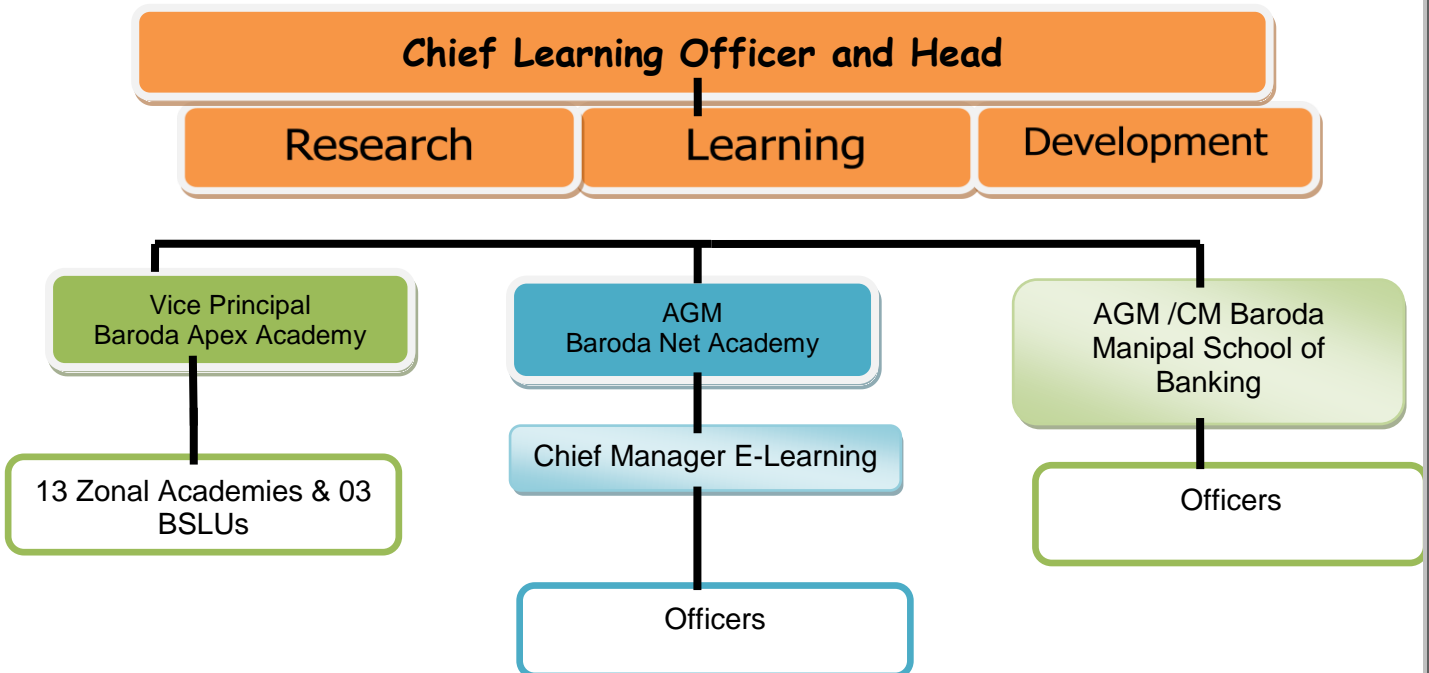
Bank of Baroda has Comprehensive Training Structure covering Apex Institute at Gandhinagar and -13- Zonal Training Academy. Following is Structure of Bank's Training system.



