

HUMAN RESOURCES DEPARTMENT,
H.R. ADMINISTRATION DIVISION, CENTRAL OFFICE
239, UNION BANK BHAVAN, VIDHAN BHAVAN MARG, MUMBAI-400 021

Staff Circular No. 7171

Date: 08.04.2020

To: All Branches and Offices

Sub: Staff Welfare Schemes - Allocation of funds for the FY 2020-21

Attention of all staff members is drawn to various staff welfare schemes extended by the Bank for the welfare of the employees.

As per the directive of the Ministry of Finance, Government of India vide letter dated 24.02.2012, the maximum ceiling on allocation of fund towards staff welfare schemes for our Bank was fixed at 3% of Net Profit of the previous year with a cap of Rs.25.00 crores. Since Bank could not make the profit in FY 2018-19, there was no fund available for the staff welfare schemes as per aforesaid Govt. directives. However, a budget of Rs.20.00 crore was allocated for continuation of the existing staff welfare schemes by directly debiting Bank's expenditure for FY 2019-20.

Now, we are please to inform that Bank's Board has approved allocation of Rs.40.00 crore for FY 2020-21 by way of direct debit to expenditure Account for continuation of the staff welfares schemes in the Amalgamated Entity. The same will be reviewed after September 2020.

Details of schemes coming under staff welfare schemes are given in Annexure.

All staff members are requested to take a note of the above.


General Manager (HR)

CANTEEN SUBSIDY SCHEME

Objective

To provide canteen subsidy to all Employees of the Bank.

Applicability

This scheme will be applicable to all the employees of the Bank including Permanent part-time subordinate staff members drawing scale wages of 1/3rd and above, but not to those appointed on contract or tenure basis. However, the scheme will not be applicable to those employees who are already covered under the Canteen Facility where lump sum subsidy is being paid.

Amount

Subsidy of Rs.200/- per employee per month is being provided as of now.

General Conditions

- A common application in writing prescribed under the Scheme (ANNEXURE) be submitted by the employee concerned to the Branch Manager/Chief Manager/Departmental Head under whom the employee is working.
- The application should be submitted every month.
- The application should be scrutinized and sanctioned by the Competent Authority.
- The subsidy will be directly disbursed to the Canteen Contractor/Tea Boy on production of monthly bill in respect of each employee from whom the claim is received.
- The Branch/Office should maintain a Register containing the following details;

Name of the Staff	Emp. No.	Designation	Amount Claimed	Amount Approved	Date of Approval

- The Branch/Office should hold on record the bill/receipt submitted by the Canteen Contractor/Tea Boy.
- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under the scheme will be debited to Expenditure A/c Staff Welfare Measure - Canteen Subsidy

Competent Authority

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager's Office.
- Chief Manager (HR) in case of Central Office.
- DGM/AGM/In charge of the section in case of Branches Accounts Section
- In charge of Office in case of Audit Office
- Principal/Vice Principal in case of Staff Training College

- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

LUMPSUM SUBSIDY FOR CANTEEN

Objective

Lump sum subsidy is being paid for canteens operating at places like Central Office, M S Marg Mumbai, India Exchange Place Kolkata.

This facility is extended to all the employees without any restriction on the minimum number of employees.

Applicability

This scheme will be applicable to all the employees of the Bank but not to those appointed on contract or tenure basis. However, the scheme will not be applicable to those employees who are already covered under the Canteen Facility where lump sum subsidy is being paid.

General Conditions:

- A common application in writing prescribed under the Scheme (ANNEXURE) be submitted by the employee concerned to the Branch Manager/Chief Manager/Departmental Head under whom the employee is working.
- The application should be submitted every month.
- The application should be scrutinized and sanctioned by the Competent Authority.
- The subsidy will be directly disbursed to the Canteen Contractor/Tea Boy on production of monthly bill in respect of each employee from whom the claim is received.
- The Branch/Office should maintain a Register containing the following details;

Name of the Staff	Emp. No.	Designation	Amount Claimed	Amount Approved	Date of Approval

- The Branch/Office should hold on record the bill/receipt submitted by the Canteen Contractor/Tea Boy.
- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under the scheme will be debited to Expenditure A/c Staff Welfare Measure - Canteen Subsidy.

Competent Authority

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager's Office.
- Chief Manager (HR) in case of Central Office.
- DGM/AGM/In charge of the section in case of Branches Accounts Section
- In charge of Office in case of Audit Office
- Principal/Vice Principal in case of Staff Training College
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

Staff circulars for further reference

Staff Circular 4782 dated 01.10.2001

Staff Circular 6002 dated 31.07.2013

Staff Circular 6162 dated 16.01.2015



ANNEXURE

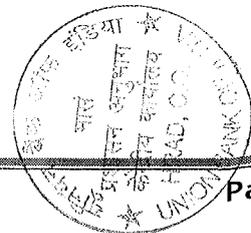
APPLICATION FOR CANTEEN SUBSIDY (ENLARGED COVERAGE
FOR THE MONTH OF _____

Sr. No.	Name of the employee	Emp. No	Designation	Amount claimed	Signature
TOTAL					

SANCTIONED RS. _____

DATE:

BRANCH MANAGER/CHIEF MANAGER
/CHIEF MANAGER (P&D)/CHIEF MANAGER (HR)



Scheme for reimbursement of expenses for health check-up for Award Staff/Officers in Scale I to Scale III

The complex lifestyles of employees particularly in urban and metro centers have resulted in constant tension and pressure directly affecting their health. There is also growing awareness among employees to be health conscious. Those employees who are in the age group of 45+ are more vulnerable to health problems like diabetes, blood pressure, coronary problems etc. Many a time though the symptoms are apparent, the employees do not go for medical check-up resulting in major health break down leading to hospitalization. The saying 'Prevention is better than cure' is not adopted by many employees and there have been instances of the organization losing young employees. This scheme is a step towards arresting this trend and contributing to the health of the employees.

Objective

The scheme envisages reimbursement of expenses incurred by employees - Award Staff members and Officers up to MMGS III, in the age group of 35+ for health check-up once in a financial year.

Applicability

The Scheme will be applicable to all full time employees of the Bank including permanent part time subordinate employees, but not to those appointed on contract or tenure basis.

Amount

- Reimbursement of expenses incurred by the employee in the age group of 35+ for health check-up of self/spouse. Amount Rs. 1500/- in case of male employees and Rs.2200/- in case of female employees (including Rs.700/- for mammography or Ultra Sonography Test) per year.
- Reimbursement of Annual Expenses upto Rs.900/- to male staff members in the age group of 45+ for USG-abdomen Test.
- Antenatal checkup (4 months old) up to Rs.5000/- to female staff members. The reimbursement can be claimed only 2 times during the tenure of service.

Details of tests to be undergone:

The following tests are recommended for claiming reimbursement under the scheme: -

- ❖ CBC
- ❖ ESR
- ❖ BLOOD SUGAR-FASTING, POST PARANDIL (after 2 hours)
- ❖ BLOOD UREA, NITROGEN (BUN)
- ❖ SERUM CREATININ
- ❖ LIPID PROFILE - CHOLESTROL
- ❖ SERUM TRIGLYCERIDE
- ❖ SGOT
- ❖ SGPT
- ❖ AUSTRALIA ANTIGEN-HbSAG
- ❖ X-RAY - CHEST



- ❖ ECG
- ❖ URINE ROUTINE
- ❖ MAMMOGRAPHY [FOR WOMEN]
- ❖ ULTRA SONOGRAPHY

Ideally the employee should avail of the services of reputed hospitals, pathological labs, X-ray clinic etc. operating at the centre where he/she desires to undergo health check-up.

All FGMOs/ZOs/ROs will explore the possibility of finalizing cost effective tie up arrangements with reputed hospitals, pathological labs, X-ray clinics on centre-wise basis for such health check-up and to ensure that the cost is reduced. Chief Manager/Branch Manager/Departmental Head will issue Letter of Authorization (enclosed ANNEXURE) to such Hospitals/Diagnostic Centers etc.

