

PERSONNEL SERVICES DEPARTMENT



e-Booklet on **STAFF WELFARE SCHEME** & Reimbursement/Allowance facility for UCO Bank Employee



यूको बैंक
(भारत सरकार का उपक्रम)



UCO BANK

(A Govt. of India Undertaking)

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PART - A

Staff Welfare Schemes for FY 2025-26

HEALTH CHECK-UP SCHEME FOR EMPLOYEES

Objective	Assistance by way of reimbursement of expenses on account of Health Check of in-service employee
Target Group	All in-service employee in the age group of 30 yrs and above.
Quantum of Assistance	₹ 3,000/- for self. (Age 30-35 years) ₹ 3,000/- each for self & spouse. (Age 36-50 years) ₹ 4,000/- each for self & spouse. (Age 51-60 years)
Periodicity	Annually
Sanctioning Authority	Zonal Office (for employee posted under jurisdiction of Zone) HO - PSD (for employee posted at Head Office)
Circular Reference	CHO/PMG/10/2025-26 dated 23.07.2025
Path in HRMS	Self Service → Staff Welfare Schemes → Health Checkup Expenses Reimbursement
Sanction Path in HRMS	Self Service → Verify Reimbursement → Health Checkup Reimbursement

SPECTACLES EXPENSES REIMBURSEMENT

Objective	Assistance by way of Reimbursement of cost of Spectacles for in-service employees
Target Group	All in service employee in the age group of 25 years and above.
Quantum of Assistance	₹ 1000/- (Max) every year for self (if age is 25 and less than 35) ₹ 4000/- (Max) once in five years for self (if age is 35 and above) or ₹ 4000/- (Max) once in five years for spouse (if age is 35 and above) or ₹ 8000/- to both of them clubbed together (If both self and spouse are 35 and above)
Periodicity	Annually - If age is 25 and less than 35 Once in five years - If age is 35 and above
Sanctioning Authority	Zonal Office (for employee posted under jurisdiction of Zone) HO - PSD (for employee posted at Head Office)
Circular Reference	CHO/PMG/11/2025-26 dated 23.07.2025
Path in HRMS	Self Service → Staff Welfare Schemes → Spectacle Reimbursement
Sanction Path in HRMS	Self Service → Verify Reimbursement → Spectacle Reimbursement



UCO TRIBUTE :

(A) SCHEME FOR SUPPORT AND FINANCIAL ASSISTANCE TO THE BEREAVED FAMILY OF THE DECEASED IN-SERVICE EMPLOYEE

Objective	To provide immediate support and Financial Assistance to the bereaved family of an employee who dies while in service.
Target Group	Family of the deceased in-service staff
Quantum of Assistance	₹ 20,000/-
Periodicity	One time lumpsum amount
Sanctioning Authority	Zonal Office (for employee posted under jurisdiction of Zone) HO - PSD (for employee posted at Head Office)
Circular Reference	CHO/PMG/08/2025-26 dated 23.07.2025
Role of Branch	To provide support and guidance to the bereaved family in getting the benefit/entitlement available as per applicable rules
Application Path in HRMS(Only by BH/ABH)	Self Service → Verify Reimbursement → UCO Tribute → Apply UCO Tribute Claim
Recommend/Sanction Path in HRMS	Self Service → Verify Reimbursement → UCO Tribute → Verify UCO Tribute Claim

REIMBURSEMENT OF CLEANSING MATERIAL

Objective	To promote habit of cleanliness among the employees.	
Target Group	All in-service employees.	
Quantum of Assistance	Cadre	Amount (half yearly)
	All Cadres	₹ 800/-
Periodicity	Half Yearly	
Sanctioning Authority	Personnel Services Department, Head Office	
Circular Reference	CHO/PMG/12/2025-26 dated 23.07.2025	
Path in HRMS	Self Service → Staff Welfare Schemes → Cleansing Expenses Reimbursement	