Baroda Academy Structure



Vertical Structure





Glorious Journey of Baroda Academy

<u>Year</u>	<u>Events</u>
1948	First batch sent to UK for training
1962	Established Joint Staff Training College with Bank of India in Mumbai Established Training School in Nairobi to provide for professional development of the staff in African countries
1964	Established Training college in Ahmedabad
1969	First Regional Centre at Delhi
1971	Three more centers in Mumbai (11/1/1971), Chennai (3/6/1971) and Pune (14/9/1971) were opened.
1974	Training Center, Kolkata and Jaipur opened.
1978	Staff College started functioning at its owned building with Residential facility
1980- 1990	First time recruited 7 core faculties. (One of them elevated as CMD of the Bank)
1993	Comprehensive Credit grooming Program started
2003	Mission Statement adopted
2006	Setting of BOBIIT (Institute of Information Technology) at Gandhinagar
2009	introduction of Oracle learning management system
2012	Launched Baroda Manipal School of Banking in collaboration with Manipal Group
2012	Training System re branded as Baroda Academy with its tagline “ Inventing Methods for igniting minds”
2013	Separate vertical for learning and development headed by Chief Learning Officer in the rank of General Manager in bank.
2014	4 new Regional Academies approved by Bank’s Board in the four corners of India viz., Bangalore, Greater Noida, Bhubaneshwar, Gandhinagar.
2015	Opened Baroda satellite training units at – Muzaffarpur, Guwahati
2016	Initiated training to local staff members of our overseas subsidiaries/ territories through VC and Skype. 01/07/2016 -Introduced Life Cycle Concept in Training 01/10/2016 - Apex Academy shifted to Gandhinagar and BOBIIT merged with Apex Academy
2017	Opened Baroda satellite training units at Varansi Certification of participants in certain key areas like credit, forex etc. initiated.



Building Competencies -Channels for Training

Bank of Baroda provides training through following channels:

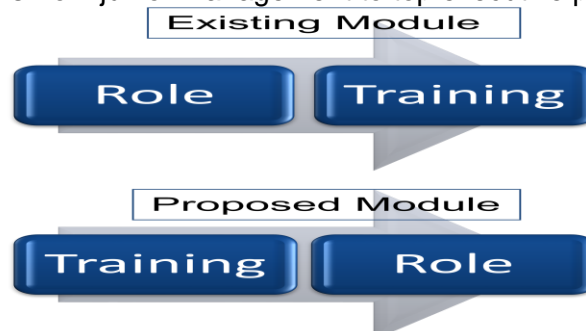
- In House Training
- On the Job Training
- External Training
- E-Learning

Training Need Analysis

- Individual Development Plans (IDPs) are prepared, considering inter alia, the present role and future Career Path. These IDPs are finalised after interaction with employee, Reporting Authority and appropriate HR Authority at RO/ZO. Based on the IDPs, the employees are nominated to the relevant programmes.
- Training Need Analysis workshops are arranged and cross section of people from Metro/Urban/Semi Urban/Rural branches and various Administrative Offices discuss Training Needs.
- The summary of such discussion is placed in Special Zonal Committee on Training Consisting of Zonal Head, Regional Heads, Dy. Regional Heads, HR Functionaries and Trainers evaluate these and finalises Training programmes for respective Zones.
- Every Quarter, Training Center Faculty discusses with Zonal Inspecting Officers about areas where maximum deviations are observed and accordingly design/modifies Training Inputs.
- For senior executives, Bank has also started using Development Centre (DC) for measuring behavioral skill gaps.