General Conditions

- The reimbursement of expenses will be restricted to Rs.1500/- and Rs.2200/- in case of male and female employees respectively or the amount of the bill submitted whichever is lower. In Centers where the Mammography test is covered within the ceiling of Rs.2200/-, then the reimbursement will be restricted to Rs.2200/- per female employee per year.
- Concerned employee has to apply online through Union Parivar for reimbursement & to submit the relevant bills/proof for claiming the amount.
- Application will be scrutinized by the Branch Manager / Chief Manager / Department Head and it will be sanctioned by the Competent Authority.
- The eligible employees will not be entitled for T.A/D.A. etc. for getting the health check-up done at centers other than the place where he is working.
- The employee should submit original bills/receipts evidencing payment to the hospital/pathological lab/X-ray clinic etc. along with the test reports etc. (The test reports will be returned to the employee after perusal).
- **The tie up arrangements for health check-up is decentralized at RO level.**
- In case the R.O. finalizes tie up arrangement with reputed hospitals, pathological labs, X-ray clinics the payment should be made directly to them.
- Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank. It may be available under UBIREMAS after becoming a member after retirement on modified terms & conditions.
- The employees should submit single claim for reimbursement of expenses incurred for health check-up. In other words, no piecemeal claim will be entertained.
- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under this scheme will be debited to Expenditure Account Staff Welfare Measures - Reimbursement of Expenses for Health Check-up.

Competent Authority

- HR Department of Concerned Regional Office
- HR Suvidha in case of Central Office.



Staff circulars for further reference

Staff Circular 4782 dated 01.10.2001

Staff Circular 5901 dated 04.09.2012

Staff Circular 6002 dated 31.07.2013

Staff Circular 6162 dated 16.01.2015

SCHEME FOR EXECUTIVE HEALTH CHECK-UP

Objective

The facility of preventive health check-up for Executives of the Bank in TEGS-VI & VII was introduced in 1990 and the same was extended to all Executives from 1995. With the advancement of medical science and many modern investigations coming into the fore, certain additional tests were included in October 2001. The details of the facility are given below:

Applicability

Executives in SMGS-IV and above are entitled for the health check- up.

Amount

- Reimbursement of Executive Health Check up expenses is maximum Rs.3000/- per year.
- Reimbursement of Annual Expenses upto Rs.900/- to male staff members in the age group of 45+ for USG-abdomen Test.
- Antenatal checkup (4 months old) up to Rs.5000/- to female staff members. The reimbursement can be claimed only 2 times during the tenure of service.

General Conditions

- Concerned employee has to apply online through Union Parivar for reimbursement & to submit the relevant bills/proof for claiming the amount.
- Reimbursement will be limited to the actual expenses incurred subject to a maximum of Rs.3000/- during the financial year against production of relevant bills/receipts.
- Medical check-up can be undertaken at any of the recognised hospital / institution.

Details of tests to be undergone:

Following tests rank for reimbursement: -

- Three consultations (Medical, Surgical and one optional)
- ESR
- Urine Test
- Blood Chemistry on the auto-analyzer SMA 12/60-12 tests
- Hematology on SMA-7 test
- Blood sugar (fasting and post glucose)
- Blood cholesterol/HDL fraction
- Chest X-Ray
- ECG
- Computerised Tread Mill Test (Stress Test)
- Pulmonary for lung function assessment
- Blood Groups - A, B, O & Rh
- For males, serum gamma-gt, a sensitive liver function test and blood uric acid
- For females, complete gynaec check-up and vaginal cytology

The facilities are available in Union Parivar through respective menu.

Competent Authority

- HR Department of Concerned Regional Office.
- HR Suvidha in case of Central Office.

Staff circulars for further reference

Staff Circular 6521 dated 31.12.2016

MEDICAL CLINIC

Objective

As part of staff welfare measure and in commemoration of Bank's Platinum Jubilee Year in 1994, the medical clinics were established at all centers where Zonal/Regional Office was functioning. A minimum space of 400/500 sq ft is made available to these clinics. The working hours of this clinic will be as follows:

Monday to Friday : 3.30 p.m. to 5.00 p.m.

Saturday : 1.00 p.m. to 2.00 p.m.

General Conditions

Employee who desires to avail the facility will seek prior permission of the Branch Manager/Departmental Head. While giving permission to attend the clinic, Branch Manager/Departmental Head will ensure that the employee's visit to the clinic does not interfere with his normal functions. Further, for visiting the clinic, no conveyance charges or any other allowance will be payable. The medical team will consist of a Cardiologist and General practitioner. The General Practitioner will attend the clinic on all days i.e. 1½ hour from Monday to Friday and 1 hour on Saturday. The Cardiologist will attend the clinic two days in a week for 1½ hour each day.

The remuneration payable to doctors/compounder and also the monthly limit for purchase of medicines will be on the following lines -

	Metropolitan Centers (Rs.)	Other Centers (Rs.)
General Practitioner	8000/-	7500/-
Cardiologist	10000/-	8500/-
Cardiologist who is also working as a General Practitioner	11000/-	9500/-
Compounder	3000/-	2500/-
Checking of Hospitalization Bills by doctors	1000/-	750/-
Monthly limit for purchase of medicines at medical clinic	12000/-	9500/-
Homoeopathy Doctor	6500/-	---

One of the doctors (mostly the general practitioner) will be designated as Chief Medical Consultant who will be responsible for overall administration / supervision of the clinic.

The expenses payable to the Chief Medical Consultant, other doctor, compounder as well as medicines, are debited to "Expenditure Account - Medical Clinic."

The Bank will not reimburse conveyance charges incurred by the medical practitioners. The contract will be for a period of one year and will be renewed,

from time to time. The medical practitioners will not be entitled for any leave during the period of contract. During the absence of a doctor, the Chief Medical Consultant will have to make arrangements for an alternative medical practitioner to be available at the clinic.

The Chief Medical Consultant will appoint a Compounder on his own and the remuneration payable to him will be made out of the lump sum amount to be paid by the Bank.

The Chief Medical Consultant will take care of furniture & fixtures, equipments etc. and will also ensure that the benefit of the clinic is not extended to outsiders. Medicines will be dispensed in the clinic for normal ailments like cough, cold, flu and fever, diseases of the respiratory system etc., minor dressings in case of injuries, abscess, sores etc. The clinic will not provide costly medicines. The clinic will also be equipped with Electro-Cardiogram, Blood Pressure Monitor, and Weighing Scale etc. The Regional/Zonal Heads may also make arrangements to tie-up with reputed Clinical Laboratories/X-Ray Institutes etc. for getting laboratory & pathological tests and X-Rays done and charges may be reimbursed by the Bank. Reference to Clinical Laboratories/X-Ray Institutes will be only on the advice of the Chief Medical Consultant.

The clinic will also be open to all the retired employees of the Bank, Zonal/Regional Offices have entered into tie-up arrangement with clinical laboratories/X-Ray Clinics and the updated details of such laboratories are available with the respective controlling offices.

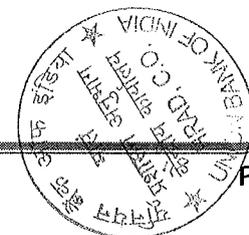
The facility of medical clinic is also open to retired employees. The term retired employees will include those staff members who retire on superannuation, under UBI OSR 1979 and those governed by UBI Employees' Pension Regulation 1995.

Staff circulars for further reference

Staff Circular 5901 dated 04.09.2012

Staff Circular 6002 dated 31.07.2013

Staff Circular 6162 dated 16.01.2015



SCHEME FOR FINANCIAL ASSISTANCE TO EMPLOYEES WHO ARE ON LOSS OF PAY ON ACCOUNT OF HOSPITALISATION

There may be instances where employees might be forced to go on leave on loss of pay on account of hospitalization for undergoing treatment for major ailments like coronary disease, transplantation surgery etc. Such employees are forced to incur substantial medical expenses for their treatment and at the same time do not receive salary. Many a time the employees' avail all sorts of leave to their credit and ultimately, the only option open to them is to go on leave on loss of pay on medical grounds. Normally the financial condition of such employees would be very precarious. The objective of the scheme is to lend a helping hand to such employees to tide over their temporary financial difficulties.

Objective

To provide financial assistance to employees who are on loss of pay on account of hospitalization.

Applicability

The Scheme will be applicable to all full time employees of the Bank but not to those appointed on contract or tenure basis.

Scope

The scheme covers payment of lump sum amount to the employees who are on loss of pay. The facility will be made available for a maximum period of six months in the entire service of an employee.

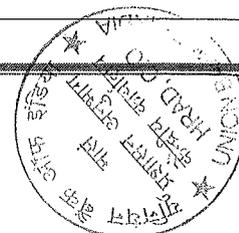
Amount

Employees will be given financial assistance of Rs.3,000/- per month for a maximum period of 6 months and proportionately in case leave on loss of pay is less than one month (30 days).

General Conditions

- An application in writing as prescribed under the scheme to be submitted by the employee concerned to the Branch Manager / Chief Manager / Departmental Head where the employee is working.
- The application will be scrutinized and sanctioned by the Competent Authority.
- The Employee should have exhausted all sorts of leave and must be on approved leave on loss of pay on medical grounds.
- The disbursement of financial assistance will cease on the date of reporting of the employee for duties.
- The applicant should have submitted bills seeking reimbursement of expenses under hospitalization scheme.
- The details of approval accorded by the Competent Authority will be recorded in a register containing the following details.

