

Department of Personnel & HR
Personnel Administration Division,
Central Office, Mumbai.

Staff Circular No:5901

04.09.2012

All Branches / offices

Staff Welfare Schemes

Attention is invited to Staff Circular No.4782 dtd 01.10.2001 wherein the department had communicated launching of welfare schemes for the benefit of staff members. Over a period of time, new schemes were added and at present 21 schemes are operated for the benefit of the employees.

As per recent Govt. guidelines, budget for the staff welfare activities is increased from 15.00 crores per annum to 25 crores per annum. Accordingly Staff welfare committee, in its meeting dtd 20.07.2012 deliberated on utilisation of increased budget among various schemes, introduction /removal of schemes etc. The committee's recommendations were approved by the Board in its meeting dtd 31.08.2012 and become operative from 31.08.2012.

1. Accordingly the following new schemes are introduced from the current financial year.

Scheme	Remarks
Reimbursement of Annual Expenses upto Rs.900/- to Male staff members in the age group of 45+ for USG-abdomen Test. (In respect of women employees, mammography / USG testing facility is already available.)	A new page is developed in Union Parivar under Employee self-service → staff welfare → Health schemes. Employee has to apply online for reimbursement & to submit the relevant bills / proof for claiming the amount.
Interest assistance of 1% on education Loan availed by the children of the employees for Advanced Technical/Financial courses at premier institutions viz. IIM, IIT, NIT & AIIMS.	The assistance will be available from the current academic year 2012-13. A new page is being developed in Union Parivar. Modalities of application and sanction shall be communicated shortly.



2. Quantum of medical assistance for the retired employees is enhanced from Rs.75000.00 to Rs.1.00 lac. One more option to join the scheme will be opened to those retired employees who had not joined the scheme earlier. The scheme will be made online in Parivar. A separate communication in this regard will be issued shortly.

3. Modification in ceiling for reimbursement under the following schemes.

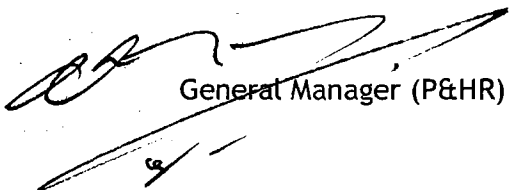
Sr. No	Name of Scheme	Existing (Rs.)	Revised (Rs.)	Remarks
1.	Reimbursement of School Fees for the children of the employees per year.	1500	1750	Effective from current academic year. Employees, who have already claimed, can submit a request to the competent authority for difference amt. in physical form.
2.	Reimbursement of College Fees for the children of employees pursuing professional & career oriented degree courses per year.	2500	3000	
3.	Exgratia - Housing Loan of deceased employees	50% of o/s bal. in Housing Loan or Rs.2.00 lacs whichever is less.	80% of o/s bal. in Housing Loan or Rs.2.00 lacs whichever is less.	Effective from 31.08.2012
4.	Removal of minimum stipulation amount under Hospitalisation assistance scheme for applying Ex-gratia amount. Sub-staff Clerical staff Officers upto Scale III Officers Scale IV to VI	5000 10000 15000 25000	Stipulation of Minimum amount is removed for both Major & Minor ailments.	Effective date: Date of discharge from hospital on or after 31.08.2012. Necessary changes are made in Union Parivar.
5.	Purchase of Momento for retiring employees on their farewell function.	5000	7500	Effective from 31.08.2012. If the amt. is already disbursed, the difference may be disbursed as per usual procedure.

4. Remuneration payable to Doctors & Compounders attached to Medical Clinics at Administrative Offices of the Bank is enhanced from 01.09.2012. The enhancement is as per annexure I.
5. The following schemes though continue to be operated, would not form part of Staff Welfare expenditure. The expenditure shall henceforth be controlled under Bank's regular expenditure.

1. Honorarium on completing the Diploma Courses of IIB&F/MBA Programme (Banking & Finance) from any recognized University.
2. Focused Training to Subordinate Staff Members.

Brief descriptions of all the schemes are given in Annexure II. The HR administrators are advised to control the expenditure under the appropriate heads of account.

All employees are advised to take a careful note of the above and avail the benefits under the welfare schemes.


General Manager (P&HR)

Annexure - I to Staff Circular 5901 dtd 04.09.2012

**Enhancement of remuneration payable to Doctors & Compounders
attached to Medical Clinics at Administrative Offices.**

(Monthly Remuneration)

Sr. No.	Particulars	Metropolitan Centre		Other Centres	
		Existing	w.e.f.01.09.2012	Existing	w.e.f.01.09.2012
1.	General Practitioner	Rs.6,000/-	Rs.8,000/-	Rs.5,500/-	Rs.7,500/-
2.	Specialist who is also working as General Practitioner	Rs.9,500/-	Rs.11,000/-	Rs.8,000/-	Rs.9,500/-
3.	Compounder	Rs.1,750/-	Rs.3,000/-	Rs.1,500/-	Rs.2,500/-
4.	Checking of Hospitalisation Bills (Doctors)	Rs.750/-	Rs.1,000/-	Rs.500/-	Rs.750/-
5.	Purchase of medicines at Medical Clinic	Rs.10,000/-	Rs.12,000/-	Rs.7,500/-	Rs.9,500/-
6.	Homoeopathy Doctor	Rs.5,500/-	Rs.6,500/-	--	--

