



Staff welfare Schemes

As per Government guidelines, 3% of declared Net Profit of the Bank can be transferred to Staff Welfare Fund every year.

In our Bank, since the year 2002-03, with the contribution received every year, the fund is being utilized for disbursement under various welfare schemes detailed below. The fund is managed by Welfare Committee comprised of representative from Management, Officers' Association and Employees' Union.

Under the fund, at present the following welfare schemes are continuing.

1. UCO Diamond Jubilee Prize Scheme (CHO/PMG/43/2011-12 dated 26-12-2011)

Available to the meritorious children of the permanent subordinate (including PTS), clerical and officers staff for recognition of the merit for securing high marks in the 12th Standard (15 prizes – 5 each for subordinate, clerks & for officers) & degree examination (15 prizes – 5 each for subordinate, clerks & for officers)

2. Health Check up Scheme: (CHO/PMG/29/2012-13 dated 20-11-2012)

An amount of Rs.3500 will be reimbursed **every year**; to serving employee/officer attained the age of 40 years for Health Check-up of self (Rs 2500/-) & Spouse (Rs 1500/-) . This is effective from 01-11-2012 .Respective Zonal Manager is the sanctioning authority. In fact, this is an enhancement of the benefit prescribed in earlier Circular No. CHO/PMG/24/2009-10 dated 24.11.2009 stipulating Health check-up amount at Rs 1500/- for self & Rs 1000/- for spouse , once in two years.

3. Scheme of reimbursement of cost of eye check up and cost of spectacles to employees (Ref: CHO/PMG/22/2006-07 Dated: 29.12.2006 & CHO/PMG/43/2011-2012 dt.26/12/2011 and CHO/PMG/29/2012-13 dated 20-11-2012)

The Scheme provides for reimbursing medical bill/vouchers up to a maximum of Rs.1000/- towards the cost of spectacles to every employee or for his/her spouse (either of two) who has attained the age of 30 years and above with completion of minimum 5 years of continuous service..- **ONE TIME ONLY (effective from 01-11-2012). Since Health check up scheme includes eye check up also, the cost of eye check up has been excluded from this scheme.**

4. Educational Assistance to son/daughter of the deceased employees

Reimbursement of Rs. 5000/- per year out of the Staff Welfare Fund as Educational Assistance to any school-going or college-going dependent son/daughter of the deceased Employee from the date of death of the employee with effect from 01.04.2006., till the completion of the course .Those who are eligible for compassionate employment are not eligible under this scheme **(CHO/PMG/34/2006 Date: 02.01.2006) upto the age 25 or completion of education as per circular CHO/PMG/43/2011-2012 dt.26/12/2011, CHO/PMG/29/2012-13 dated 20-11-2012)**

5. Financial relief to physically challenged /mentally retarded children of Employees: (Ref: CHO/PMG/17/2006-07 Date: 11.11.2006 and CHO/PMG/29/2012-13 dated 20-11-2012)

A. To provide financial assistance upto Rs.3, 000/- p.a. for a physically challenged child upto Rs.5000/- p.a. for a mentally retarded child of employees till he/she attains majority i.e. 25 years of age for the following purpose:

– School Fee if the child is to be educated in special Institution – For treatment in Rehabilitation School in respect of mentally retarded child.

B. To provide a onetime financial assistance of Rs.2, 500/- for purchase of certain artificial aid/accessories.

6. Farewell to retiree employees: (HOCL/PMG/23/2006 dated 27.02.2006 and CHO/PMG/40/2005-06 Date : 24.03.2006)

Memento and retirement send-off costing not more than Rs. 300/- as retirement send-off to the employees who retire from the Bank's service on reaching the age of superannuation (to be awarded by Zonal office)

On the date of retirement, in the farewell party the retiree employee may be given a flower bouquet and a packet of sweets besides the retirement send-off, as stated above. The Branch/Office may contribute @ Rs. 15/- per employee instead of Rs. 5/- per employee, mentioned in earlier Circular dated 03.12.1990, to meet the expenses of the farewell party. In case of extra large branches, such arrangements may be made department wise.