Name of the staff	P.F. No.	Designation



Amount of reimbursement sought for	Amount approved	Date of payment

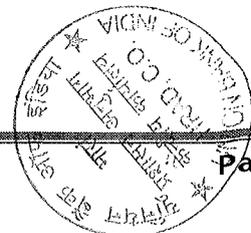
- The records of sanction/payment will be properly maintained for audit purposes.
- The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under this scheme will be debited to Expenditure Account- Staff Welfare Measures - Financial Assistance to Employees who are on loss of pay on account of Hospitalization.

Competent Authority

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager’s Office.
- Chief Manager (HR) in case of Central Office.
- DGM/AGM/ In charge of the section in case of Branches Accounts Section.
- In charge of Office in case of Audit Office.
- Principal/Vice Principal in case of Staff Training College.
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

Staff circulars for further reference

- Staff Circular 4782 dated 01.10.2001
- Staff Circular 5681 dated 28.08.2010
- Staff Circular 5785 dated 21.09.2011
- Staff Circular 5901 dated 04.09.2012
- Staff Circular 6002 dated 31.07.2013
- Staff Circular 6162 dated 16.01.2015



REIMBURSEMENT OF 50% OF THE ANNUAL COLLEGE FEES INCURRED TO THE WARDS OF THE SUBORDINATE STAFF

Objective

The scheme provides for reimbursement of 50% of the annual college fees paid by the subordinate staff for their wards. The reimbursement will be restricted to 2 children.

Applicability

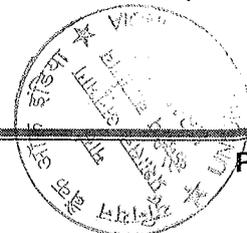
The scheme will be applicable to all full time subordinate staff members of the bank but not to those appointed on contract or stipendiary basis.

Amount

The annual college fees will include term fees, examination fees, tuition fees and admission fees. Capitation fees/donation will not be eligible for reimbursement under this scheme.

General Conditions

- The payment under the scheme will be by way of reimbursement of expenses already incurred.
- Reimbursement will be restricted either for 1st Graduation or for 1st Diploma in Science, Engineering, Medicine, Computers and Information Technology, Hotel Management and Catering Technology and other Technical and Career Oriented Courses conducted by Institutions and Autonomous bodies recognized by the Government of India, DOEACC Society, National Informatics Centre, All India Council for Technical Education (AICTE), Universities and other Professional Bodies. The scheme is also extended to those wards of subordinate staff members who are pursuing 1st graduation/diploma in professional courses by securing admission under payment seat category. However, the reimbursement of annual college fees will be restricted to 50% of the claim or Rs.10000/- per year whichever is less.
- The scheme will be applicable only for 1st Graduation/Diploma Course and not for 11th or 12th standard.
- Concerned employee has to apply online through Union Parivar for reimbursement & to submit the relevant bills/proof for claiming the amount.
- Along with the application the employee should submit original bills/receipts evidencing payment of term fees, tuition fees, examination fees, admission fees etc.
- The employee should submit application on a yearly basis for claiming reimbursement.
- Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank.
- The application should be submitted by the subordinate staff members on or before 20th February of the following year. For example, for the Academic year 2013-14 the application should be submitted on or before 20.02.2015.
- The employees should submit single claim for reimbursement and no piecemeal claim will be entertained.



- The ward of the employee should pass the qualifying examination every year so as to be eligible for reimbursement. The scheme will not be applicable in case the ward fails in the qualifying examination or detained in the same class. However on being considered for promotion to the higher class the ward will become eligible for being covered under this scheme.
- The details of approval accorded by the Competent Authority for reimbursement will be recorded in a register containing the following details.

Name of the staff		Emp. No.	Designation	Appl. Received on	
Name of the ward		Graduation/Diploma Course etc. (year to be mentioned)	Academic year for which reimbursement is sought	Date of approval	Amount Approved

- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under this scheme will be debited to Expenditure Account - Staff Welfare Measures - Reimbursement of 50% College Fees to wards of Subordinate Staff Members.

Competent Authority

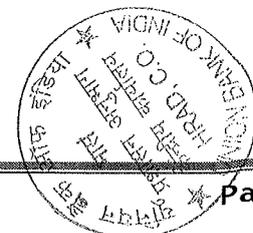
HR Suvidha at Central Office is the competent authority for the scheme.

Staff circulars for further reference:

Staff Circular 5901 dated 04.09.2012

Staff Circular 6002 dated 31.07.2013

Staff Circular 6162 dated 16.01.2015



SCHEME FOR REIMBURSEMENT OF SCHOOL FEES ETC. TO WARDS OF EMPLOYEES

The cost of school education has gone up steeply over the years, more so in case of admission to a decent school. It is the desire of parents that the ward is well educated. Providing good education is considered as a cherished gift from the parents. It is the desire of the Bank that the employees are given a helping hand in this endeavor.

Objective

To provide limited amount of financial support to employees by way of reimbursement of school fees, cost of textbooks etc.

Applicability

The Scheme will be applicable to all full time employees of the Bank but not to those appointed on contract or stipendiary basis.

Scope

- For the purpose of this scheme the family is taken as one unit. In other words, if husband and wife are working in our Bank, together they will be eligible for claiming reimbursement for only one dependent child.
- The scheme will not cover amount paid towards hostel fees, optional fees, refundable deposits, caution money deposits, coaching fees etc.
- School education of the employee's ward commencing from Nursery to Standard XII will be covered under the scheme.
- The Scheme is also extended to those children of the employees who have joined diploma courses in polytechnic institutes after passing their 10th standard, only for the first two years with the maximum reimbursement restricted to Rs.2250/- per year.

Amount

Rs.2250/- per year or the actual claim, whichever is less.

General Conditions

- The fees will include tuition fees, term fees, examination fees etc.
- The payment under the scheme will be by way of reimbursement of expenses already incurred.
- To be applied online through UNION PARIVAR.
- The Competent Authority will sanction application after scrutiny.
- The employees should submit single claim and not in piecemeal.
- Along with hard copy of online application, the employee should submit original bills/receipts evidencing payment of tuition fees, school fees, cost of textbooks etc.
- The employee should submit application on a yearly basis for claiming reimbursement.
- Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank.

- The application should be submitted by all the Employees on or before 20th February of the following year.
- The details of approval accorded by the Competent Authority should be recorded in a register containing the following details.

Name of the Staff		Emp. No.	Designation	Appl. Received on	
Name of the ward		Class or Standard	Academic year for which reimbursement is sought	Date of approval	Amount Approved

- The records of sanction/payment will be properly maintained for audit purposes.
- The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under this scheme will be debited to Expenditure Account - Staff Welfare Measures - Reimbursement of School Fees to wards of Employees.

Competent Authority

HR Suvidha at Central Office.

Staff circulars for further reference

- Staff Circular 4782 dated 01.10.2001
- Staff Circular 5901 dated 04.09.2012
- Staff Circular 6002 dated 31.07.2013
- Staff Circular 6521 dated 31.12.2016



SCHEME FOR REIMBURSEMENT OF COLLEGE FEES, COST OF BOOKS ETC. TO WARDS OF EMPLOYEES, PURSUING ENGINEERING, MEDICAL, PROFESSIONAL AND CAREER ORIENTED DEGREE COURSES

Objective

To provide certain amount of financial assistance to employees by way of reimbursement of college fees, cost of textbooks etc. incurred on behalf of one dependent ward.

Applicability

The Scheme will be applicable to all full time employees of the Bank, but not to those appointed on contract or stipendiary basis.

Scope

The scheme covers reimbursement of College fees/cost of textbooks etc. for Engineering / Medical /Professional and Career Oriented Degree/vocational Courses. For the purpose of this scheme, the family is taken as one unit. In other words, if husband and wife are working in our Bank, together they will be eligible for claiming reimbursement for only 1 child. If the employee has more than one child, he has the option to claim for any one of the children.

The scheme will not cover amount paid towards hostel fees, optional fees, refundable deposits, caution money deposits, coaching fees etc.

The scheme will cover all professional and career oriented courses leading to degree offered by the institutions and autonomous bodies recognised by the Govt. of India, National Informatics Centre, All India Council of Technical Education and Medical Council of India etc. and not the courses leading to diploma.

Amount

The ceiling on the reimbursement stands enhanced to Rs.3250/-per year. However, if the claim is less than the ceiling fixed under the scheme the amount sanctioned will be restricted to the claim.

