



यूको बैंक UCO BANK  
प्रधान कार्यालय Head Office  
कार्मिक सेवा बिभाग Personnel Services Department  
3-4, डीडी ब्लॉक DD Block, सेक्टर Sector-I, साल्ट लेक Salt Lake  
कोलकाता Kolkata-700 064

No. CHO/PMG/ 32 /2019-20

Date: 07.12.2019

ALL BRANCHES / OFFICES IN INDIAN UNION.

Sub: Bank's Staff Welfare Schemes for the year 2019-20 –  
Improvement/Amendment thereof.

Attention is drawn to the various Circulars issued from time to time by the Personnel Services Department, Head Office regarding Bank's Staff Welfare Schemes. The Staff Welfare Committee in its meeting held on 18.11.2019 has approved some improvement/amendment in Staff Welfare Schemes which are enumerated below.

A. Ongoing schemes for the year 2019-20 for In-service Employees:-

SL NO.	Existing Schemes	Changes in the Scheme
1(a)	UCO Diamond Jubilee Scholarship Scheme	No Changes (Necessary circular will be issued separately).
1(b)	UCO Diamond Jubilee Prize Scheme	No Changes (Necessary circular will be issued separately).
2	Payment of Funeral Expenses for staff dying in harness.	No Changes
3	Further reimbursement of Hospitalization to staff – (a) max. of Rs.25,000/- for self and max. of Rs.10,000/- for spouse; (b) for transplantation of organ & implanted items upto Rs.3.00 lac from Staff Welfare Fund against Hospitalization bill; (c) Financial assistance of Rs.1500/- p.m. up to three months to the employees who are compelled to be on loss of pay during treatment of major illness. The requests are entertained on first come first serve basis since fund is limited.	No Changes
4(a)	Health Check-up Scheme (every year for the age group of 40 years and above) – Rs.2500/- for self and Rs.2000/- for spouse.	<b>Rs.2500/- every year for spouse (with effect from 01.04.2019).</b>  All other terms and conditions remain the same as advised earlier in this regard.



4(b)	Reimbursement of cost of eye check-up & cost of spectacles to employees in the age group of 40 years and above - Rs.3000/- (Max) once in five years.	No Changes
4(c)	Financial relief to physically challenged and mentally retarded children of employees.	No Changes
5	Canteen Subsidy to all @ Rs.225/- per employee per month. The amount is payable by respective Zonal Offices.	No Changes. Accordingly, an amount of <b>Rs.225/-</b> per employee per month is payable by respective Zonal Office with effect from 01/04/2019. The scheme is valid only till end of the financial year 2019-20. The scheme will be reviewed for further continuation thereof.
6	SWS-Holiday home - Shirdi, Thirupati & Puri. Rs.100/- per day/per room is being recovered from Staff and Retirees. Holiday homes are subject to renewal on due dates. Hence, latest circulars may be referred.	Rent payable is <b>Rs.150/-</b> per day per room which will be effective from the date of deployment of online package for booking of Holiday Homes.

**B. Ongoing schemes for the year 2019-20 for Retirees :-**

SL NO.	Existing Schemes	Changes in the Scheme
7	Group Mediclaim Insurance for retired employees – Insurance Premium.	No changes
8	SWS-Funeral Expenses in respect of Retiree - (Payable to their family members). Rs.10000/- is payable from GL head xxxx1074100053.)	No changes

No other schemes except those described above are in vogue in Bank's Staff Welfare Schemes at present.

It is reiterated that due procedure should be followed for release of amount from different schemes with the approval of competent authorities as per extant guidelines. Any violation shall invite suitable action against the errant staff member concerned.



A detailed Staff Welfare Schemes of our Bank is enclosed as Annexure to this Circular for ready reference (Annexure-A).

**Reimbursement of expenses under Health Check-up Scheme and cost of eye check-up & cost of spectacles [Scheme 4(a) and 4(b)] through HRMS Package:**

Provision has been made in HRMS for reimbursement of expenses under Health Checkup, cost of eye checkup and cost of spectacles. Menu options for this have been activated, which is available under '**Self Service -> Reimbursement**' in HRMS.

Hence, all in-service employees/officers/executives are advised to submit their claim for reimbursement of expenses under the above two Staff Welfare Schemes through HRMS Package only. No manual application for reimbursement for the above referred purposes shall be entertained.

The Job Cards/Standard Operating Procedures for the above two schemes are enclosed for ready reference (Annexure-B and Annexure-C).

Copy of this Circular should be brought to the notice of all staff members of branches/Offices and also be prominently displayed on the Notice Board for information of all concerned.

(नरेश कुमार Naresh Kumar)

महाप्रबंधक General Manager  
HRM, PSD, Training & OL

Encl: As stated.