Farewell party for the retiree employees of Head Office is held at the Executive Council Meeting. If for any reason Executive Council Meeting is not held, farewell party may be held at the department of Head Office from where the employee is retiring.

7. Funeral Expenses

Onetime payment of Rs. 20,000/- (Rupees Five thousand only) to the family of the deceased member of staff to meet immediate funeral expenses. This amount is to be paid to the next kin of the deceased employee (i.e. wife/son or daughter in case wife is not there). This Welfare measure has come into effect on and from 1st January, 2004. (Circular No. PMG/08/2004 Dt: 17.02.2004) & CHO/PMG/15/2008-09 dated 10.09.2008.

Funeral expenses of Rs 5000/- as assistance are also extended to the spouse/family of deceased normal/VRS retiree in the event of his/ her death as per circular No.CHO/PMG/29/2012-13 dated 20-11-2012. The spouse is required to apply to the pension paying branch and the concerned Branch Head will be the sanctioning authorities for funeral expenses.

8. Scheme for payment of Ex-Gratia/ lump sum amount in lieu of appointment on Compassionate grounds (Circular No.CHO/PMG/32/2005 Dated: 18.11.2005)

No compassionate appointment on the death of a serving employee is made with effect from 01-08-2003.. Only ex gratia will be paid. Ex-gratia lump sum amount may be granted to the family of the employee in the manner and subject to the ceilings specified below, if the monthly income of the family from all sources is less than 60% of the last drawn salary (net of taxes) of the employee, as illustrated below :

(A) Terminal Benefits:

- i) Employee's + Employer's contribution to Provident Fund
- ii) Gratuity Amount
- iii) Leave Encashment Amount Received
- iv) Any compensation paid by the Bank or its Welfare Fund
- v) Any other amount paid under Bank's Scheme

Sub Total (A)

(B) Liabilities:

- i) Loan amount/outstanding in the name of the employee with the Bank:
- ii) Loans/taken from other financial institutions with the prior approval of the Bank – Amount outstanding in such loan accounts:

Sub Total (B):

(C) Net Corpus of Terminal Benefits [C = (A - B)] :

(D) Investments

Bank Deposits:

N.S.C./K.V.P./I.V.P./M.I.S. :

P.P.F :

Proceeds of L.I.C. POLICIES:

Others:

Sub Total (D):

(E) Details of Movable Property, if any, held and Monthly Income derived there from:

(F) Details of immovable Property, if any, held and Monthly Income derived there from:

(G) Monthly income of the Family from all sources:

- i) Monthly interest at the Bank's maximum term deposit rate on the net corpus of terminal benefits (C)

(The date of application shall be the determining factor)

- ii) Monthly income from investments
- iii) Monthly income from movable and immovable property
- iv) Monthly income of the dependent family members
- v) Monthly Family Pension
- vi) Any other monthly income

(H) TOTAL MONTHLY INCOME OF THE FAMILY:

Payment of Ex-gratia Lump sum Amount:

1. If the total monthly income of the family arrived at as above is less than 60% of the last drawn gross salary (Net of taxes) of the employee, ex-gratia/lump sum amount as under will be payable:

(i) The cadre-wise ceiling of ex-gratia lump sum amount payable shall be as follows:

Category	Maximum Amount
Officer	Rs.8.00 lac
Clerical Staff	Rs.7.00 lac
Subordinate Staff	Rs.6.00 lac

(ii) In case the monthly income of the Family as calculated above, is less than 60% of the last drawn gross salary (net of taxes) of the employee, an one time financial aid (ex-gratia) calculated @ 60% of the last drawn gross salary (net of taxes) for each month of remaining service of the employee (i.e. up to age of superannuation in terms of extant service rules/conditions) shall be payable at the time of his/her death/ incapacitation subject to the cadre-wise ceiling of maximum amount mentioned under 6(i) above.

