

PROFILE



Baroda Academy



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Mission Statement & Training Structure

बैंककीमानवपूंजीकोप्रशि
क्षणऔरशोध
केमाध्यमसेनैतिक,
सक्षम, खुश
स्वस्थ, ग्राहककेंद्रितऔरप्र
क्रियाकेंद्रितबैंकर के रूप
मे रूपांतरित करना



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

Baroda Academy Vision

- ❖ Making Baroda Academy Best Learning Unit in Industry
- ❖ Build Learning Culture –Making Bank Learning Organization

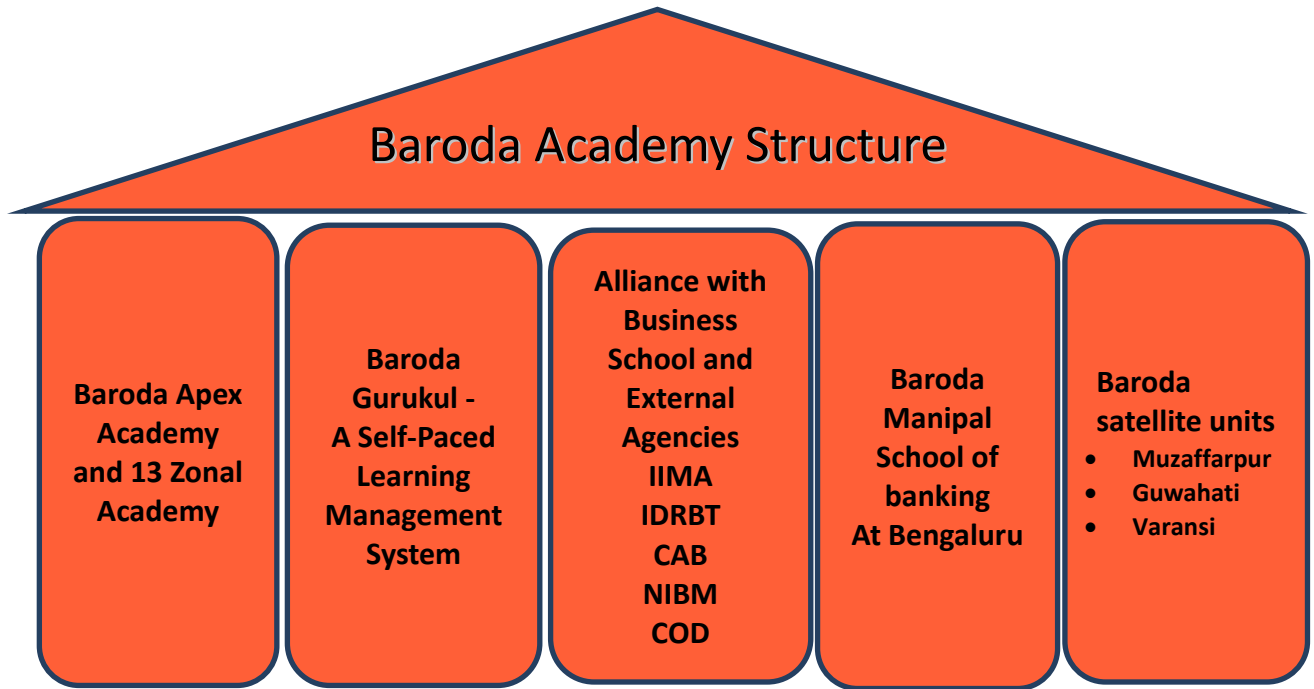
Baroda Academy Strategy

- ❖ Test-One day-T 20
- ❖ Life Cycle approach aligned with cluster approach
- ❖ Research Based Training Inputs to align with Business apart from frequent interaction with functional and filed executives
- ❖ Proper Identification and continuous grooming of faculty
- ❖ Practical Inputs through Case studies, Role Play
- ❖ Provide additional Learning Channels including E-Learning
- Focus on Core Values apart from functional inputs
- Groom Leadership at all levels
- Certification in critical areas
- Focus on health, Happiness
- Have world class infrastructure and technology
- Provide functional support