Training Programmes-Life Cycle Approach

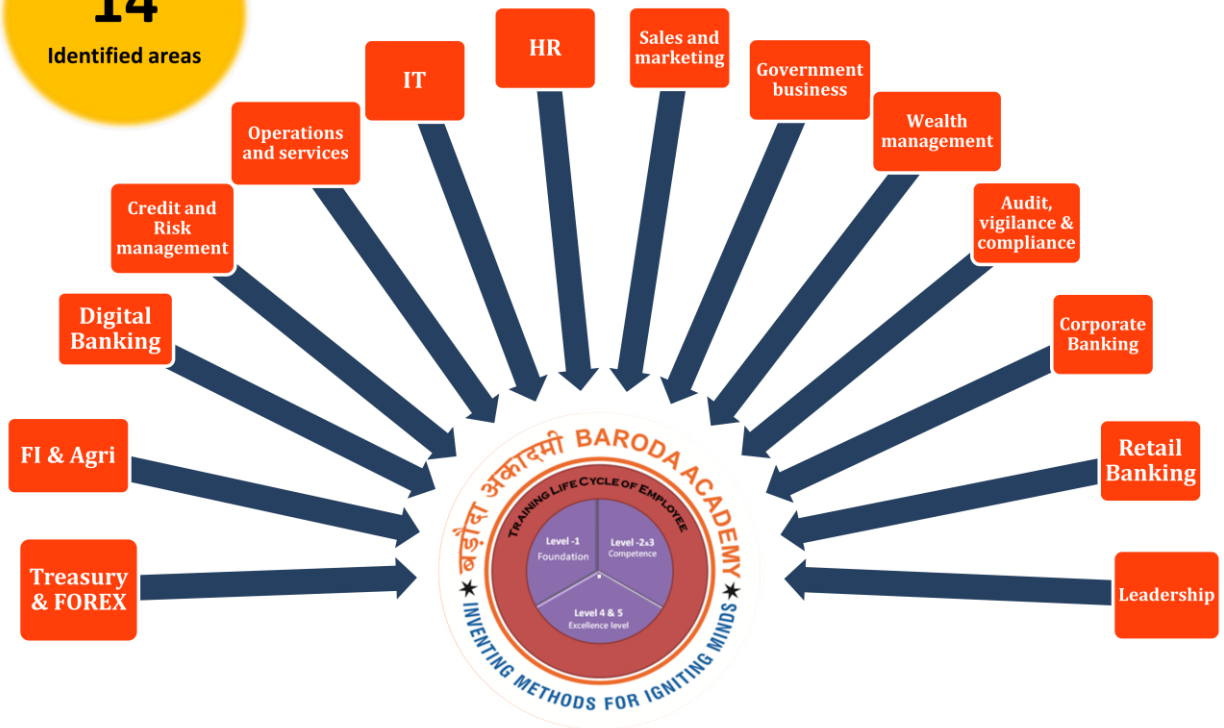
Training being an investment by any organization to enhance employee's productivity efficiency, it needs to be aligned with requirement of job profile and position of the employee which not only ensures higher return on investment (ROI) in training but also mitigates operations risks arising from failure of processes and peoples. Life cycle approach considers minimum required training relating to functional, behavioral and mandatory to perform in a particular job role or positions from junior management to top executive positions in the Bank.



This approach is implemented with effect from 1st July, 2016. Following areas are identified for imparting training:

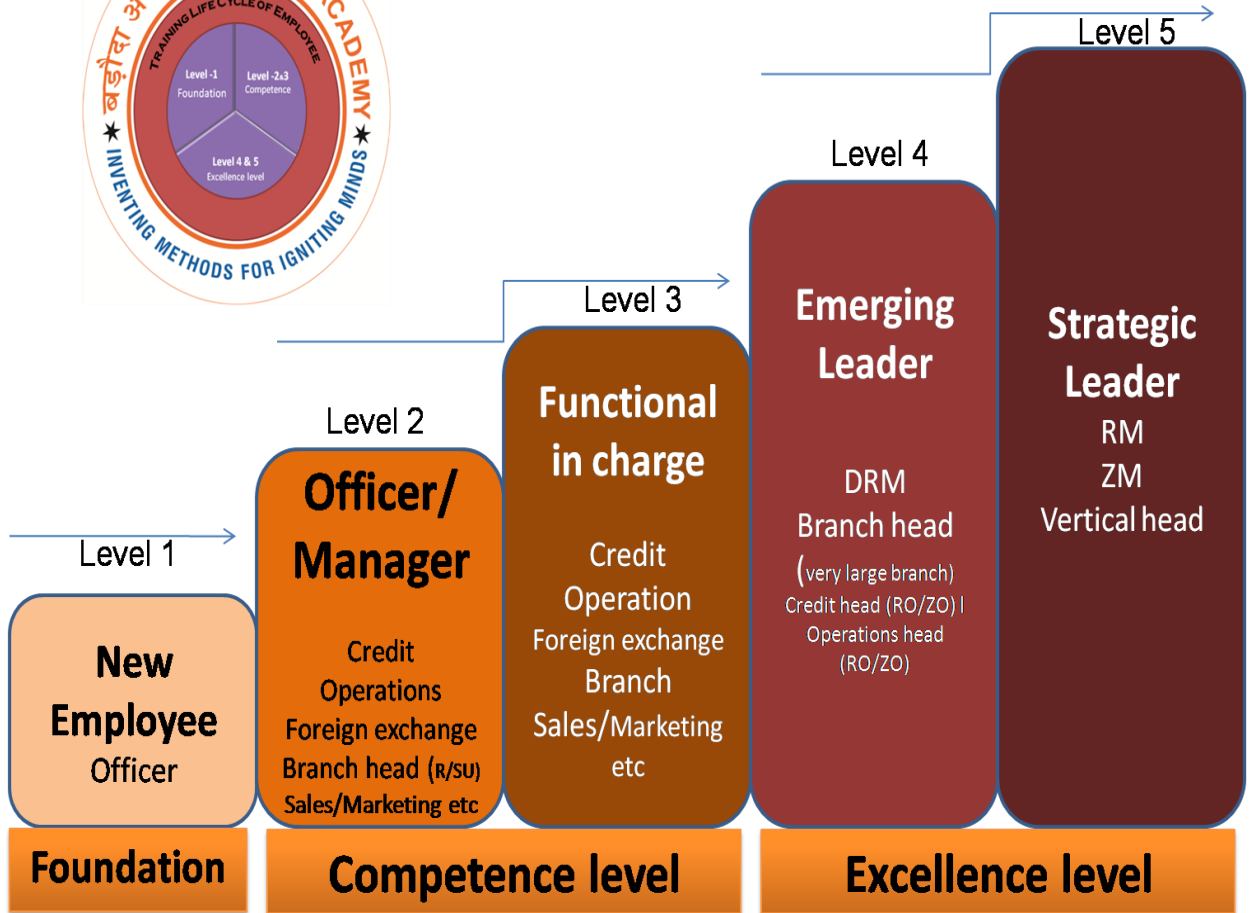
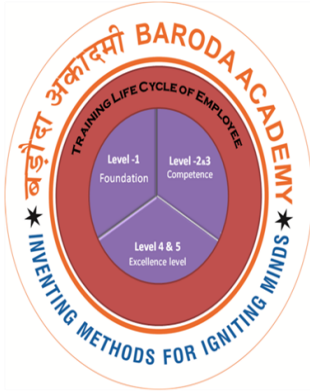


14
Identified areas



Guiding Principles of Life Cycle Approach

- Dependable work force
- Timely Training
- Before the assignments
- Continuous Learning Process