(iii) In case of death of an employee performing official duty within or outside the office premises (excluding travel from residence to place of work and back) due to dacoity/robbery/terrorist attack the family of the deceased employee shall also be eligible to receive, additionally, the onetime monetary compensation in terms of extant Government Guidelines depending on the cadre of the employees.

2. An employee seeking premature retirement before reaching the age of 55 years due to total incapacitation shall have to appear before a Medical Board constituted by the Bank, the ex-gratia is payable only if all the extant provisions for such retirement are fully satisfied and the retirement has been approved by the Competent Authority specified thereof.

3. While dealing with proposal for grant of ex-gratia, as above, in cases where disciplinary action had been taken/was pending against the employee dying in harness or the deceased employee was involved in financial irregularities, embezzlement of funds, committing frauds etc. the Bank will continue to abide by the guidelines issued by the Government of India requiring consideration and decision in each case by the Board of the Bank.

4. This one-time financial aid under the above scheme is not an entitlement but may be Granted at the sole discretion of the Bank looking into the financial conditions of the Family and in deserving and eligible cases only.

5. The Board of the Bank reserves its right to substitute, amend or vary from time to time any provision of the Scheme mentioned above.

9. Group Mediclaim Insurance scheme (For serving employees) CHO/PMG/31/2012-13 dated 19-12-2012

1. Group Mediclaim Insurance Scheme for **Rs.3.00 Lacs** for permanent existing members of staff (Officers & Award staff excepting officers on contract) and their dependent family members, with Personal Accident Insurance for Rs.3.00 lacs for the existing staff covered by United Indian Insurance Co Ltd.

2. Additional Buffer Coverage of Rs.2.00 Crores under Group Mediclaim Insurance shall be available @ Rs.2.00 lacs per In-Service employee with dependents , on first-cum-first serve basis after exhaustion of total sum assured.

3. M/s TTK Healthcare TPA (P) Ltd. has been appointed as TPA (Third Party Administrator)

by the Insurance Co., with effect from 01.11.2012.

4.Services of M/s Medicare TPA Services Ltd. , the erstwhile TPA, shall be available for the Cases where Hospitalization & its Claim has originated on or before 31.10.2012.
(Details given separately)

10. Special Hospitalisation Reimbursement Scheme in cases of major surgical operations and major surgery arising out of accidental injury.

The staff members are allowed reimbursement of a maximum of Rs.25,000/- for self and Rs.10,000/- for spouse against uncovered hospitalisation bills in connection with Heart Surgery, Kidney Transplantation, treatment of Cancer, treatment of Brain Tumor, Knee Joint Replacement and Hip Joint Replacement (Circular No. CHO/PMG/13/2004 dated 28.04.2004 and CHO/PMG/17/06-07 dated 11.11.2006)

The above scheme thereafter extended in cases of major surgery arising out of any accidental injury also vide Circular No. : CHO/PMG/15/2008-09 Date : 10.09.2008

11. Festival Advance to Officer–Revision in its limit following Government guidelines. CHO/PMG/37/2011-12. Date : 25.11.2011

HO Circular No. CHO/PMG/13/2010-11 dated 07-08-2010 stipulated the quantum of festival advance applicable to officer and award staff as under:

i) For Officers (as approved by the Board of Directors of our Bank in its meeting held on 23.07.2010):

One month's emoluments i.e. Basic pay+ Spl. Pay and D. A. etc. but excluding HRA & CCA subject to a maximum of Rs.20,000/-.

Indian Banks' Association, vide their letter no.CIR/HR&IR/76/624C/2011-12/4000 dated 09.09.2011, has advised that the Govt. of India has since enhanced limits of Festival Advance to the Bank Officers with effect from **09.09.2011** as under :

For Officers	One month's Basic Pay Max. Rs.25000/-
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11. Canteen Subsidy (CHO/PMG/35/2012-13 dated 04-02-2013)

1. The Scheme, "**Canteen Subsidy**" under the ambit of "**Staff Welfare Schemes**" has been launched by the Bank for its in-service employees from January 2013.
2. All existing employees in scale wages at branches/offices across the country are covered under the scheme and are entitled for the subsidized canteen facilities.
3. An amount of Rs.250/- per month per employee is made available and the Scheme is reviewed by Staff Welfare Committee for each Financial year subject to availability of fund.
4. A Committee consisting of minimum three members of staff including award staff members in the Branches/Offices shall supervise the canteen affairs of their own branches / offices apart from discharging their daily routine duties.
5. The amount of canteen subsidy shall not be made available to the employees in cash or by credit to their accounts.