**UCO BANK, HEAD OFFICE, PSD, KOLKATA**  
**STAFF WELFARE SCHEMES OF OUR BANK FOR FY 2019-20**

**1.(A) UCO Diamond Jubilee Scholarship Scheme:**

Object	Scholarships for pursuing Degree Courses in India
Target Group	The children of permanent Subordinate staff.
Quantum of Assistance	Rs.1500/- per month to the ward who stays in Hostel. Rs.1000/- per month to the ward who does not stay in hostel Rs.1500/- per annum for purchase of books
Number of Scholarship	2 from each Zones on merit basis + top 5 candidates from CBSE + top 5 candidates from ICSE.
Accounting Code	GL account Code: xxxx1074100048; BS Code:3709A
Circular Reference	CHO/PMG/17/2002 dated 12.07.2002; CHO/PMG/012/2018-19 dated 11.07.2018

**1.(B) UCO Diamond Jubilee Prize Scheme:**

Object	Prizes in recognition of merits in 12 <sup>th</sup> Standard Board examination and Degree University Examination.
Target Group	The children of permanent members of staff (Officers, Clerks & Sub-ordinate staff including PT Sweepers in scale wages)
Quantum of Assistance	5000/- each
Number of Prizes	Total No. of Prize – 30 (5 each to the wards of clerks, officers and Sub-Staffs for 12 <sup>th</sup> Standard exam and 5 prizes each for Degree Examination.
Accounting Code	GL account Code: xxxx1074100047; BS Code: 3709
Circular Reference	CHO/PMG/17/2002 dt.12.07.2002 ; CHO/PMG/43/2011-12 dt.26.12.2011

**2.Payment of Funeral expenses:**

Object	Assistance on account of funeral expenses to the family of an employee who dies while in service.
Target Group	Family of the deceased staff member
Quantum of Assistance	Rs.20,000/-
Accounting Code	GL account Code: xxxx1074100040; BS Code: 3709
Circular Reference	CHO/PMG/08/2004 dt.17.02.2004 & CHO/PMG/15/2008-09 dt.10.09.2008

**3. Scheme of further reimbursement of hospitalisation bills to employees:****Scheme A:**

Object	Assistance by way of reimbursement against uncovered hospitalisation bills (after reimbursement under Bank's Hospitalisation Scheme) in connection with Heart Surgery, Kidney Transplantation, treatment of Cancer , treatment of Brain Tumour, Knee Joint replacement, Hip joint replacement and major surgery arising out of any accidental injury. Rare diseases affecting the nervous system and spine which require Hospitalization, Surgery and Implantation have been included in the Scheme of further reimbursement of hospitalization bills to employees against uncovered hospitalization bills (after reimbursement under IBA Group Medical Insurance Scheme).
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**Annexure-A**

Target Group	All Staff members and their spouse.
Quantum of Assistance	Rs.25000/- & Rs.10000/- against uncovered hospitalization bill for self and spouse respectively
Accounting Code	GL account Code: xxxx1074100039; BS Code: 3709
Circular Reference	CHO/PMG/13/2004 DT 28.04.2004, CHO/PMG/17/2006-07 Dt. 11.11.2006

**Scheme-B**

Object	Assistance by way of reimbursement against uncovered hospitalisation bills (after reimbursement under Bank's Hospitalisation Scheme & Bank's Group Mediclaim Insurance & self, if any in connection with reimbursement towards expenses on transplantation of organs like kidney, liver, heart and bone marrow, treatment of spinal injury and cost of implanted items and treatment of formidable diseases like Cancer & Kidney failure also.
Target Group	All Staff members and their spouse.
Quantum of Assistance	Rs.3 lakh towards expenses on transplantation of organs for self/spouse.  Rs.2.00 lakh towards cost of implanted items for self/spouse.  (Upper cap of reimbursement being Rs.3.00 lakh, if claimed for both the above facilities at a time)
Accounting Code	GL account Code: xxxx1074100039; BS Code: 3709
Circular Reference	CHO/PMG/22/2010 dated 21.09.2010 & CHO/PMG/05/2011-12 dated 30.04.2011.

**Scheme-C :**

Object	Financial Assistance up to three months to the employees who are compelled to be on loss of pay during treatment of major illness.
Target Group	Employees who are compelled to be on loss of pay during major illness.
Quantum of Assistance	Rs.1500/- p.m. up to three months to the employee who is on loss of pay during treatment of major illness.
Accounting Code	GL account Code: xxxx1074100039; BS Code: 3709
Circular Reference	CHO/PMG/17/2006-07 DT. 11.11.2006.