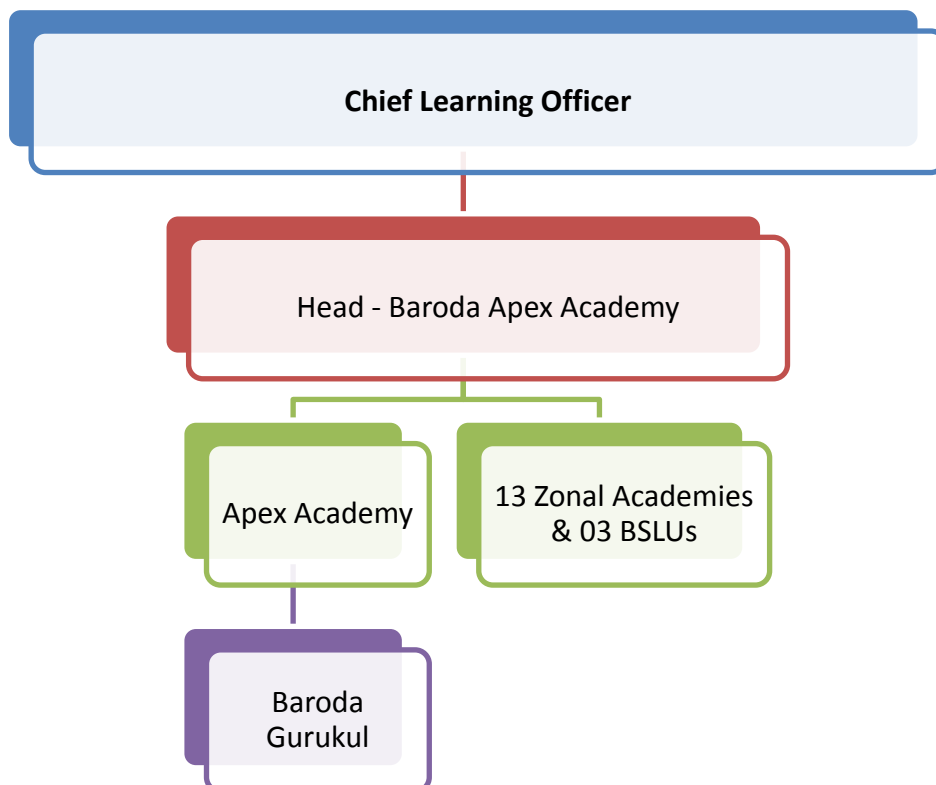


Training Infrastructure

Bank of Baroda has Comprehensive Training Structure covering Apex Institute at Gandhinagar and -13- Zonal Training Academies and -3- Baroda Satellite Learning Units (BSLUs). Following is Structure of Bank's Training system.



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. Launched unique mobile application “Baroda Academy” and “Baroda Radio”
2018	Revamped Learning Management System – Baroda Gurukul launched



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.
- Interaction with Functional Heads, Zonal Committee Meeting and internal Auditors to identify gap