6. The employees shall be required to bear the difference of cost of food items over and above the amount of Canteen Subsidy.

12. Holiday Homes (CHO/PMG/17/2012-13 dated 29-08-2012 & CHO/PMG/41/2012-13 dated 30-03-2013)

The proposal of Staff Welfare Committee for setting up of Holiday Homes at various tourist/ pilgrimage places, has been approved by the Board. At first instance, one Holiday Home at **Shirdi (Maharashtra)**, a renowned place of Pilgrimage has started functioning . Subsequently: two other Holiday Homes at **Tirupati (AP) and Mussouri (Uttarakhand)** started functioning.

1. Hotel Sai Simran

No.73/9&10, **Shirdi-Manmad Road**,
Opp. To VIP Rest House, **Nimgaon, Shirdi-423109**.
Tel No: 02423-320022 Mob.08087777001

2. Hotel Udayee International

13-6-6771/20 Opp: ASRTC Bus Stand
Tirupathi-5170501,Chittoor, Dist: AP
Ph: 0877-2266581-585
Mob: 094408-51333 FAX: 0877 2243 222

3. Pritam's Hotel Kahakashan

GandhiChowk, Mussoorie (Uttara Khand)
Ph : 0135-2633989 Mob. 98378-90889
/ 94101-48483

Modalities of Allotment:

1. Allotment is made on first cum first served basis & Booking of Rooms is monitored centrally by Personnel Services Department (PSD), Head Office, Kolkata.
2. Rooms are available against Advance booking through email holidavhome@ucobank.co.in & Fax **033-4455-9313 / 033-4455-9292** .
3. Booking can be made for a maximum period of Two Nights and Three Days from
4. Rent Payable is Rs.100.00 per room per day per In-service / Retired employee with his/her dependent family members / spouse. To establish identity of the applicants, the employees/retired employees should carry with them the Identity Card issued by Bank Authority.
5. Application is to be made in prescribed format FORM-I , as under, through branch in which the serving employee is attached or the Pension Paying Branch for the retired staff for onward transmission to PSD,HO.

Personnel Services Department (Staff Welfare Cell)
Head Office, Kolkata

FORM FOR BOOKING OF HOLIDAY HOME ROOM/S AT - "HOTEL SAI SIMRAN, SHIRDI"

"HOTEL UDAYEE INTERNATIONAL, TIRUPATI" / "PRITAM'S HOTEL KAHAKASHAN, MUSSOORIE" {Strike out whichever is not applicable}

1. Name _____ 2. Emp No. _____

2. Present Place of Posting :
(with Sol Id)

3. Desired Period of Booking

From (date)..... To(date).....

(Bank may not be able to provide accommodation as requested,
however accommodation shall be provided on the earliest date from the requested date of
booking as per chronological order of receipt of applications through email or fax(033-4455-
9313 / 033-4455-9292) whichever is earlier.

4. No. of Days
(maximum 2 nights & 3
days are allowed Pl.
Refer Circular

5. No. of Rooms

6. Contribution of rent
payable by the in-
service Emp/Retiree
(@Rs.100/-
Per Room Per Day/Per Emp or Ret.
with family/ spouse)

7. Contact No. : (I) Landline -

(ii) Mobile _

SIGNATURE

Letter of Authority

I hereby authorise UCO Bank, Head Office, Personnel Department to debit my Account
No.....at UCO Bank, Branch (Sol Id) being
the amount as mentioned in Column 7 above and Credit the same to CA - " Holiday Home" at UCO Bank,
DD Block, Sector-1 Branch, Salt Lake, Kolkata.