DETAILS OF STAFF WELFARE SCHEMES w.e.f. 31.08.2012

Sr. No.	Scheme	Details
CANTEEN SUBSIDY		
1.	Scheme for canteen Subsidy (Enlarged Coverage)	Canteen Subsidy to all employees @ Rs. 150/- per month (where canteen facility does not exist).
2.	Payment of lumpsum subsidy where Canteen facility is provided	Lumpsum subsidy being paid for Canteen operating at places like CO, M.S. Marg Mumbai, India Exch. Place Kolkata.
MEDICAL & HOSPITALIZATION		
3	Payment of Ex-gratia against Hospitalization Expenses.	Ex-gratia will be restricted to major ailment/surgery. The maximum amount of ex-gratia payable will be: (a) Rs.1.50 lac or 90% of the difference between the total amount of expenses and the eligible amount of reimbursement as per rules, whichever is less for employee himself/herself. (b) Rs.1.00 lacs or 75% of the difference between the total amount of expenses and the eligible amount of reimbursement as per rules, whichever is less for employee's spouse and eligible dependents.
4.	Scheme for Reimbursement of Expenses for Health Check-up (other than for Executives)	(a) Reimbursement of expenses incurred by the employee in the age group of 40+ for health check-up of self/spouse Amount - Rs.1000/- in case of male employees and Rs.1700/- in case of female employees (including Rs.700/- for mammography or actual expenses for Ultra Sonography test) per year. (b) Reimbursement of Annual Expenses upto Rs.900/- to Male staff members in the age group of 45+ for USG-abdomen Test.
5.	Medical Clinics/Laboratory & Pathological tests	Medical Clinics have been established at Administrative Offices. Clinics are attended to by a General Practitioner, Cardiologist and Compounder. Medicines for common ailments are dispensed. The clinics are also open to all retired employees. Reimbursement of charges levied by diagnostic centres under tie-up arrangement for pathological investigations, subject to reference by Bank's doctor.
6.	Scheme for Financial Assistance to Employees who are on Loss of Pay due to Hospitalization	Financial Assistance of Rs.3000/- per month for a maximum period of 6 months.

EDUCATION		
7.	Payment of 50% of Annual College Fees to maximum of 2 Wards of the Subordinate Staff.	Reimbursement of 50% of Annual College Fees - Term Fees, Examination Fee, Tution Fee and Admission Fee only for 1 st Graduation/Diploma Course (Max. Rs.10,000/-).
8.	Scheme for Reimbursement of School Fees, Cost of Text Books to Wards of Employees	Reimbursement of Tuition Fees/Cost of Textbooks for School Education of one dependent child of all employees Amount - Rs. 1750/- per year.
9.	Scheme for reimbursement of college fees, cost of textbooks to employees children pursuing Engineering, Medical, Professional and career oriented degree courses.	Reimbursement of college fees/cost of text books of one dependent child of all employees. Amount - Rs. 3000/- per year.
10.	Scheme for Awarding Scholarship to the Children of employees.	Scholarship for 10+2 - Rs. 150/- per month and College Level Studies - Rs. 300/- and Rs. 500/- in case ward stays in hostel.
11.	Payment of honorarium to the children of employees who have secured 1 st Rank in school examination	One time honorarium of Rs. 1000/- per year to those wards of employees who have secured first rank in the overall annual performance in the school exam. of Std. I to XII.
12.	Financial Assistance to the family of deceased employee for enabling their children to complete their academic pursuit	Lumpsum financial assistance of Rs. 2000/- per child per annum to those children who are pursing either 10+2 or 12+3/4 level study at the time of death of employee. Financial assistance is restricted to two children.
13.	Interest assistance on educational loan for studies at premier institutions.	Upto 1% assistance for study at IIM, IIT, NIT & AIIMS
RETIRED EMPLOYEES		
14.	Farewell Scheme of Retiring employees	Employees Retiring on superannuation are presented with a Memento costing not more than Rs. 7500/-.
15.	Union Bank of India Retired Employees Medical Assistance Scheme (UBIREMAS)	Reimbursement of hospitalisation expenses incurred by retired employees of the Bank for self and/or their spouses upto Rs. 1,00,000/- during the currency of membership.
OTHER WELFARE SCHEMES		
16.	Expenses on Holiday Home & Bank's Transit Quarters	Bank's Holiday Homes are presently in operation at Alibag, Amritsar, Bangalore, Coonoor, Gangtok, Goa (N), Goa (S), Haridwar, Katra, Khandala, Kovalam, Manali, Matheran, Mount Abu, Munnar, Mussorie, Puri, Tirupathi, Tithal.

		Transit Quarters have been opened at Mumbai, New Delhi, Kolkata & Chennai for the benefit of staff members and their eligible dependents who may visit these Metropolitan cities for medical treatment.
17.	Honorarium to Union Youth	Grant of Honorarium to Wards of Staff Members who excel in Sports and Culture. State level achievement - Rs. 5,000/- National level achievement - Rs. 10,000/- International level achievement- Rs. 20,000/-
18.	Scheme for Financial Assistance to Physically Handicapped Employees for purchase of Crutches etc.	Reimbursement of cost of Crutches, Hearing Aid, Artificial Limbs etc. (Amount Rs.3,000/- per year).
19.	Financial Assistance to physically challenged children of the employees for payment of School/Computer Course Fees, Purchase of Crutches etc.	Reimbursement is upto Rs. 1,000/- per annum.
20.	Payment of ex-gratia for adjustment of housing loan of deceased employees	In case of Officers and Clerical employees, the ex-gratia will be restricted to 80% of the balance outstanding in Staff Housing Loan account or Rs. 2.00 lacs whichever is less. In case of deceased subordinate staff members, ex-gratia shall be to the extent of balance outstanding in staff housing loan account or Rs. 2.00 lacs whichever is lower.

