

Human Resource Administrative Division,
Human Resources Department, Central Office, Mumbai

STAFF CIRCULAR NO.8454

Date: 05.11.2024

To All Branches / Offices

MODIFICATIONS UNDER STAFF WELFARE SCHEME

Attention is invited to Staff Circular nos. 8269 dated 23.04.2024, 8258 dated 12.04.2024, 8221 dated 18.03.2024, 7749 dated 22.08.2022, 7777 dated 17.09.2022 and 7962 dated 01.04.2023 vide which Staff Welfare Schemes were circulated.

We are pleased to inform that as per the recommendations of the Staff Welfare Committee in its meeting held on 16.10.2024, the Competent Authority had accorded its approval for various modifications in the Staff Welfare Schemes. The modifications in brief are mentioned below and in detail are enclosed as Annexure-I.

- a) Increase in the amount of canteen subsidy for the employees posted at places other than Central Office, CO Annex Mangalore & CO Annex Hyderabad.
- b) Increase in limits & clarification under Antenatal Health Check-up Scheme.
- c) Increase in amount permissible under educational scheme for wards of employees.
- d) Increase of Annual Health Check-up reimbursement amount under UBIREMAS Scheme.
- e) Increase in limit for Financial Assistance to Physically Handicapped Employees for Purchase of Crutches, Other Accessories.
- f) Increase in limit & modification under the Scheme for Financial Assistance to Physically Challenged Children of the Employees for Payment of School/Computer Courses Fees, Purchase of Crutches, Hearing Aids & Other Accessories.
- g) Increase in % of subsidy to retirees/ Family Pensioners & Pre-1986 Retirees, who are having pension below Rs.20,000/- per month towards 'IBA Group Medical Insurance Premium Amount'.
- h) Introduction of new Scheme for active employees - 'UNION AYUSH'.
- i) Introduction of new Scheme for retirees- Ex-Gratia to Pensioners and Family Pensioners Drawing Monthly Pension (Net Pension) Less Than Rs. 10000/- (Not Covered Under Ex Gratia to Pre-1986 Employees).
- j) Introduction of new Scheme for retirees - 'UTKRSHTATA KE 75 VARSH'

The necessary modifications in the module are under development & shall be made live in due course. All are advised to take a careful note of the same and bring contents of this circular to the notice of all concerned.


Chief General Manager (HR)

Encl.: Annexure-I - Detailed modification under Staff Welfare Schemes.

S.N.	Scheme	Modifications under Staff Welfare Schemes	
1	Canteen Subsidy Scheme	The modifications under the Scheme are mentioned below:	
		S.N.	Existing
		Modified	
		1	Employees posted at places other than Central Office & CO Annex Mangalore & CO Annex Hyderabad shall be provided with reimbursement of Rs.250/- per month on declaration basis.
			Employees posted at places other than Central Office, CO Annex Mangalore & CO Annex Hyderabad shall be provided with reimbursement of Rs.300/- per month on declaration basis.
		2	CO Annexes other than CO Annex Mangalore & CO Annex Hyderabad shall be provided with reimbursement of Rs.250/- per month on declaration basis.
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		3	Employees posted under Central Office, CO Annex Mangalore & CO Annex Hyderabad shall be provided with Rs.430/- per month as a Canteen subsidy as per existing procedure.
			No change.
		4	Wherever the Bank is having Canteen facility the subsidy payable to employees should be utilized to provide subsidized food by negotiating with the canteen contractors and paying the subsidy to the contractor.
			No change.
		<u>Important note:</u>	
		<ul style="list-style-type: none"> • Canteen subsidy under the scheme shall be provided to Award Staff & Officers in the Scale I to Scale IV only. • Employees who are posted at Central Office, CO Annex Mangalore & CO Annex Hyderabad but located at various locations where canteen facility is not available shall be provided with reimbursement of Rs.300/- per month on declaration basis as canteen subsidy with the approval of their Vertical Heads. 	
		Other Terms & conditions remains unchanged. The enhanced canteen subsidy to eligible employees will be effective from 1 st November 2024.	