Training Programmes-Life Cycle Approach

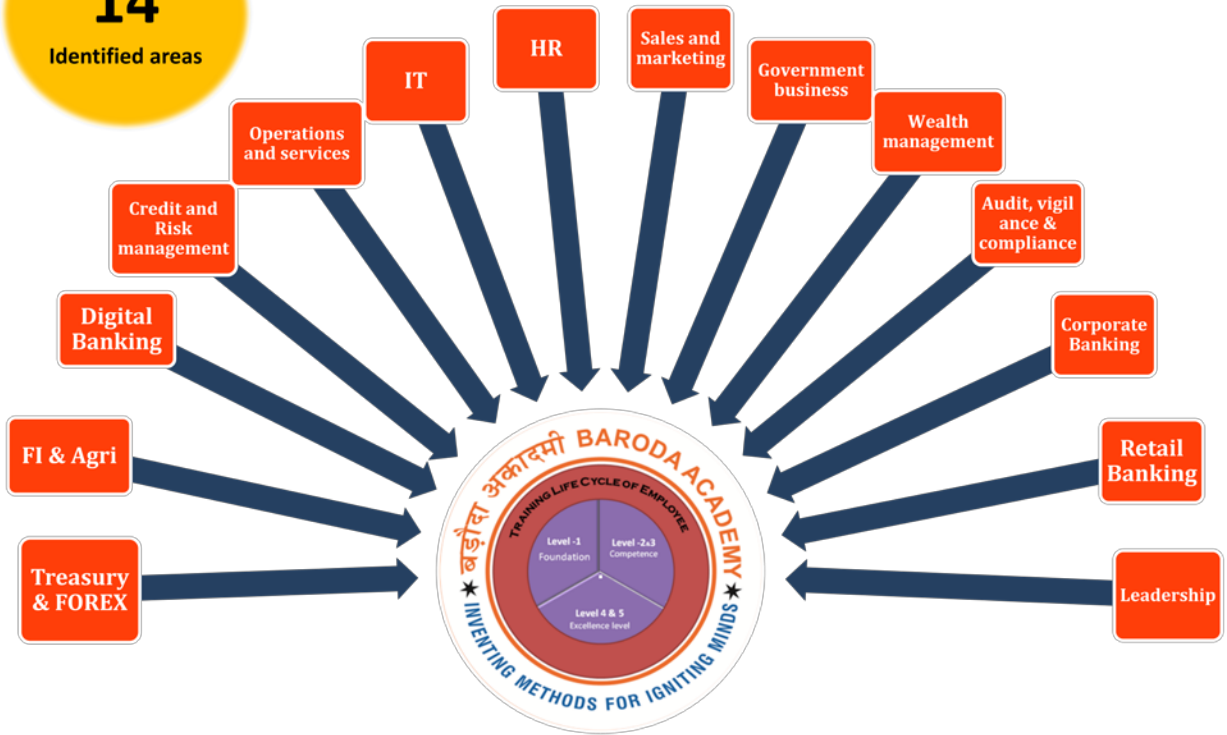
Training being an investment by any organization to enhance employee's productivity efficiency, it needs to be aligned with requirement of job profile and position of the employee which not only ensures higher return on investment (ROI) in training but also mitigates operations risks arising from failure 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:

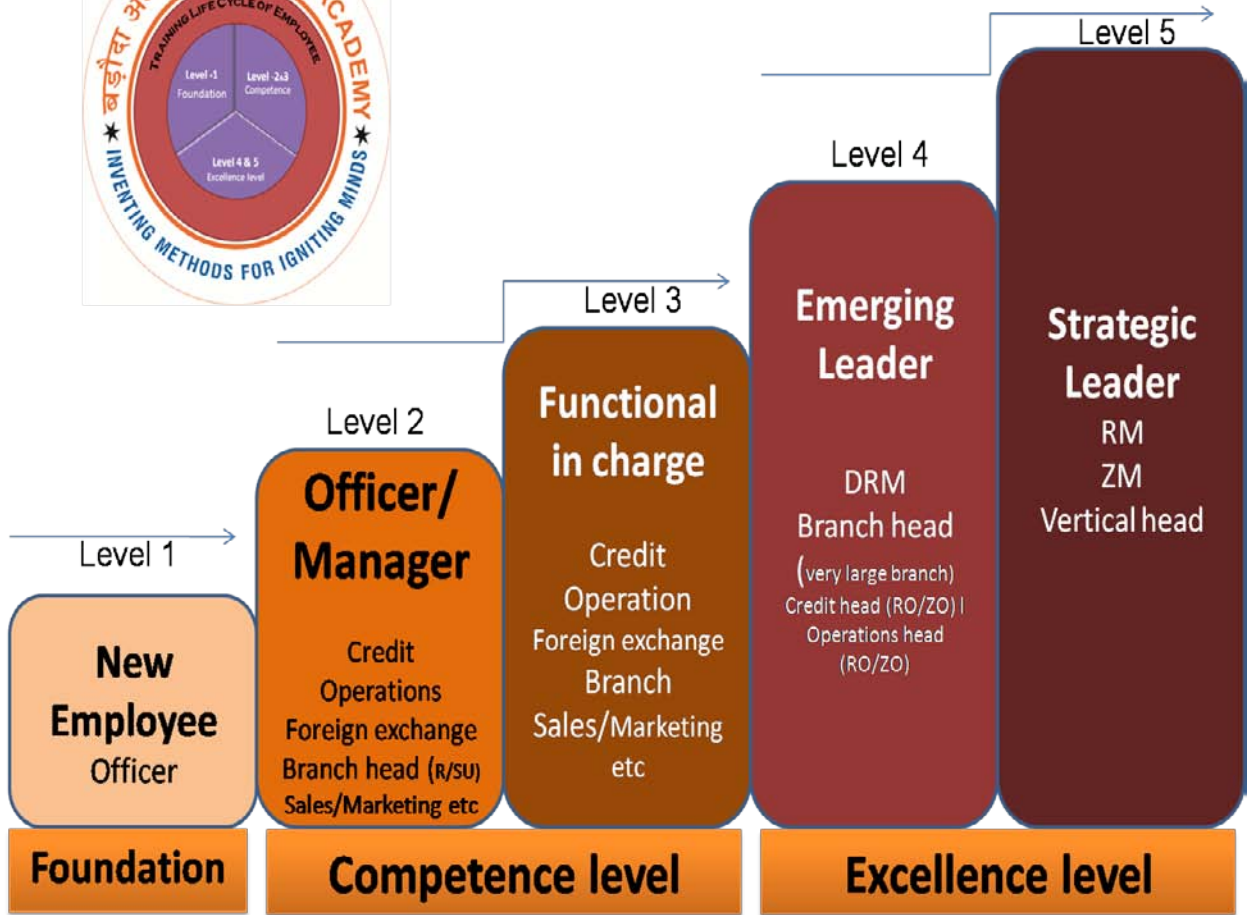


14
Identified areas



Guiding Principles of Life Cycle Approach

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





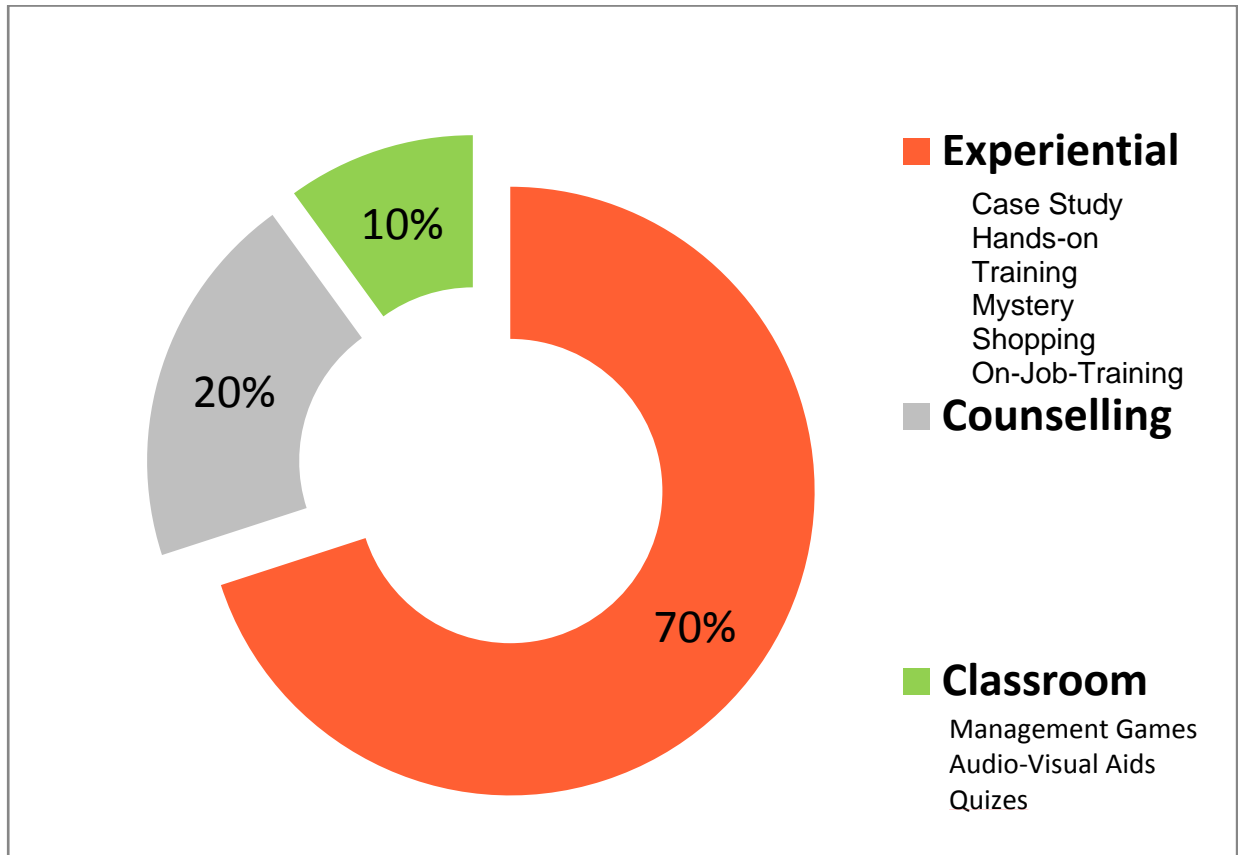
New Competencies that are built through training system

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, Branch Head etc
- Performance Matrix of each Academy- Monthly
- Training Audit of each Academy– Yearly / Half yearly
- Identification of best trainer across academies
- Periodic Review – Quarterly








New Learning Management System – Baroda Gurukul

Baroda Academy has revamped new learning management system “**BARODA GURUKUL**” is put in place as comprehensive learning resource. In the process our existing e-learning platform i.e. “**Baroda Net Academy**” is now discontinued and replaced with new system.

BARODA GURUKUL is designed to provide different user experience, increased accessibility and optimized utilization. System will facilitate learning through pull rather than push approach.

BARODA GURUKUL provides tools and features to maintain stringent and continual process of competency gap analysis, training need assessment and impact measurement tools. Virtual classroom, rapid authoring capabilities, multi lingual support, seamless integration with third party APIs, these are some robust features which makes Baroda Gurukul a comprehensive solution for learning

Salient features of **BARODA GURUKUL** are as under –

			
			
E-Learning Management	Automated Learning Delivery	Webinars	Spaced Learning
Easy access of E-Learning courses. Managing courses and programs along with the course catalogue is another feasibility available	Embed audio video or images with questions, options or feedback. Randomizes questions and options.	Web Seminar which enables Video conferencing, whiteboard, screen sharing, document sharing, surveys and assessment for effective collaborative learning	Various programmes Make and manage multi- element content delivery over various modes SMS, email and app. It also enables learner to do assignment, pre learning activity and periodically test before and after program.



 <p>Social learning</p> <p>This allows the Learner's to share various types of Announcement, FAQ and Survey's. it also facilitate to social learning to interact with peer learners.</p>	 <p>Mobile App for Learners</p> <p>Viewing learning programs and courses as well as the courses content. Learner's can easily access the progress of the assigned courses.</p>	 <p>Gamification</p> <p>Competitive Learning Environment - Learning by accumulation of learning points motivating the learner with badges, competitions and leader boards.</p>	 <p>Competency and Skill Gap Analysis</p> <p>Viewing learning programs and courses as well as the courses content. Managers can easily access the progress of the assigned courses.</p>
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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, Leader’s talk, Gyan Sangam, 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 Finacle 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 organizing programmes in area of leadership, Bourse course etc.