General Conditions

- The payment under the scheme will be by way of reimbursement of expenses already incurred.
- Along with the application online through UNION PARIVAR, the employee should submit attested copies of bills/receipts evidencing payment of tuition fees, College fees, cost of textbooks etc. Attestation should be done by the Head of the Branch / Department, as the case may be.
- After scrutiny, the Competent Authority will sanction the application.
- Reimbursement will be on a yearly basis.
- Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank.
- The application should be submitted by the employee on or before 20th February of the following year. For example, for the Academic year 2020-21 the application should be submitted before 20.02.2022.
- The employees should submit single claim for reimbursement of College fees, tuition fees etc.

- The ward of the employee should pass the qualifying examination every year so as to be eligible for reimbursement of College fees, tuition fees etc. Failure in the qualifying examination or detention will lead to ineligibility. However on being considered for promotion, the ward will become eligible for being covered under this scheme.
- The details of approval accorded by the Competent Authority have to be recorded in a register containing the following details.

Name of the staff	Emp. No.	Designation	Appl. Received on

Name of the ward	Engg. /Med. Professional Courses (Year to be mentioned)	Academic year for which reimbursement is sought	Date of approval	Amount Approved

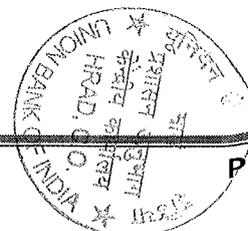
- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under this scheme will be debited to Expenditure Account - Staff Welfare Measures - Reimbursement of College Fees to wards of Employees

Competent Authority

HR Suvidha at Central Office

Staff circulars for further reference

- Staff Circular 4782 dated 01.10.2001
- Staff Circular 5901 dated 04.09.2012
- Staff Circular 6002 dated 31.07.2013
- Staff Circular 6521 dated 31.12.2016



SCHEME FOR AWARDING SCHOLARSHIPS FOR HIGHER EDUCATION TO THE CHILDREN OF AWARD STAFF & OFFICERS

Applicability

The Scheme will be applicable to all full time employees of the Bank but not to those appointed on contract or tenure basis.

Amount

1. The amount of scholarship will be Rs.375/- p.m. for those who pursue studies upto 10 + 2 level or equivalent examination in India.
2. The amount of scholarship will be Rs. 500/- per month for those who pursue college level studies upto Graduate/Post graduate level or equivalent examination in India and the amount of scholarship will be Rs. 700/- per month in case the ward stays in hostel.
3. The amount of scholarship will be Rs. 500/- per month after passing 12th standard examination for those who pursue studies in technical and Career Oriented Diploma Courses and the amount of scholarship will be Rs. 700/- per month in case the ward stays in the hostel.

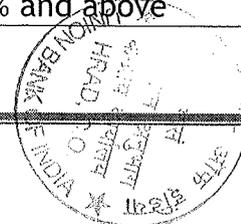
Eligibility

1. The scholarship will be paid to only one child of the employee during any academic year fulfilling the following criteria.
2. The ward of the officer and clerical employees who have secured minimum prescribed marks in the qualifying examinations are eligible for receiving scholarship for their 10+2 Level Studies and 12+3/4 [College] level studies are as under.

Qualifying Exam	% of marks
10 th standard	75% and above
12 th standard under Science Stream	75% and above
12 th standard under Arts Stream	60% and above
12 th standard under commerce Stream	60% and above
Final Year Diploma in Engineering	60% and above

3. The ward of the sub staff employees who have secured minimum prescribed marks in the qualifying examinations are eligible for receiving scholarship for their 10+2 level studies and 12+3/4 [college] level studies are as under. The minimum prescribed marks for awarding scholarships have been lowered with a view to encouraging the children of sub ordinate staff members to pursue higher studies.

Qualifying Exam	% of marks
10 th standard	65% and above
12 th standard under Science Stream	65% and above
12 th standard under Arts Stream	50% and above
12 th standard under commerce Stream	50% and above
Final Year Diploma in Engineering	50% and above



4. After passing 12th standard examination with minimum prescribed marks, the scholarship will be granted for pursuing Technical and Career Oriented Diploma Courses offered by the institutions and Autonomous Bodies recognized by the Government of India, DOACC Society, National Informatics Centers, All India Council for Technical Education, Universities and Other Professional Bodies.
 5. With a view to encouraging the meritorious wards of the employees to achieve further in their academic pursuits, those wards of the employees who have completed their 1st Graduation/Diploma courses with 60% or more marks will get scholarship for pursuing 2nd graduation studies in any discipline like M.A., M.Com, M.Sc., M.Tech., M.B.A, LLM, MD, MS, MCA, PGDMS Course.etc.
 6. The scholarship will be granted for pursuing professional courses such as CA, ICWA, CS etc. which involve correspondence studies.
 7. Final year in Diploma in Engg. will be treated as a qualifying examination for the purpose of awarding scholarship for Engineering Degree Course.
 8. Marks secured in all subjects including optional subjects will be taken into account for the purpose of ranking.
 9. In the event the ward is required to stay in private hostel, the application for scholarship should be supported by-
 - a. Certificate from the College/Institution regarding non-availability of hostel facilities.
- OR**
- b. Certificate from the College/Institution that the student cannot be accommodated in the existing hostel facilities offered by them.
- AND**
- c. Copy of hostel receipt issued by the Private Hostel or Certificate issued by Private Hostel on their letterhead, confirming that the ward is staying in their hostel.
-
11. The scholarship sanctioned to the ward of deceased employee when he was alive will be continued even after death of employee, till the completion of the course for which the scholarship was awarded. In such case application for release of scholarship will be submitted by the spouse/child of deceased employee.

Relaxation of one year not exceeding 2 attempts is given to the wards to appear in the qualifying examination so as to secure admission in the professional courses. Where the ward despite securing high percentage of marks in the XII Std. /HSC examination, does not get admission in the professional course, the mark-sheet pertaining to the XII Std/HSC examination of the previous academic year can be considered, in respect of application seeking scholarship for the current academic year in any stream.

Similarly, relaxation of one year will be given to wards reappearing in 12th Standard/HSC examination for improving overall marks.

The employee will be allowed to avail the benefit of scholarship from our bank even if their children are receiving any other scholarship from outside institution.

HONORARIUM TO THE CHILDREN OF THE EMPLOYEES, WHO HAVE SECURED FIRST RANK IN THE SCHOOL EXAMINATION

Many wards of the employees excel in their school education by obtaining first rank in the overall annual performance/general proficiency in their school examination. With a view to encourage the meritorious wards of the employee to enable them to achieve still better results in their academic pursuits, this scheme is evolved.

Objective

To honor meritorious wards of the employees, who have secured first rank in the overall annual performance in the school examination of their respective class/standard of study.

Applicability

The scheme will be applicable to all employees but not to those appointed on contract or stipendiary basis.

Scope

The scheme will cover grant of one time honorarium of Rs.3000/- per year to those wards of the employees who have secured first rank in the overall annual performance in the school examination of Standard-I to XII. Education of the wards commencing from Standard I to XII will be covered under this scheme, based on the examination held during the academic year.

General Conditions

- To be applied online through UNION PARIVAR.
- The Competent Authority will sanction the honorarium after scrutiny of the application.
- Along with the hard copy of online application, the employee should submit the original certificate issued by the School Authority, evidencing first rank in all division of a particular class/standard.
- The details of approval accorded by the Competent Authority will be recorded in a register containing the following details:

Name of employee, Emp. No. & Designation	Branch / Office	Name of the child	Class/standard in which 1st rank obtained	
Academic year of study	Name of the school with full address	% of marks obtained	Date of payment of honorarium	Amount of honorarium Rs.

- The records of sanction/payment will be properly maintained for audit purposes.
- The Internal Auditors will, in their reports, make specific comments regarding compliance.

- The payment under the scheme will be debited to “Expenditure Account- Staff Welfare Expenses - Granting honorarium to the children of the employees who have secured first rank in the school examination”.

Competent Authority

HR Suvidha at Central Office.