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2	Antenatal health check-up	<p>The modifications under the Scheme is as under:</p> <table border="1"> <thead> <tr> <th>Existing</th> <th>Modified</th> </tr> </thead> <tbody> <tr> <td>Antenatal check-up (4 months old) upto Rs. 5000/- shall be provided. The reimbursement can be claimed 2 times during the tenure of service of the female employee.</td> <td>Antenatal check-up (4 months old) upto Rs. 6000/- shall be provided. The reimbursement can be claimed 2 times during the tenure of service of the female employee.</td> </tr> </tbody> </table> <p>Important note:</p> <ul style="list-style-type: none"> Under the scheme bills/invoices upto 4 months prior & after the delivery date can be reimbursed under the Scheme. Bills/invoices related to pathology test/doctors' fee/medications can be considered for claiming reimbursement under the Scheme upto the prescribed limit. <p>Other terms & conditions remains unchanged. The increased limits are effective from the November 2024 (bills processed/sanctioned w.e.f. 01.11.2024)</p>	Existing	Modified	Antenatal check-up (4 months old) upto Rs. 5000/- shall be provided. The reimbursement can be claimed 2 times during the tenure of service of the female employee.	Antenatal check-up (4 months old) upto Rs. 6000/- shall be provided. The reimbursement can be claimed 2 times during the tenure of service of the female employee.																														
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3	Medical Clinic	<p>The enhancement in limits under the Scheme are mentioned below:</p> <table border="1"> <thead> <tr> <th rowspan="2">Particulars</th> <th colspan="2">Existing</th> <th colspan="2">Modified</th> </tr> <tr> <th>Metropolitan Centers</th> <th>Other Centers</th> <th>Metropolitan Centers</th> <th>Other Centers</th> </tr> </thead> <tbody> <tr> <td>General Practitioner</td> <td>18000/-</td> <td>16875/-</td> <td>20,000/-</td> <td>18,000/-</td> </tr> <tr> <td>Cardiologist</td> <td>22500/-</td> <td>19125/-</td> <td>25,000/-</td> <td>22,000/-</td> </tr> <tr> <td>Cardiologist who is also working as a General Practitioner Or (New Added) Any other Specialist Practioner as per local level requirement</td> <td>24750/-</td> <td>21375/-</td> <td>30,000/-</td> <td>25,000/-</td> </tr> <tr> <td>Compounder</td> <td>4500/-</td> <td>3750/-</td> <td>8,000/-</td> <td>6,000/-</td> </tr> <tr> <td>Checking of Hospitalization Bills by doctors</td> <td>1500/-</td> <td>1125/-</td> <td>1500/-</td> <td>1125/-</td> </tr> </tbody> </table>	Particulars	Existing		Modified		Metropolitan Centers	Other Centers	Metropolitan Centers	Other Centers	General Practitioner	18000/-	16875/-	20,000/-	18,000/-	Cardiologist	22500/-	19125/-	25,000/-	22,000/-	Cardiologist who is also working as a General Practitioner Or (New Added) Any other Specialist Practioner as per local level requirement	24750/-	21375/-	30,000/-	25,000/-	Compounder	4500/-	3750/-	8,000/-	6,000/-	Checking of Hospitalization Bills by doctors	1500/-	1125/-	1500/-	1125/-
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		Monthly limit for purchase of medicines at medical clinic	18000/-	14250/-	20,000/-	16,000/-																														
		Homoeopathy Doctor / Ayurvedic Doctor*	14625/-	7500/-	20,000/-	10,000/-																														
		<p>*Services of anyone or both (Homeopathy and Ayurvedic Doctor) can be utilized subject to remuneration within the prescribed limits.</p> <p>The aforesaid limits are excluding offices located under Central Office, Mumbai. Other Terms & Conditions shall remain same. The enhancement in limits shall be effective from November 2024 & revised remuneration shall be payable in case of new agreements only.</p>																																		
4	Scheme for Reimbursement of Expenses Towards Education of Wards	<p>On account of the constrains faced by the Award staff employees towards education of their wards and with an objective to financial support them to cater to the requirement of better education of their children, enhancement in limits/modifications under the Scheme are mentioned below:</p> <table border="1"> <thead> <tr> <th colspan="2">Existing</th> <th colspan="4">Modified</th> </tr> <tr> <th>Ward Studying in</th> <th>Amount (per year)</th> <th>Ward Studying in</th> <th>Sub-staff</th> <th>Clerk</th> <th>Officer</th> </tr> </thead> <tbody> <tr> <td>Nursery to 12th standard (or its equivalent)*</td> <td>Rs.2500/- or actual claim whichever is less.</td> <td>Nursery to Class Vth</td> <td>2,500/-</td> <td>2,500/-</td> <td>2,500/-</td> </tr> <tr> <td>For pursuing all type of educational courses after 12th standard (or its equivalent)*</td> <td>Rs.4000/- or actual claim whichever is less.</td> <td>VI to XII or its equivalent</td> <td>10,000/-</td> <td>10,000/-</td> <td>5,000/-</td> </tr> <tr> <td></td> <td></td> <td>Any course/degree after XIIth standard or its equivalent</td> <td>NA*</td> <td>10,000/-</td> <td>5,000/-</td> </tr> </tbody> </table> <p>*Courses which are considered equivalent to 12th standard as per norms of Educational Bodies in India, will also be considered.</p> <p>*As there is separate scheme for sub-staff to claim reimbursement for wards studying in College, the eligibility under these Scheme marked as NA.</p> <p>Other Terms & conditions remains unchanged. The increased limits are effective from April 2024.</p> <p>Employees who had already availed the reimbursement under the Scheme, may claim the difference amount manually through their respective HR Offices. Accordingly, the said claim of the difference amount, where the applications of the employees are already sanctioned (pertaining to FY2024-25 & on account of increase in limit), if any, can be processed/sanctioned by the respective Dy. Regional Head/Regional Head (in Case of branches/offices under RO), Dy. Zonal Head (in case of offices under Zonal Office) & AGM(HRAD) in case of Central Office respectively on submission of request of the employees.</p>					Existing		Modified				Ward Studying in	Amount (per year)	Ward Studying in	Sub-staff	Clerk	Officer	Nursery to 12 th standard (or its equivalent)*	Rs.2500/- or actual claim whichever is less.	Nursery to Class V th	2,500/-	2,500/-	2,500/-	For pursuing all type of educational courses after 12 th standard (or its equivalent)*	Rs.4000/- or actual claim whichever is less.	VI to XII or its equivalent	10,000/-	10,000/-	5,000/-			Any course/degree after XII th standard or its equivalent	NA*	10,000/-	5,000/-
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S.N.	Scheme	Modifications under Staff Welfare Schemes		
5	Union Bank of India Retired Employees Medical Assistance Scheme (UBIREMAS)	The modifications under the Scheme are as under:		
		S.N	Existing	Modified
		1	The term 'gainfully employed' shall mean such primary/secondary member who is in employment and is receiving monthly remuneration of Rs. 12000.00 and above.	The term 'gainfully employed' shall mean such primary/secondary member who is in employment and is receiving monthly remuneration of Rs. 18000.00 and above.
		2	Reimbursement of annual health check-up, maximum to an extent of Rs. 2000.00 (Rs. Two Thousand Only), per financial year, per Family unit shall be payable in a Financial year, subject to production of original bill/cash receipt. Submission of report is exempted for claiming the reimbursement amount towards annual health check-up.	Reimbursement of annual health check-up, maximum to an extent of Rs. 3000.00 (Rs. Three Thousand Only), per financial year, per Family unit shall be payable in a Financial year, subject to production of original bill/cash receipt. Submission of report is exempted for claiming the reimbursement amount towards annual health check-up.
		3	NA	<p><u>Under Hospitalization:</u></p> <ul style="list-style-type: none"> The reimbursement of hospitalization expenses includes Pre-Hospitalization and Post-Hospitalization expenses during period upto 30 days prior to hospitalization and during the period 90 days after the discharge from the hospital. Critical illness (Cancer of specified severity/ Stroke resulting in permanent symptoms/ permanent paralysis of limbs/ Open Chest CABG/Myocardial infarction/Open heart replacement or repair of heart valves/major organ/bone marrow transplant/ kidney failure requiring regular dialysis/ End stage liver failure) also covered under the