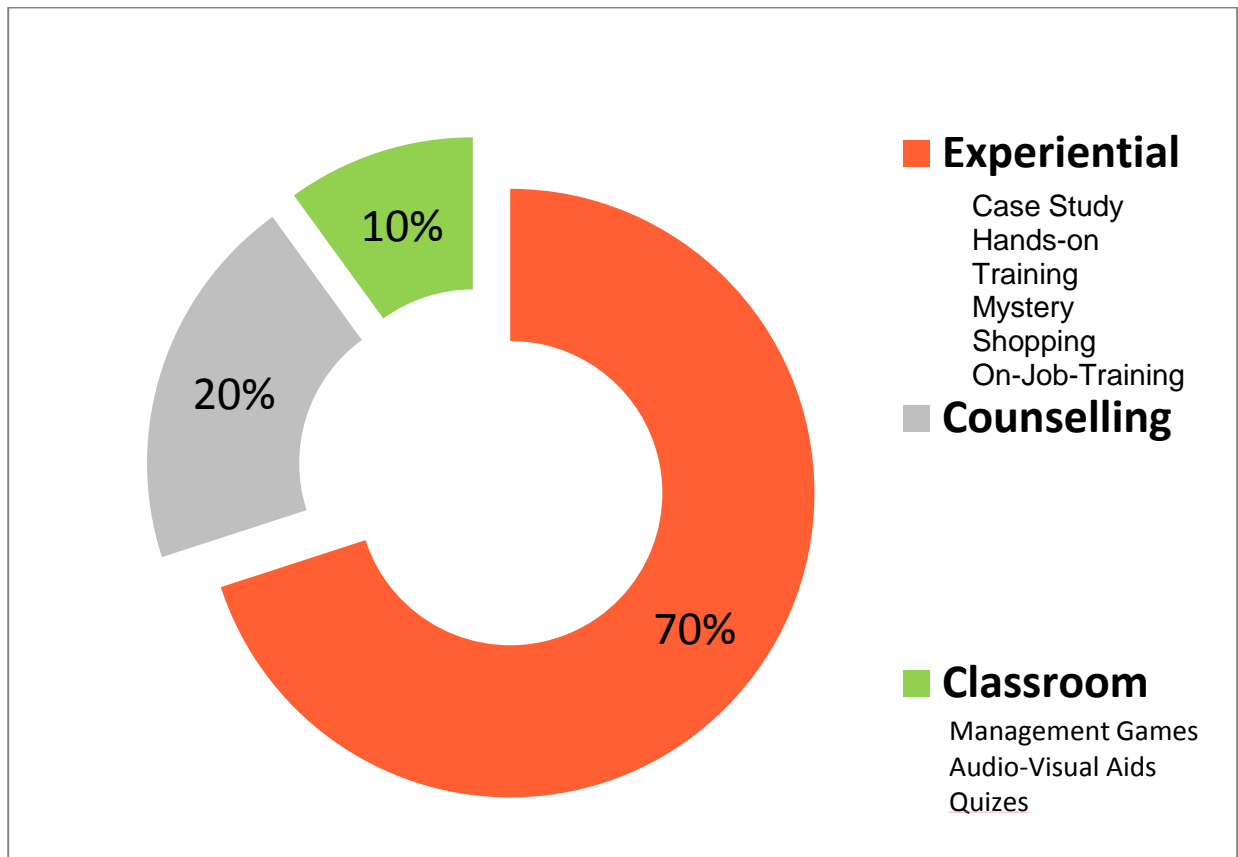


New Competencies that are built through training system

In view of continuous changes taking place in Banking World, it is necessary to impart knowledge and improve skills of staff members on a continuous basis in new and emerging areas. Following new competencies are built through Training System:

1. Credit Appraisal
2. Working Capital/Term Loan Assessment
3. Trade Finance
4. Documentation
5. Credit Monitoring/NPA Management
6. Risk Management
7. Emerging areas in Agriculture Finance
8. Retail banking
9. Marketing and Sales
10. Ability to articulate specific USPs of own Bank's products wrt competitors'
11. Customer Service
12. BCSBI
13. NRI Products
14. Digital Banking
15. Finacle Operations
16. Leadership
17. Team Building
18. Investigation Techniques and Departmental Inquiry
19. KYC and AML Guidelines
20. Compliance Issues
21. Micro Finance and Self help Groups
22. Effective Communication
23. Decision Making
24. Negotiation Skills
25. Time Management
26. Interpersonal Effectiveness
27. IT and database
28. Ability to use data analytics tools (e.g., Excel, Microsoft Access etc.)

Training Methodologies



Training Evaluation



- Onsite Feedback: Taken immediately after the program. We ensure that average rating is maintained above 4 out of 5.
- Entry and Exit level Test to evaluate the transfer of learning.
- Certification in critical areas – Credit, Forex etc
- Performance Matrix of each Academy- Monthly
- Training Audit of each Academy– Yearly / Half yearly
- Identification of best trainer across academies



E-Learning-Baroda Net Academy

Bank of Baroda launched its e-Learning platform, Baroda NetAcademy on January 1st, 2015 to provide opportunities for self-paced learning as learners can have time and place for learning.