Staff circulars for further reference

Staff Circular 5901 dated 04.09.2012

Staff Circular 6002 dated 31.07.2013

Staff Circular 6162 dated 16.01.2015

Staff Circular 6521 dated 31.12.2016



UNION BANK OF INDIA RETIRED EMPLOYEES' MEDICAL ASSISTANCE SCHEME

Scheme at a glance

- UBIREMAS Scheme is a Staff Welfare Scheme launched by Staff Welfare Committee for the benefit of retired colleagues.
- Only retired employees of the bank and his/her spouse (not employed beneficially) are covered under this scheme.
- Employees who retired on superannuation will have to apply for membership within 6 months of their retirement.
- Employees who opt for VRS may apply for membership within 6 months after attaining the age of 60 years.
- For enrolment in UBIREMAS, retiree has to apply online in Union Parivar through nominated branch by paying his/her membership fees.
- The membership fees is Rs 5,000/- for Officers, Rs 3,000/- for Clerks and Rs 2,000/- for Sub Staffs.
- Under this scheme both hospitalization and annual health check up are covered.
- Maximum ceiling limit for reimbursement of hospitalization expenses is Rs 1,50,000/- (Rupees one lac fifty thousand only) w.e.f. 01/01/2017.
- The reimbursement of annual health check up fees is restricted to Rs 2,000/- (Rupees Two thousand only). The amount can be claimed maximum in two installments per financial year.
- For reimbursement, retiree has to submit the application to the nominated branch along with all original medical bills/ receipts/certificates in the prescribed format.
- Retired employees who have their personal Medical Insurance, upon exhaustion of their Sum Insured, may claim reimbursement of balance of hospitalization bills under this scheme, by submitting true copies of all related documents.
- The nominated branch will forward the application to the Regional Office under whose jurisdiction it falls, after duly verifying the same. RO HR Administrator will process the claim.

Objective

In order to extend succor to the retired employees of the Bank, a new Welfare Scheme called Union Bank of India Retired Employees' Medical Assistance Scheme (UBIREMAS) has been introduced.

Features of the Scheme

The salient features of the Scheme are enumerated here under:

- Retired employees of the Bank and his/her spouse will be eligible for the benefits under the scheme.
- The retired employee will be called "Primary Member" and the spouse will be called "Secondary Member".
- The Primary and Secondary members will together constitute a Family Unit.

- The scheme will cover existing retired employees, their spouses and the spouses of deceased retired employees who apply for membership within 6 months from the date of introduction of the said scheme.
- On the death of the retired employee, the spouse (Secondary Member) will continue to be covered under the scheme for reimbursement of hospitalization expenses.
- The retired employees and their spouses will be covered under the scheme only if they are not gainfully employed. Gainfully employed means those who are in employment and receiving a monthly salary/wages of Rs.3500/- or more.
- Employees who will be retiring from the services of the bank hereafter and their spouses shall also be eligible to become members, provided they apply within 6 months from the date of retirement.

Membership

The membership will be restricted to the following:

- Those who have retired from the services of the Bank on superannuation and are not gainfully employed.
- Those who have been allowed to retire from the services of the Bank on medical grounds and are not gainfully employed.
- Those who have taken voluntary retirement from the service of the Bank in terms of provisions of "Union Bank of India Officers' Service Regulation 1979", "Union Bank of India Voluntary Retirement Scheme 2000-01" or under any other similar scheme and are not gainfully employed. However, they will be eligible to be covered under the scheme only after completion of 60 years of age.
- Those who have taken voluntary retirement from the service of the bank in terms of provisions of "Union Bank of India Employees' Pension Regulation 1995" after completion of 55 years of age or 30 years of service in the Bank and not gainfully employed. However, they will be eligible to be covered under the scheme only after completion of 60 years of age.
- Those who have ceased to be in the service of the Bank or who will cease to be in the service of the Bank for reasons other than those mentioned above will not be eligible for membership and benefits under the scheme.

Membership Fees

One-time membership fee will be as follows:

Officers	-	Rs.5000/-
Clerks	-	Rs.3000/-
Sub staff	-	Rs.2000/-
Pre-1986 Retirees	-	Rs.1000/-

Membership will take effect only on receipt of membership fee along with the prescribed application and acceptance thereof by the Managing Committee.

Benefits:

- Reimbursement of hospitalization expenses will be restricted to 100% of the total expenses incurred in case of Primary member and 75% in case of Secondary Member subject to limits prescribed under the Scheme for Reimbursement of Hospitalization Expenses for Officers/Award Staff now in



force in the Bank or Rs.10000/- per claim, whichever is less in case of minor ailments. In case of major ailments, the same rules will be followed subject to the condition that the reimbursement will be restricted to Rs.150000/- per claim or the limits prescribed under the scheme, whichever is less.

- For the purpose of determining the rate of reimbursement the cadre of the employee (Officer/Award Staff) at the time of superannuation/voluntary retirement etc. will be taken into account.
- The total reimbursement of hospitalization expenses will be permitted up to a maximum of Rs.150000/- (One lakh fifty thousand only) to the Family Unit during the entire currency of membership under the scheme.
- Major / minor ailments will be as defined in the scheme in vogue in Bank for Reimbursement of Hospitalization Expenses applicable to Officers / Award staff, as the case may be and the amount of reimbursement will also be calculated on the same lines.
- Submission of Original bills/receipts/certificates is necessary. However, if the members are holders of any Medi-Claim policy taken by them individually, then they can claim reimbursement under this scheme for the balance amount not settled by the Insurance Company, on the basis of the certificate/sanction letter of the Insurance Company. However, the reimbursement will be as per the rules existing in the Bank for such cases.

Funds

- An account in the name and style of “Union Bank of India Retired Employees’ Medical Assistance Scheme” is already opened for this purpose. The membership fees collected from the members will be credited to this designated account.
- The Staff Welfare Committee, out of the approved budget for each financial year will allocate separate budget for meeting the claims under the scheme. Such allocations will be made in the yearly budget and will be approved by Staff Welfare Committee.
- Depending on the claims that may be received from Branches/offices, funds will be transferred from the Bank’s Welfare Fund to the designated account under the scheme for meeting the claims.
- The funds or any portion thereof will be invested by the Managing Committee either in deposit with the Bank or in such securities approved under the Income Tax Act 1961.
- The Managing Committee will administer the funds.
- The earnings on investments will be subject to tax or statutory provisions as may be applicable from time to time.
- Surplus amount available in the designated account will also be reinvested either in Bank deposits or in approved securities as stated above.

Administration of the Scheme

The Managing Committee will administer the scheme with the following members:

- ❖ Managing Director & Chief Executive Officer / Executive Director.
- ❖ General Manager (HR).
- ❖ An Executive at Central Office to be nominated by the Managing Director & Chief Executive Officer and / or Executive Director.

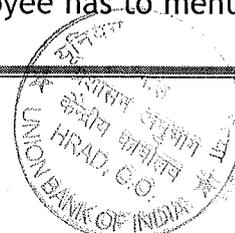
- ❖ A representative from the recognized majority Officer's Association.
 - ❖ A representative from the recognized majority Employees' Union.
 - ❖ Deputy General Manager / Assistant General Manager (HR) will be the Member Secretary.
- The Managing Committee will authorize any two or more of its members to operate/administer the bank account, investments of corpus money and carry out the day-to-day administration.
 - The Managing Committee will meet at least once in each quarter or more frequently, if required.
 - The Managing Committee will formulate the detailed procedure to be followed for the day-to-day administration of the scheme including membership and other forms and control records etc.
 - The surplus money available in the designated account will be invested in the Bank deposits, Govt. securities, Public Sector Bonds etc. as is permissible under the law in the name of "Union Bank of India Retired Employees' Medical Assistance Scheme".
 - The income generated out of investment or corpus of the fund will also be credited to this designated account and will be utilized for settlement of claims.
 - A Chartered Accountant, approved by the Managing Committee, will audit the accounts of the fund/scheme every year, cost of which will be borne by the Bank.

Operational guidelines

Application for membership:

Retired employees who wish to become member of the scheme have to apply online through Union Parivar. They have to visit nearest branch/Office for the same. The membership screen will be available for retired employees, like holiday home application is available. Accountant/Branch Manager who is having the HR rights can also apply on behalf of the retired employee (Employee self service-REMAs membership application). When the retired employee applies directly, after logging in; all the relevant details will be automatically displayed. If any change in address/spouse details is required to be made, he/she can do so. If the Accountant/Branch Manager is applying, they have to key in the 'Employee Number. Then all the relevant details pertaining to the employee will be displayed.

Kindly note that spouse having income of Rs.3500/- pm or above from any source will not be eligible-for secondary membership. A staff member who applies on behalf of retired staff has to get confirmation from the retired staff and then fill up the information in relevant column. Staff members retiring on superannuation will have to apply within six months of retirement date. Those who are retiring on VRS, have to apply within 6 months after attaining the age of 60. System will not allow application after 6 months of retirement/attaining the age of 60. Membership fee has to be first remitted/deposited to the account No.378902050000188 maintained at MMO Branch. Employee has to mention his/her



name & Employee ID in the "Remarks" field while entering 'the transaction in Finacle. Tran-ID and date have to be noted down and to be mentioned in the application as proof of remittance. Once all details are filled-in, the employee has to click on the 'save' & 'submit' button. The employee has to take a printout of the page, sign it, and paste a joint/single photograph on the right side of the application and handover to the Branch/Office who in turn shall forward it to their respective RO. A duplicate copy of the same with photograph will be retained at the nominated branch.