I understand that Bank may not be able to provide accommodation on the dates requested by me as
above. However, allotment may be provided on the earliest available date as per chronological order of
receipt of applications from applicants by the bank.

SIGNATURE OF EMPLOYEE/RETIRED EMPLOYEE

Staff welfare schemes exclusively for Retired Employees

1. Group Mediciam Insurance Scheme for Retired Employees(CHO/PMG/42/2012-13 dated 30-03-2013)

Features:

- i) Sum Assured per Retiree with spouse is Rs. 2 lacs on floater basis
- ii) Insurance coverage by United India Insurance Co Limited is applicable for retired employees except employees terminated by way of penalty under Disciplinary action.
- iii) Premium payable to the Insurance Co per retiree per annum is Rs.10.112/- inclusive of Tax, out of which, Retirees contribution is Rs.1890/- for the Year 2013-14.
- iv) Old membership cards will continue to be effective for old members, new members will get new cards
- v) TTK HealthCare TPA Pvt Limited is the Third Party Administrator Address: Flat No. A-12, 6th floor, Chatterjee International Centre, 33A Jawaharlal Nehru Road, Kolkata-700 071
- vi) Within 45 days of discharge from Hospital, claim in prescribed format supported by original Bills, Receipts, copies of Reports, Prescriptions are to be sent directly to the TPA for reimbursement.
- vii) Benefit of Cashless Hospitalization is available to retired employees /their spouses provided they are admitted in Network Hospital s/Nursing Homes of TPA as indoor patients and TPA is intimated within 24 hours of admission
- viii) Excess amount of bill beyond the amount permitted by TPA has to be borne by the retired employee
- ix) Claim for reimbursement of Pre & Post Hospitalization expenses for 15 days is required to be submitted to the TPA after completion of treatment in the Hospital/Nursing Homes.
- x) The benefit does not cover domiciliary treatments.

2. Reimbursement of further hospitalization expenses against uncovered Hospitalisation Bills (Effective from 01-11-2012) (CHO/PMG/11/2012-13 dated 20-11-2012)

Object of the Scheme	Assistance by way of Reimbursement against uncovered hospitalization bills (after reimbursement/settlement through Group Mediciam Insurance) in connection with treatment of Heart Surgery, Kidney failure, Cancer, Brain Tumor and major surgery arising out of any accident.
Target group	All Normal/Voluntary Retired employees who are covered under Group Mediciam Insurance .
Quantum of Assistance	Maximum - Rs.25000/- in case of Retired employee & Maximum - Rs.10000/- in case of Spouse of the Retired Employee or the difference between the Hospitalization expenses claimed and amount settled under Group Mediciam, whichever is lower.

Modalities to Claim	Initially Retired employee is to submit his claim papers to Medclaim authorities as per extant guidelines. In the event of settlement of less amount by the TPA than the claimed amount, a copy of entire claim papers submitted to TPA along with a copy of their Claim Settlement Sheet should be submitted to HO-PSD-Staff Welfare Section for further reimbursement in the enclosed format. Copy of Discharge summary must be submitted along with the claim.
Sanctioning Authority	AGM/DGM - PSD

3. Scheme for lump sum financial assistance of Rs.5000/- every month to the pre-1986 surviving retired employee or surviving spouse of the pre-1986 deceased retired employees (CHO/PMG/11/2012-13 dated 20-11-2012).

The Staff Welfare Committee as a gesture of goodwill and gratitude to the group of very senior former employees and their surviving spouses has approved this scheme up to March 2013 and the scheme **is to be reviewed at the beginning of each Financial Year.**

Considering the age and health profile of the existing pre-1986 retired employees or their surviving spouses, lump sum financial assistance of Rs.5000/- p.m. from Staff Welfare Fund is granted to all existing pre-1986 retired employees or surviving spouses of pre-1986 retired deceased employees in addition to the ex-gratia being paid to them every month. Sanctioning Authority is AGM/DGM- PSD.