A number of milestones have been achieved since the launch. The current status of Baroda NetAcademy is as follows:

1. A rich course catalogue of 220+ courses – topics ranging from Retail Asset & Liability products, government business, professional skills, compliance, trade finance & money market, credit, preventive vigilance, etc. More than 20 courses are in the pipeline and will be launched soon.
2. More than 6,00,000 courses completed by learners till date. Taking the average course duration as 30 min, this translates to 3,00,000+ man hours.
3. Total number of registered users 56,900+ so far, of which 46,650+ are active now
4. A separate course category viz. “Mandatory Courses” that includes “Code of Conduct for Officers”, “Code Of Conduct for Award Staff”, “BCSBI”, “Right to Information Act” , “Know Your Customer, AML &CFT” , “Whistle Blower Policy”, “Hindi Unicode”, “Prevention of Sexual Harassment at Workplace”.
5. Cumulative number of mandatory courses completed till date: 1,15,000.
6. 98% officers and 56% of award staff have completed the mandatory course on “Code of Conduct for Officers” and “Code of Conduct for Award Staff” respectively in the FY 2016-17.
7. An incentive scheme was launched on April 1st, 2016 for completing e-Learning courses of Baroda Net Academy and to award marks to officers in APAR. 12,370 employees received incentive in the FY 2016-17.
8. 230+ employees have completed more than 100 courses each. They are members of ‘Learners Centurion Club’ and awarded certificate for the achievement by our Executive Director.
9. The e-Learning platform hosts pre-promotion trainings for reserved categories during promotion exercises.
10. Baroda Gyani Women’s Special Quiz was conducted in Feb 2017 for all women employees of our Bank.
11. Baroda NetAcademy access has been provided to local employees of Fiji territory for doing KYC-AML-CFT certification as required by Reserve Bank of Fiji.



Baroda Radio

Vertical has developed unique application named as “Baroda Radio” which enables Barodians to access important communications from Bank including gist of important circulars through Audio Medium. Baroda Radio aims at creating awareness regarding the latest developments in the bank through gist of circular, Banking News and talk show.

Training to Employees in Overseas branches/offices/Subsidiaries

Apex Academy has started imparting training to employees of overseas branches/offices/subsidiaries in various banking areas including finance and soft skill using Skype.

While conducting such programmes, care is taken to relevance of the requirements in the subsidiaries/territory and their approved policy and products.

External Training

Apart from in house Training, Bank nominates officers/ executives to external training Programmes of reputed institutes.

Bank also enters into tie up with reputed Institutes for organising programmes in area of leadership, Bourse course etc.

Handholding/Support through Yammer

Baroda Academy has opened group in yammer where support is provided by responding queries of Barodians and also additional learning inputs are provided.



Performance Highlights

Achievement (For FY 2016-17)

FY	No. of Progs.	CC days	Throughput
2011-12	2334	5707	48090
2012-13	2198	5295	43465
2013-14	2337	6225	49044
2014-15	2280	7318	51572
2015-16	2570	7162	58058
2016-17	2069	5745	47378

Roll out of Life Cycle concept

- Life Cycle concept is rolled out in Bank from 1st July, 2016. All functional areas are divided in to 14 domains and for each domain Level 1 to level 5 programmes are designed. Train the Trainer Programmes were arranged and thereafter Life Cycle Programmes were rolled out.
- Training Content is developed for this purpose by using live data of Bank like frauds, customer complaints, accounts failures as also positive stories of turnaround of loss making branches. In all 95 case studies are prepared for this purpose.
- Workshop on Instruction design based content development was organized for faculty team to facilitate them in developing training content

Certification in Critical Roles

- Bank has identified certain critical roles like Credit, forex, branch Head, Compliance etc. and certification is sued in these roles after rigorous assessment. It is expected that in future, only certified officers should be deployed in these critical roles.
- Gearing up for the challenge of 'Capacity Building and Alignment of Critical Roles with Training' Apex Academy organized an HR Workshop on the issue and also discussed the strategies for effective implementation during the Trainers Conclave in March.