The application will now be available in the work list of the RO HR administrator who would verify the personal payment details and recommend the same by clicking the 'recommended' button. RO HR admin shall file the hard copy of the application for records. The application will now be available at officer-in-charge, Central Office for approval. On approval, the membership number will be automatically assigned and a 'work list item' will appear in the ID of -the RO administrator who had recommended the application. On clicking the work list, the application will be displayed with membership number. RO HR administrator has to print the same and dispatch the same to the retired employee for his/her future reference. With the membership number, employee can apply for reimbursement subsequently. Details of existing members along with membership number are already updated in Union Parivar.

Application for reimbursement of hospitalization expenses:

The applicant shall submit the application for reimbursement to the Nominated Branch along with all the original bills/receipts/certificates in the prescribed format. Nominated branch will forward the application to the Regional office under whose jurisdiction it falls, after duly verifying the same. The papers will be submitted to the Bank's Medical officer for scrutiny, by RO HR admin. RO HR administrator shall enter the total amount of reimbursement already availed by the applicant through Workforce administration > Staff welfare > Health scheme > REMAS claim Register. This is a onetime job for each member but had to be carefully filled-in as it will be the base data for calculation of total reimbursement in future. If the employee applies for the first time / had not availed any reimbursement till date, 0.00 (zero amount) is to be filled in. Similarly, the HR admin has to verify the account number of the retired employee in the claim application. If it is not proper, HR admin has to enter the correct 15 digit account number. Then 'OK' button is to be clicked. After updating the register as above, RO HR administrator shall process the claim through Workforce administration > Staff welfare > Health scheme > REMAS > Reimbursement for hospitalization. If the register is not updated, system will not allow entry of claim details. Amount already reimbursed to the retiree, will be displayed on the right top of the next screen. After filling in the details, RO HR admin has to click on 'submit' button. System will not allow submission if the total amount claimed is more than the ceiling i.e. Rs.1.50 lakh. Now the application will be available in the work list of Regional Head who is the competent authority for sanction. Once sanctioned, the amount shall be **directly credited to retired employee's account by auto credit process**. There is no need for sending POB claim to Central Office.

Staff circulars for further reference:

- Staff Circular 4901 dated 04.10.2002
- Staff Circular 5601 dated 30.07.2009
- Staff Circular 5913 dated 11.10.2012
- Staff Circular 6006 dated 14.08.2013
- Staff Circular 6021 dated 10.10.2013
- Staff Circular 6163 dated 16.01.2015
- Staff Circular 6521 dated 31.12.2016
- Staff Circular 6889 dated 10.12.2018



Ex-Gratia to pre-1986 employees

Objective

The scheme provide for Ex-Gratia to the employees retired prior to 01.01.1986 and were surviving as on 01.11.1997.

Features of the Scheme

- Ex-Gratia to retired employees, who have retired prior to 01.01.1986 and were surviving as on 01.11.1997, being paid from 01.11.1997.
- Employee should have worked for 20 years.
- Amount Rs. 300/- + DA.
- Ex-Gratia allowed to surviving widows vide Ministry of Finance letter dated 13/9/2006.
- Ex-gratia to widows was being paid@ Rs. 1000/- (one consolidated amount without any DA) from the rate they preferred the claim.
- Apart from the above ex-gratia w.e.f. January 2013 additional amount of ex-gratia per month paid as under.

Age	Amount (Rs.)
Upto 75 years	2000
76-80 Years	3000
81-85 Years	4000
Above 85 Years	5000
Age not ascertained	2000

- Based on IBA letter dated 6/1/2014 the ex-gratia has been revised per month from 17/12/2013 as under:
 - Surviving pre-1986 retirees : Rs. 350 + DA
 - Surviving Spouses : Rs. 175 + DA

Staff circulars for further reference

Staff Circular 5944 dated 19/1/2013



Bank's Holiday Homes

Guidelines for allotment of Bank's Holiday Homes

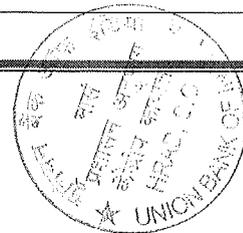
- Bank's Holiday Home will be available for the use of employees of the Bank and their families only.
- Application for reservation should be made on line through UNION PARIVAR.
- The period of allotment/stay will not exceed four days. However, during the peak season the ceiling on the period of stay will be decided by the concerned Regional Office/Central Office, depending upon the demand position.
- Allotment letter will be issued online by the concerned Regional Office/Central Office specifically stating the period of allotment through UNION PARIVAR to the concerned employee sufficiently in advance to enable him to make other necessary arrangements. The employee concerned will carry with him the allotment letter and produce it before the caretaker. The employee may produce the Identity Card to him by the Bank, if necessary.
- Cancellations can be made through UNION PAIVAR. Any cancellation request made to be eligible for refund must be well in advance, at least 15 days prior to occupancy.
- The employee during the course of stay in the holiday home will be liable to pay for any damage to any item of property of the holiday home arising out of acts attributable to the employee.
- A nominal compensation will be recovered from staff members to be communicated from time to time through circulars and available in UNION PARIVAR.
- The occupants should maintain full decorum throughout their period of stay in the Holiday Home. Occupants staying in the Bank's Holiday Homes will do so, at their own risk and the Management does not take any responsibility for any events whatsoever during the course of such stay.
- Retired employees including those who have opted VRS under special scheme 2001 (SC 6162 dated 16/01/2015) will be eligible to avail the Holiday Home facility during March - April and September every year. Further, they can book the Holiday Homes one month in advance of their intended stay.
- All additions/deletions/modifications in status of Holiday Homes will be intimated through Staff Circulars from time to time.

List of Holiday Homes

The list of Holiday Homes presently available to members of staff & their families are appended below.

Holiday Homes of Union Bank of India:

Sr. No.	Location	Address	Contact No.
1	Tithal	Tithal Road, Village Tithal, Near Sai Baba Temple, Dist Valsad- 396001	997889-0229
2	Tirupathi	Renigunta Road , Ramanujacircle, Tirupathi, Andhra Pradesh	0877 2237770-76



Sr. No.	Location	Address	Contact No.
3	Shirdi	Hotel Mandai Palace, J.T Shelke Patil Marg, Shirdi, District - Ahmednagar,	02423-255891, 255891
4	Puri	Shakuntala Beach Resorts (P) Ltd, Sea Beach Puri	06752 221347/230823
5	Ooty	Hotel Silver Oak, 183/B/11, Ettines Road, Ootacamund	0423-2447148/2451747
6	Mussorie	Devonshire Estate, Landour, Mussorie	0135 - 632895
7	Munnar	Cottage No 274 Bldg 283, Chinnakanal, Udubanchela Tulak	04868/249318
8	Mathern1	Best Eastern Hotels Limited Unit-Usha Ascot, Plot No85, M.G.Road, Opp. Municipality, P.O. Matheran, District Raigad, Maharashtra	Nearest Branch: Matheran 02148-230282 02148-230360 ,230522 Fax -230213 Email:Booking@Ushaascot.Com
9	Manali	Room No 301 To 304, Naggar Road,Manali	01902-252254/222955
10	Khandala	Plot No 24, N .J. Park, Next to Lokhandwala Complex, Village Kune	Mob No. (Care Taker) 08308001536
11	Katra1	Imperail Hotel (A Unit Of - One Guest House), Railway Road, Katra	09596237777, 09596257777
12	Haridwar	Bhimgoda- Road, Har-Ki-Pauri, Haridwar	01334)265553, 265554
13	Guruvayoor	Perumbilavli Road, North Nada, Guruvayoor, Dist. Trichur	0487-2552558, 09497254432
14	Goa (S)	Colva Beach, Opp: Goa Tourist Bungalows, Goa	2788047/048
15	Goa (N)	Silver Berryinn Guest House, Plot No.18 Caculo's A Scheme -Miramar, Panaji - Goa	0832-2465426
16	Bangalore	Flat No A - 3/ 507, Cauvery Block National Games Village, Koramangala	080-25715180
17	Amritsar	Queens Road, Amritsar, Fax:- 0183-5058614, Phone:- 0183-5098614	0183-2565157,2220886
18	Alibag	Rewas Road, Chondi, Khim, Alibag	02141 232801-803

Holiday Homes of erstwhile Andhra Bank:

Sr. No.	Location	Address	Contact No.
1	Tirupati	Hotel Kalyan Residency 177, TP Area, Tirupati-517501	0877-2259780
2	Tirumala	Sarvamangala Mahamandapam Sri Kanchi Kamakoto Peetham, Ring Road, Tirumala-517504	0877- 2277370
3	Chennai	Hotel Shri Devi Park Pvt. Ltd No.1 Hanumantha Road, North usman Road, T-Nagar Chennai-17.	044-28157077, 28157177
4	Bangalore	Hotel Maurya, #22/4, race Course Road, Near Anandh rao circle, Bengaluru-560009	080 22254111/116, 7090758427/25
5	Ooty	Tulips Elkhill Resorts (Beside Sterling Resorts) Ramakrishnapuram, OOTY-643001	0423-2455555, 2448080
6	Varanasi	Hotel OK International, D-47/188A, Rampura, Luxa Road, Varanasi-221001(U.P)	+91(542)2452591,2,3,4
7	Shirdi	Bhagalaxmi Hotels Pvt Ltd. Bhagalaxmi Road, Opp to Andhra Bank, Near Sai Baba Temple, Gate No-01, Talrahata, SHIRDI MAHARASHTRA-423109.	9096484870, 9730308900
8	Haridwar	Hotel Ganges Rivera, Delhi By Pass Road, Near Viswakarmka Ghat, PO Kankhal, Haridwar-249407	01334-240940, 9358189263
9	New Delhi	Hotel Sarthak Palace, 14A/34, W.E.A. Channa Market, Karol Bagh New Delhi-110005	011-25733344/55, 9810972946
10	Bhubaneswar	Hotel Pantha Nivas at Lewis Road Bhubaneswar, Khurda Dist, Odisha-751014	0674-2432515, 2432314

Holiday Homes of erstwhile Corporation Bank:

Sr. No.	Location	Address	Contact No.
1	Hyderabad	Hotel Quality Inn Residency Public Garden Road (Opp. Hyderabad Railway Station), Hyderabad 500001	040-30616161 9000111365



Sr. No.	Location	Address	Contact No.
2	Bangalore	Hotel Sovereign Grand No.19 & 20, 3rd Main, Gandhinagar, Bangalore-560009	080 - 22348880 - 85 974/201-3338
3	Chennai	Hotel M/S Udipi Home, Udipi Junction, 34, Police Commisioner Office Road, Egmore, Chennai-600008	044-64546555, 52147555
4	Kochi (Ernakulam)	M/S Hotel Presidency, Paramara Road, Ernakulam Town, Kochi -682018	91-484-2394300, 2394040
5	Kolkata	M/S Hotel Pan Asia Continental, 41/1f, Sarat Bose Road, Kolkata-700020	033 - 66122001-99/ 24851528/ 64570670
6	Delhi	M/S. Hotel Citi International Dlx. 8/22, W.E.A. (Left To Metro Pillar No.88), Karol Bagh, New Delhi 110 005	011-43700000 991/023-4320
7	Goa	M/S Angels Resort, Chogm Road, Alto De Porvorim, Bardez, Goa-403521	0832-2412403 Or 0832-2414784
8	Mysore	Hotel Siddharta, Guest House Road, Nazarbad, Mysore-570 010	08212522888
9	Shimla	Hotel Gulmarg Regency, Near The Mall, Shimla	0177 - 2653168/26555454 941/809-2252
10	Tirupati	Plr Grand By Tommaso Hotels Adjacent To Apsrtc Bus Stand Tirupati-517501	0877-2257115 779/999-1401

Important Note: Operational guidelines of the Scheme will be informed in due course.

Staff circulars for further reference

Staff Circular 6432 dated 23.08.2016

Staff Circular 6517 dated 31.12.2016

BANK'S TRANSIT QUARTERS

Objective

Though medical facilities are available at many places in the country, renowned specialists exist at Metro areas and the patients have to call on them for treatment. At such places, the patients and their attendants/family members have to incur expenses on lodging arrangements which are usually quite high. Bank has opened transit quarters at Mumbai, Chennai, New Delhi and Kolkata for the benefit of staff members and their eligible dependents, who may visit these metropolitan centers on medical treatment.

Applicability

All Staff Members of all categories and their eligible dependents can avail this facility.

Details of the Transit Quarters

The complete details of the transit quarters are given below: -

MUMBAI

Address of the transit quarters	: Flat No.51-A, 5 th floor Soman Nagar Co-op Hsg. Society Near Chinchpokli Railway Station, Chinchpokli Mumbai - 400 012
Nearest Railway Station	: Mumbai Central - about 3 kms. Dadar - about 5 kms. Chinchpokli - adjacent to the quarters
Local conveyance	: By taxi By local bus routes connecting all parts of Mumbai
Charges	: Rs.300/- per month (Rs.10/- per day if less than one month)
Procedure	: Apply to Chief Manager (HR), Human Resources Administration Division, HR Department, Central Office in prescribed format. After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by Manager, Maintenance Sec., SSD, C.O. and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.

Mumbai

Address of the transit quarters	: Flat No.5 and 11, Vaibhav Apptt., Wadala East, Mumbai
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Nearest Railway Station	: Wadala - about 1 km. Dadar - about 3 kms. Land mark- Barkat Ali Dargha
Local conveyance	: By taxi By local bus routes connecting all parts of Mumbai
Charges	: Rs.300/- per month (Rs.10/- per day if less than one month)
Procedure	: Apply to Chief Manager (HR), Human Resources Administration Division, HR Department, Central Office in prescribed format. After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by Manager, Maintenance Section, SSD, C.O. and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.

KOLKATA

Address of the transit quarters	: Flat No.1 at Hazra 41G, S.P. Mukherjee Road Kolkata - 700 026
Nearest Railway Station	: Netaji Bhavan (Metro Rail) Near Chitranjan Cancer Institute Opp. to Jatin Das Park
Local conveyance	: By taxi By local bus routes connecting all parts of Kolkata
Charges	: Rs.300/- per month (Rs.10/- per day if less than one month)
Procedure	: Apply to Senior Manager, HR Department, FGMO Kolkata in prescribed format. After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by Senior Manager (P&D), FGMO Kolkata and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.

DELHI

Address of the transit quarters	: Flat No.14, 2 nd floor G-53, East of Kailash New Delhi (Near ISKCON Temple)
Nearest Railway Station	: Hazarat Nizamuddin
Local conveyance	: By taxi By local bus routes connecting all parts of New Delhi
Charges	: Rs.300/- per month (Rs.10/- per day if less than one month)
Procedure	: Apply to Senior Manager, HR Department, NRO New Delhi in prescribed format. After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by Chief Manager, Kailash Colony Branch, New Delhi and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.

CHENNAI

Address of the transit quarters	: Kalpatharu Apartments 93, Kumaran Colony Main Road Vadapalani, Chennai-600 026 Tel.No.23620419
Nearest Railway Station and Landmark	: Kodambakkam Rly. Stn. On the suburban railway Next to Vadapalani, Bus Terminus Next to Vijaya Hospital
Local conveyance	: By taxi By local bus routes connecting all parts of Chennai
Charges	: Rs.300/- per month (Rs.10/- per day if less than one month)
Procedure	: Apply to Senior Manager, HRMD- NRO Chennai as per format. After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by NRO Chennai and the same will be returned to them on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.

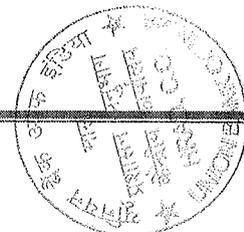
While availing the facility, the users should note that the employee will be responsible for any loss/damage caused to the furniture and fixtures in the quarters during their stay. The occupants should maintain discipline and decorum during the occupation of the quarters. This facility should be used by the employees only for undergoing medical treatment.

Staff circulars for further reference

Staff Circulars 5901 dated 04.09.2012

Staff Circulars 6002 dated 31.07.2013

Staff Circulars 6162 dated 16.01.2015



APPLICATION FOR ALLOTMENT OF TRANSIT QUARTERS

At:

Sir,

Kindly allot me Bank's Transit Quarters at _____. I furnish the following particulars:

Name of the employee : _____
Emp. No. : _____
Designation : _____
Branch/Office Working at : _____
Purpose of visit : _____
Duration of visit : From _____ To _____

I have read the rules, governing allotment of Bank's transit quarters, at --- ----- enumerated in Staff Circular and I undertake to abide by the same. I further undertake to vacate the quarters at the end of the permitted period or as and when Bank requires me to do so. I authorize the Bank to recover charges for occupation and loss to furniture and fixtures, if any by debiting my S.B. A/c. No: _____ with _____ Branch.