S.N.	Scheme	Modifications under Staff Welfare Schemes									
			<p>daycare expenses provided under UBI-REMAS hospitalization.</p> <ul style="list-style-type: none"> All documents for reimbursement of hospitalization are to be submitted within 6 months from the date of discharge. In case of genuine reasons regarding non-submission of bills with TAT, the same may be considered by the sanctioning authority. <p>Other Terms & conditions remains unchanged. The modifications/increase in limits under the scheme shall be effective from 1st November 2024 (bills processed/sanctioned on & after 1st November 2024).</p>								
6	Financial Assistance to Physically Handicapped Employees for Purchase of Crutches, Other Accessories.	The modifications under the Scheme is as under:									
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	Crutches, Hearing Aids And Other Accessories	Other Terms & Conditions of the Scheme remains unchanged. The enhancement & modified scheme will be effective from FY2024-25. Any claim in difference amount to be made through Union Parivar only.	
8	Honorarium To 'Union Youth'	The reconstitution of the Committee under the Scheme is as under:	
		Existing	Modified
		General Manager (P), General Manager (CPPD) & Dy. General Manager (P) will take a decision of awarding the honorarium to eligible applicants.	General Manager (HR), General Manager (SSD) & General Manager (Strategy) will take a decision of awarding the honorarium to eligible applicants.
		Other terms & conditions of the Scheme remains unchanged.	
9	Subsidy to retirees/ Family Pensioners & Pre-1986 Retirees, who Are Having Pension Below Rs.20,000/- Per Month towards IBA Group Medical Insurance Premium Amount	The modifications under the Scheme is as under:	
		S.N	Existing
		Modified	
		1	Scheme Name: 50% subsidy on IBA Group Medical Insurance premium amount to all retirees/ family pensioners & pre-1986 retirees who are having pension below Rs.20,000/- per month.
		2	50% amount of the yearly Insurance premium on the base policy (without domiciliary coverage), to all retirees, family pensions, pre-1986 retirees who opted for IBA Group Medical Insurance Policy and being paid a pension below Rs.20,000/- per month.
		3	NA
			60% amount of the yearly Insurance premium on the base policy (without domiciliary coverage), to all retirees, family pensions, pre-1986 retirees who opted for IBA Group Medical Insurance Policy and being paid a pension below Rs.20,000/- per month.
			For ascertaining the eligibility under the Scheme, pension paid in the month of October shall be considered.
		Other Terms & Conditions under the Scheme shall remain same. The scheme is effective from FY2024-25.	