Finacle Migration Training

- Finacle 10 Migration Training was conducted at the Academy and by an external agency. More than 27000 employees have been covered so far

Credit Grooming

- 505 Credit Officers were certified under CRISIL Certified Credit and Risk Management program taking total groomed officers in credit to 3503.
- We also organised Intensive Credit Management Programme of 11 week for Large Corporate Credit Management



Leadership

- 'Effective Execution' for first time Regional Heads is organised at Apex Academy
- 'Inspiring Leadership Programme' for Asstt. General Managers is organised by Apex Academy
- Executive Development Programmes is regularly organised for Scale IV Executives

Grooming Overseas Employees

- Programme for Employees from Overseas territories was organised by Apex Academy. Local Based -34-Employees from -16- territories participated in this programme
- Programme through Skype for overseas territories was organised for 14 Territories covering 502 overseas employees

Support /Handholding

- **Video based lectures** were prepared and placed in Baroda Net Academy.
- **Knowledge Series** on Finacle was shared through emails to all branches.
- Our faculty visits Baroda Manipal and provides them critical inputs so that their faculty remain updated.

Building Learning Environment and Vibrant Culture focusing on Health and Happiness

- **Baroda GyaniQuiz** Competition titles 'baroda Gyani' was organized for women employees of Bank. More than 3800 women employees participated and learn retail with fun. The final of Baroda Gyani Women Special was organized by Apex Academy on 08.03.17, i.e. on International Women's' Day. The Final was keenly fought between -13- Zonal teams selected after two rounds of Selection. The Winner of the Quiz, Ahmedabad Zone, won the competition after a tie breaker with Baroda Zone.
- **SPEED** Over 500 employees completed courses under SPEED scheme (Scheme for Professional Enhancement and Employee Development) and which now has 102 courses
- Focussed Short Duration Workshops on SARAFESI, Trade Finance, CERSAI, e-TDS, Lead Generation, NRI Banking and Digital Banking were organised taking into account Bank / Zonal Priorities
- More than 9000 Customers / BCs / VLEs / Other external participants were covered under Customer Connect, Digital banking and Workshops for BCs/ VLEs.
- With the endeavour to have Happy, Healthy and Competent Barodians, Apex Academy organised Yoga Sessions on Yoga Day and participated in various Marathon events in Ahmedabad / Gandhinagar.



- Life Begin @ 60 with spouse - Bank has included spouse in Programme Life Begins at 60 for employees due for superannuation to enable employees and spouse to lead second inning in active, meaningful and joyful way.
- **Daily news flash** – Our faculty every day compiles important financial news and same is sent o all branches/offices which facilitate them to remain updated.
- **DRO Confirmation** - Baroda Academy is a key partner to assess the key competency of DROs, before they are confirmed in bank's service.

Brand building

- Faculty members participated in various case writing competitions organized by reputed institutes like NIBM, CAB and won prestigious awards. Similarly, they participated in various seminars organized by reputed institutions /Banks.
- Hon'ble Governor of Gujarat visited the Apex Academy and shared his life learning under the Pearls of Wisdom Series



CASE STUDIES

In order to adopt the worldwide accepted model of learning 70:20:10; Academies giving to focus to important learning through experience model and thus case studies developed in-house almost in all critical areas of Banking.