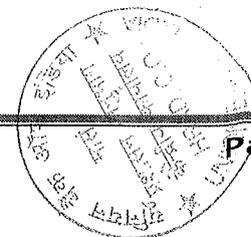
Thanking you,

Yours faithfully,

(_____)
Name:

Recommended for allotment of the transit quarters

Branch Manager/Departmental Head
(Full signature with rubber stamp of Power of Attorney number)



FINANCIAL ASSISTANCE TO PHYSICALLY HANDICAPPED EMPLOYEES FOR PURCHASE OF CRUTCHES, OTHER ACCESSORIES

As per Government guidelines, persons with disabilities like blind, deaf and orthopedically handicapped are recruited in the services of the Bank in tune with the Reservation Policy. The physically handicapped need the support of the society, as they are underprivileged. Such employees need the support of the organization and therefore this scheme is evolved.

Objective

To provide financial assistance to physically handicapped employees by way of reimbursement for:

- Purchase of crutches/hearing aids/Braille Books/other accessories - artificial Legs / shoes, support for polio limbs etc.
- Payment of fees for computer courses

Applicability

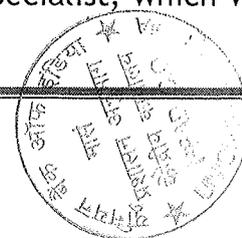
The Scheme will be applicable to all full time employees of the Bank but not to those appointed on contract or tenure basis.

Amount:

The employee is eligible for reimbursement of maximum Rs.3,000/- per year or the claim made whichever is less.

General Conditions:

- Application should be made on line through UNION PARIVAR.
- The application will be scrutinized by the Branch Manager/Chief manager and will be sanctioned by the Competent Authority.
- The application should be accompanied by original bill/receipt for the payment made for purchase crutches other accessories, payment of fees for computer training, cost of Braille books etc.
- The same items should not be purchased again within three years. The limit of Rs.3000/- p.a. for reimbursement under the scheme can be utilized for purchase of different items in the year, e.g. crutches/artificial leg can be purchased once in 3 years and shoes/support for limbs can be purchased in the next year.
- In case of reimbursement of fees for computer training, the applicant should submit course completion certificate within a period of 3 months from the date of completion of the course.
- The facility will be available once a year. However, the employee will not be eligible for reimbursement of cost of same items mentioned in the Circular every year.
- The employee who becomes orthopedically handicapped after joining the services of the Bank should submit medical certificate from an orthopedic surgeon, which would be referred to the Medical Board for clearance.
- An employee who becomes hearing impaired after joining the services of the Bank should submit medical certificate from an ENT specialist, which would be referred to the Medical Board for clearance.



- An employee who becomes orthopedically handicapped, hearing impaired after joining the services of the Bank submits medical certificate issued by the Medical Board attached to the Special Employment Exchange for Physically Handicapped or attached to the Vocational Rehabilitation Centre for Physically Handicapped persons, the same will be accepted straight away.
- The details of approval accorded by the by the Competent Authority should be recorded in a register containing the following details.

Name of the staff	Emp. No.	Designation		
Amount of reimbursement sought for		Amount approved	Date of payment	

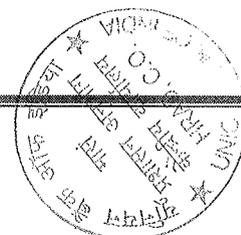
- The records of sanction/payment will be properly maintained for audit purposes.
- The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under the scheme will be debited to Expenditure Account- Staff Welfare Measures - Financial Assistance to Physically Handicapped Employees

Competent Authority

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager's Office.
- Chief Manager (HR) in case of Central Office.
- DGM/AGM/In charge of the section in case of Branches Accounts Section
- In charge of Office in case of Audit Office
- Principal/Vice Principal in case of Staff Training College
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

Staff circulars for Further reference

Staff Circular No. 6002 dated 31.07.2013



Nature of disability	Reimbursement sought for [mention type of expenses]	Amount of Reimbursement sought for	Amount Approved	Date of Payment

- The records of sanction/payment will be properly maintained for audit purposes.
- The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under the scheme will be debited to “Expenditure Account- Staff Welfare Expenses - Financial Assistance to Physically Challenged children of the employees”.

Competent Authority

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager’s Office.
- Chief Manager (HR) in case of Central Office.
- DGM/AGM/In charge of the section in case of Branches Accounts Section
- In charge of Office in case of Audit Office
- Principal/Vice Principal in case of Staff Training College
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

Staff circulars for further reference

Staff Circular No. 5901 dated 04.09.2012
 Staff Circular No.6002 dated 31.07.2013
 Staff Circular No.6162 dated 16.01.2015



SCHEME FOR PAYMENT OF EX-GRATIA FOR ADJUSTMENT OF STAFF HOUSING LOAN OF DECEASED EMPLOYEES

Objective

The Bank has in place Staff Housing Loan Scheme at concessional rate of interest for Award Staff and Officers who have completed 3 years of service, to support them to have their own shelter. It is observed that in case of untimely death of staff members while in service, major portion of the terminal benefits goes towards adjustment of outstanding housing loan, resulting in undue financial hardship to the surviving family members. This scheme aims to reduce the burden of the surviving family members of deceased staff member to a certain extent by way of granting ex-gratia from Staff Welfare Fund for adjustment of the Housing Loan Account.

Applicability:

The scheme will be applicable to all full time employees of the Bank but not to those appointed on contract or stipendiary basis.

Scope:

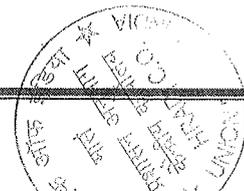
The scheme provides for adjustment of outstanding staff housing loan account of deceased staff members.

Amount:

The ex-gratia will be restricted to 80% of the balance outstanding in staff housing loan or Rs.2.00 lacs, whichever is less. In case of deceased sub staff members, ex-gratia shall be to the extent of balance outstanding in staff housing loan account or Rs.2 lakhs whichever lower. Staff housing loan will include the balance outstanding in Additional Staff Housing Loan at Commercial Rate of Interest but will not include loan granted to staff members under Union Home or any other scheme of the Bank.

General Conditions:

- An application in writing as prescribed under the scheme will be submitted by the nominee of the deceased employee to the Branch Manager/Chief Manager/Departmental Head where the employee was working.
- The nominee to the Provident Fund/Gratuity Fund will be the nominee for the purpose of this scheme also.
- Application will be scrutinized by the Branch Manager / Chief Manager / Departmental Head and it will be sanctioned by the Competent Authority.
- After sanction of the application the Branch/Office where the employee was last working will debit "Expenditure A/c. - Staff Welfare Expenses - Scheme for Payment of Ex-gratia for Adjustment of Staff Housing Loan of Deceased Employees" and the amount should be credited to the Staff Housing Loan Account/Additional Housing Loan at Commercial Rate of Interest as the case may be with the branch where the loan accounts are maintained.
- The details of approval accorded by the Competent Authority for payment of ex-gratia under this scheme will be recorded in a register containing the following details -



Name of the Staff		Emp. No.	Designation		
Date of Death	Application for Ex-gratia submitted by	Nature of relationship with the deceased employee		Whether the applicant is a nominee for PF/Gratuity Fund	
Amount outstanding in		Addl. Housing Loan	Total Amount o/s.	Amount of Ex-gratia approved	Date of Payment
Staff Housing Loan	Principal				

- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.

Competent Authority

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager's Office.
- Chief Manager (HR) in case of Central Office.
- DGM/AGM/ In charge of the section for Branches Accounts Section.
- In charge of Office in case of Audit Office
- Principal/Vice Principal in case of Staff Training College
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

Staff Circular for further reference

Staff Circular No. 6002 dt. 31.07.2013

**APPLICATION FOR PAYMENT OF EX-GRATIA
FOR ADJUSTMENT OF STAFF HOUSING LOAN
OF DECEASED EMPLOYEES**

1. Name of the Deceased Employee :
2. Employee Number :
3. Designation :
4. Branch / Office (Name) (Code No.) :
5. Date of Death (copy of Death Certificate duly attested to be enclosed) :
6. Name of the Applicant (who should be nominee for PF/Gratuity) :
7. Nature of relationship to the Deceased Employee :
8. Branch where Housing Loan Account is maintained :
9. Amount outstanding in :

Staff Housing Loan		Addl. Housing Loan	Total Amount o/s.
Principal	Interest		

10. Amount of Ex-gratia eligible (80% of the amount outstanding or Rs.2.00 lacs whichever is lower) :

I apply for sanction of ex-gratia under the Scheme for Payment of Ex-gratia for Adjustment of Housing Loan of Deceased Employees. The amount of ex-gratia which will be sanctioned may please be credited to the Staff Housing Loan Account mentioned above.