S.N.	Scheme	Modifications under Staff Welfare Schemes
10	UNION AYUSH (New Scheme for active employees)	<p>The objective of the Scheme is to provide financial support to the employees towards vaccinating their Wards. The details regarding the Scheme is as under:</p> <ul style="list-style-type: none"> • Employees having children upto 2 years of age are eligible for reimbursement towards vaccination of their child upto the amount of Rs.2000/- in a FY for one dependent child on submission of bills/invoices. • The amount can be claimed for 2 dependent children. • A module for claiming the expenditure under the scheme is under development and same shall be informed in due course. • For a FY, if the amount is not claimed by the employee by 30th April of the next FY, the same shall be treated as lapsed. • For claiming the reimbursement under the Scheme, all employees should upload the verified copy of the receipt/bills/invoices from a doctor/hospital towards vaccinating their wards. The bills/invoices should clearly mention name of the child, doctor/hospital name and vaccine which is administered. • Under the scheme only vaccination charges shall be reimbursed. • While uploading the invoices/bills in HRMS i.e. Union Parivar, all employees should ensure that invoices/bills uploaded in HRMS i.e. Union Parivar should be 'Verified with Original' by the Branch Head/HR head of respective offices/AGM of the Vertical or the Departmental In-charge. Further, it should also be ensured that invoices/bills uploaded should clearly affix the remarks i.e. 'Verified with Original' (alongwith the name, employee ID, designation & signature of Officer/Executive verifying invoices/bills). <p>The scheme is effective from 1st November 2024 i.e. vaccinations and eligible employees as on or after 1st November 2024 shall be eligible to avail the benefit under the Scheme.</p>
11	Ex-Gratia to Pensioners and Family Pensioners Drawing Monthly Pension (Net Pension) Less Than Rs. 10000/-	<p>With an objective to financially support such retirees who are drawing pension less than Rs.10,000/-, the scheme is introduced and the details regarding the scheme is mentioned below:</p> <ul style="list-style-type: none"> • The Pensioners and family Pensioners whose monthly net pension is less than 10000/- (Basic Pension + DR - commutation) are eligible under the Scheme. • The ex gratia amounts payable shall be difference of Rs.10,000/- and the net pension payable for the month. • The ex-gratia or the additional amount shall be paid to ensure that the monthly pension payable is not less than Rs. 10000/-. For ex: if a

S.N.	Scheme	Modifications under Staff Welfare Schemes
	(Not Covered Under Ex Gratia to Pre-1986 Employees) (New Scheme for retirees)	<p>pensioner/family pensioner is receiving Rs. 8200/- per month as net pension then he/she shall be eligible for ex gratia of Rs. 1800/- for that month and if due to increase of DA or restoration of commutation etc the net pension increases to Rs. 9100/- in the next month then the ex-gratia payable shall be Rs.900/- for that month.</p> <p>The scheme will be effective from 1st November 2024.</p>
12	'UTKRSHT ATA KE 75 VARSH' (New Scheme for retirees)	<p>The objective of the Scheme is to show our desire & good gesture towards our veterans for ensuring their good health & well-being. The details regarding the scheme is mentioned below:</p> <ul style="list-style-type: none"> • Bank shall provide one- time ex-gratia payment to our retirees/family pensioners on attaining 75 years of age. As, the Scheme is effective from October 2024, retirees who are 75 years & above shall also be provided with the one-time monetary amount. • The one-time ex-gratia amount provided under the Scheme shall be Rs.5000/- without submission of any application. • For the FY2024-25, the eligible retirees as on 30.09.2024 shall be paid with the one-time monetary award in the month of November 2024. However, such retirees who attains 75 years after September 2024 shall be provided with the one-time amount in the succeeding quarter.