Total 95 Case studies developed in the following areas:

Area	No. of Cases
Audit, Vigilance & Compliance	5
Credit & Risk Management	31
Digital Banking	4
FI & Agriculture	13
Govt. Business	1
Human Resources	1
Leadership	8
Ops. & Services	23
Retail Banking	2
Sales and Marketing	1
Treasury & Forex	6
Grand Total	95

FIELD LEVEL STUDY

Research is being considered an important tool for effective learning and also to align our training activities with corporate objectives. The study carried out in recent past are given below:

- ❖ **Approach Paper on Agriculture:** Papers aims to examine reasons of non-picking up the credit flow to agriculture and to review existing business models, including need based training to staff on agriculture. It was accepted by the corporate office and has taken corrective measures on the paper.
- ❖ **Study on Branch Managers for their activities:** Purpose of study is to know Time devoted by the Branch Manager on business development. Study report was shared with the Executive Director of our Bank for action.
- ❖ **Study on CGTMSE scheme:** To identifying the reasons of non-picking of credit flow under the scheme. The report was provided to corporate office for doing needful.
- ❖ **Survey Report on PMMY:** Aims to identify the reasons for non-picking the credit flow in the scheme and recommendations. Study conducted on the directions given by SLBC, Gujarat and thus report forwarded to the General Manager, North Gujarat Zone, Ahmedabad.



- ❖ **Study on Touch Points with Departments:** To identify the reasons to delay on process of Credit Proposals. The report was submitted to the corporate office which is reportedly placed before Executive Director for the needful.
- ❖ **Study on Credit Governance:** It aims to examine status of governance in credit and recommended measures for its effective implementation for qualitative growth in credit. The report submitted to corporate office. Recommendation were forwarded to General Manager(Large Corporate Banking), BCC Mumbai for taking necessary measures.
- ❖ **Study on Current Fraud Trends in Bank of Baroda:** It aims to analyze trends of frauds in our bank, and underlying causes contributing to increasing trends in frauds committed in the bank. It also suggested appropriate & suitable measures to address these issues. The report submitted to General Manager, CLO & Head Baroda Academy and also forwarded to General Manager, Pune zone for taking necessary measure.

Other Initiatives in Learning & Development

● **PEARLS OF WISDOM**

During Golden Jubilee celebration, Baroda Academy started lecture series christened as “Pearls of Wisdom” where eminent personalities are called to deliver lecture focusing on their learning’s from life.

● **MOU WITH IIMA**

- ✓ A MOU made with IIM Ahmedabad for development of Case Studies at IIMA’s Case Centre.
- ✓ Copies of these cases (without limit) will be shared with the Bank for our internal training purposes.

● **CUSTOMER CONNECT:**

- ❖ February & March being the months for focusing on business, training system has to proactively scale down training activities for the Staff members & has to penetrate in to training for customers.



PUBLICATIONS

Important Publications of Baroda Academy

Name of Publication	Periodicity	Content
News Flash	Daily	Daily Financial News
Spirit of Success	Half-Yearly	Success stories of employees
Case Study Book	Quarterly	Case studies developed by faculty members
Handbooks on - Credit - Agriculture - Credit Monitoring - Forex - On-Boarding	Yearly	Updated guidelines of the particular area

AWARDS and ACCOLODATES

2010	:	Most informed Staff by Outlook Money-TNS on study of india's Most Customer friendly Banks
2011	:	Innovative Trainer by Indian Society for Training and development
2012	:	Innovative Trainer by Indian Society for Training and development
2013-14	:	<ul style="list-style-type: none"> ✓ Award under Prestigious Macro Research Project on SME Financing by IIBF ✓ <i>Felicitations of Faculty by Hon. President of India for Book on "Financial Inclusion"</i> ✓ <i>Innovative Trainer by Indian Society for Training and development</i>
2014-15	:	<ul style="list-style-type: none"> ✓ Golden Peacock National Training Award (GPNTA) by the Institute of Directors ✓ National Prize (1st) for Innovative training practices by Indian Society for Training and development
2015-16	:	<ul style="list-style-type: none"> ✓ BMLMunjal Award for Business excellence in Training & development ✓ BW- Business World – Best initiative for engaging superannuated employees ✓ Best Innovative Training Practices - ISTD's commendation award