Performance Highlights




Achievement (For FY 2017-18)

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
2017-18	3023	7309	66988
2018-19 (HY)	1003	2254	23188

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. Continuous requirement of Capability building in Key domain areas like
 -  Credit and Risk Management
 -  Forex/Treasury
 -  Leadership/ Grooming of Branch Heads



- 🔦 Retail/Sales/Wealth Management
- 🔦 Agriculture Finance

Also continuous reinforcement requirement in

- 🔦 Digital banking
- 🔦 Compliance

Roll out of Baroda Mobile Application

Baroda Academy has developed and rolled out unique application named as “Baroda Academy” which enables Barodians to access one stop Application for all Learning & Development activities.

Baroda Star’, a programme designed for frontline Business Associates

Business Associates are the actual brand ambassador of the bank as they are frontline staffs and directly connected with Customers. The programme is designed for better customer service, development of skill & efficiency in their day to day operations.

Barodian Hero’s Success stories

Facebook & other media is good platform to show case Role Models by posting such Barodian Hero’s Success stories which encourage the employees to perform or follow such best practices in the bank.

Establishment of Heritage Gallery at Apex Academy

Established state of art heritage gallery of the Bank at Apex Academy. A Place in which Bank’s historical, scientific, artistic, or cultural interest are stored and exhibited

Strategic Training Assessment

Complete transformation in Training System meeting the following objectives:

- 🔦 More Business Engagement
- 🔦 Improve Content and Quality
- 🔦 Effectiveness & Efficiency
- 🔦 Better Processes
- 🔦 Implementing world class best practice in area of learning and development.
- 🔦 Upto date learning technology and Infrastructure.

Turnaround of Loss making Branches

Based on data received from Region/Zone of loss making branches, the faculties visited the branches and analyzed the areas of improvements. The faculties shared the reports



along with suggestion with Regional/Zonal Office for turnaround of branches. The faculties also remained in touch with branches to ensure that they are moving in right direction.

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

- **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 organized 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 to 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.
- **Awareness on health related issues** - The physical activity like jogging/walking strengthen the body & mind of the person. If the faculties are healthy & happy they becomes role model for other participants and also motivate other employees to remain healthy & fine. A happy & healthy employee can make a happy & healthy bank.
- **Creating Learning environment – Weekly Quiz on Baroda Mobile Application** - We conduct Weekly Quiz on Baroda Academy App. Every week the quiz is conducted on one topic like Retail Assets, Retail Liability, Agriculture, ADC, etc.
- **Achieving Operational excellence - Implementation of Kaizen at Apex Academy** - Implementation of Kaizen at Apex Academy- Adoption of 5 S' i.e. Sort, Set in order, Shine (Clean), Standardize and sustain

Brand building

- Faculty members participated in various case writing competitions organized by reputed institutes like NIBM, CAB, peer Banks and won prestigious awards. Similarly, they participated in various seminars organized by reputed institutions /Banks.



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.

To improve engagement and impart better learning cases/ caselets and games were developed on real companies and practical issues.

Outcome

Particular	Number (available with us)
Cases	178
Caselets	49
Games	57

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:

- ❖ **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.
- ❖ **Study on Recovery under SARFAESI Act and Challenges** – The study focused on difficulties faced by branches while invoking recovery under the SARFAESI Act. The special training program designed for Recovery officer based on findings.



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
Gist of Circular	Monthly	Gist of BOB and RBI Circulars
Spirit of Success	Half-Yearly	Success stories of employees
Case Study Book	Half-Yearly	Case studies developed by faculty members
Handbooks	Yearly	Updated guidelines of the particular area



AWARDS and ACCOLADATES

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>Felicitatation 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">✓ BMLMunjaj Award for Business excellence in Training & development✓ BW- Business World – Best initiative for engaging superannuated employees✓ Best Innovative Training Practices - ISTD's commendation award