**4.(A) Health Check-up Scheme for Employees**

Object	Assistance by way of reimbursement of expenses on account of health Check up every year.
Target Group	All staff members and their spouse in the age group of 40 years and above.
Quantum of Assistance	<b>Rs.2,500/-</b> every year for self <b>Rs.2,500/-</b> every year for spouse.
Accounting Code	GL account Code xxxx1074100043; BS Code: 3709
Circular Reference	CHO/PMG/34/2006 dt.02.01.2006 &CHO/PMG/29/2012-13 dt. 20.11.2012 CHO/PMG/12/2017-18 dtd. 25.07.2017; CHO/PMG/012/2018-19 dated 11.07.2018



**4.(B) Scheme for reimbursement of cost of spectacles to employees.**

Object	Financial assistance for eye check-up including procuring Spectacles.	
Target Group	All employees in the age group of 40 years and above. Reimbursement shall be made available to either the employee or his/her spouse or for both of them clubbed together.	
Quantum of Assistance	Rs.3000/- (Max) once in five years.	
Accounting Code	GL account Code: xxxx1074100045 Code: 3709	BS
Circular Reference	CHO/PMG/22/2006-07 dt.29.12.2006 & CHO/PMG/43/2011-12 Dt. 26.12.2011. CHO/PMG/12/2017-18 dtd. 25.07.2017	

**4.(C) Financial relief to physically challenged and mentally retarded children of employee**

Object	Financial relief to physically challenged and mentally retarded children of employees, towards School Fee for education in special Institutions and treatment in Rehabilitation Schools up to the age of 25 years. However, the extension of age from 21 year to 25 years age is applicable only in respect of mentally retarded child employee.
Target Group	All Staff Members
Quantum of Assistance	Rs.3,000/- (Max.) p.a. for a physically challenged child – up to age of 21 years. Rs.5,000/- (Max.)p.a. for a mentally retarded child up to age of 25 years. Rs.2500/- (one time) for purchase of certain artificial aid/accessories such as Calliper Shoes/ Crutches/ Wheel Chair/Artificial Leg/ Special hearing aid etc.
Accounting Code	GL account Code: xxxx1074100044; BS Code: 3709
Circular Reference	CHO/PMG/17/2006-07 dt.11.11.2006 & CHO/PMG/43/2011-12 dt 26.12.2011

**5. Canteen Subsidy for All In-Service Employees.**

Object	To provide refreshment and tiffins at reasonable price to the entire workforce of the Bank across the country at workplace.
Target Group	All employee
Modalities	An amount of <b>Rs.225/-</b> per employee to be given to Canteen Committee. The scheme is effective from 01.04.2013 and is being reviewed yearly.
Accounting Code	GL account Code: xxxx1074100057 (BS Code: 3709)
Circular Reference	CHO/PMG/ 35 /2012-13 dt. 04.02.2013 CHO/PMG/12/2017-18 dtd. 25.07.2017



**6. Bank's Holiday Homes at Shirdi, Tirupati & Puri.**

Object	Provide Comfortable Stay at Pilgrimage/Tourist places.
Target Group	All employees along with their dependents & retired employees along with their spouse.
Modalities	Available Holiday Homes at following locations. Shirdi - Hotel Kala Sai, Shirdi – 2 Rooms Tirupati - Hotel Udayee International, Tirupati - 2 Rooms Puri - Hotel Sea Gull, Puri – 4 Rooms Charges : <b>Rs.150/-</b> per day per room Number of days : Two nights & three days
Accounting Code	GL account Code: xxxx1074100052; (BS Code: 3709)
Circular Reference	CHO/PMG/17/2012-13 dt. 29.08.2012 CHO/PMG/ 41/2012-13 dt. 30.03.2013 CHO/PMG/23/2017-18 dtd.19.08.2017

**7. Group Mediclaim Insurance for Retired Employees.(Insurance Premium)**

Object	To share a portion of the insurance Premium from Staff Welfare Fund after the full amount of actual premium is paid by the retired employee.
Target Group	All retired employees who are covered under IBA Medical Insurance Scheme.
Premium Payment	A portion of the insurance Premium paid by the retiree to the Insurance Company under IBA Medical Insurance Scheme is borne by the Bank from Staff Welfare Fund.
Accounting Code	GL account Code: xxxx1074100051; BS Code: 3709
Circular Reference	CHO/PMG/12/2017-18 dtd. 25.07.2017

**8. Payment of funeral expenses to the family of retired staff members:**

Object	Reimbursement of funeral expenses to the family of retired employees in the event of death of normal/VR retired employees/officers.
Target Group	All normal/VRS retired employees/officers.
Quantum of Assistance	Rs.10,000/- (Max) .
Accounting Code	GL account Code: xxxx1074100053 BS Code: 3709
Circular Reference	CHO/PMG/43/2011-12 dt.26.12.2011; CHO/PMG/012/2018-19 dated 11.07.2018