BANK'S HOLIDAY HOMES

Objective	Provide Comfortable Stay at Pilgrimage/Tourist places.
Target Group	<ul style="list-style-type: none">• All in-service staff along with their dependents• Retired staff along with their spouse
Locations	Ayodhya, Darjeeling, Gangtok, Goa, Jaipur, Katra, Manali, Mumbai, Mussoorie, Nainital, Ooty, Pondicherry, Puri, Rameshwaram, Shillong, Shimla, Shirdi, Tirupati, Udaipur, Varanasi, Vrindavan, Haridwar and Ujjain.
Periodicity	For Puri Location: Six month after previous booking For Other Locations: Three month after previous booking
Sanctioning Authority	Personnel Services Department, Head Office
Circular Reference	CHO/PMG/13/2025-26 dated 23.07.2025
Path in HRMS	Self Service → Staff Welfare Schemes → Holiday Home

CANTEEN SUBSIDY FOR ALL IN-SERVICE EMPLOYEES

Objective	To provide financial support to the employee availing canteens/refreshment/tiffin to employees at their respective branch/offices.
Target Group	All Staff Members
Quantum of Assistance	An amount of ₹ 250/- per employee per month
Periodicity	Monthly
Sanctioning Authority	Personnel Services Department, Head Office
Circular Reference	Detailed circular in this regard will be issued separately.
Path in HRMS	Payment done centrally at HO, PSD



UCO DIAMOND JUBILEE SCHOLARSHIP SCHEME

Objective	Scholarships for pursuing Degree Courses in India
Target Group	The children of permanent Subordinate staff.
Quantum of Assistance	₹ 1500/- per month to the ward who stays in Hostel. ₹ 1000/- per month to the ward who does not stay in hostel ₹ 1500/- per annum for purchase of books
Periodicity	Once for each year on the basis of application and on production of relevant marksheet of last academic year
Number of Scholarship	2 from each Zone on merit basis + Top 5 candidates from CBSE + Top 5 candidates from ICSE.
Sanctioning Authority	Personnel Services Department, Head Office
Circular Reference	Detailed circular in this regard will be issued separately.
Application Path in HRMS	Self Service → Staff Welfare Schemes → Diamond Jubilee Scholarship Scheme
Recommend/Sanction Path in HRMS	Self Service → Staff Welfare Schemes → Recommend / Approve Diamond Jubilee Scholarship Scheme

UCO DIAMOND JUBILEE PRIZE SCHEME

Objective	Prizes in recognition of merits in 10th and 12th Standard Board examination and Degree University Examination.
Target Group	The children of permanent members of staff (Officers, Clerks & Sub-ordinate staff)
Quantum of Assistance	₹ 5000/- each
Periodicity	Once for each examination
Number of Prizes	Total No. of Prize – 45 (5 each to the wards of clerks, officers and Sub-Staffs for 10th Standard board exam, 12th Standard board exam and 5 prizes each for Degree Examination.
Sanctioning Authority	Personnel Services Department, Head Office
Circular Reference	Detailed circular in this regard will be issued separately.
Application Path in HRMS	Self Service → Staff Welfare Schemes → Diamond Jubilee Prize Scheme
Recommend/Sanction Path in HRMS	Self Service → Staff Welfare Schemes → Recommend / Approve Diamond Jubilee Prize Scheme



FINANCIAL RELIEF TO PHYSICALLY CHALLENGED AND MENTALLY RETARDED CHILDREN OF EMPLOYEE

Objective	Financial relief towards School Fee for education in special Institutions and treatment in Rehabilitation Schools up to the age of 21 years for physically challenged child and 30 years in respect of mentally retarded child of an employee.
Target Group	All Staff Members
Quantum of Assistance	<ul style="list-style-type: none">• ₹ 3,000/- (Max.) p.a. for a physically challenged child – up to age of 21 years.• ₹ 5,000/- (Max.) p.a. for a mentally retarded child up to age of 30 years.• ₹ 2,500/- (one time) for purchase of certain artificial aid/accessories such as Caliper Shoes/ Crutches/ Wheel Chair/Artificial Leg/ Special hearing aid etc.
Periodicity	Annually – For fee reimbursement Once – For purchase of certain artificial aid/accessories
Accounting Code	GL account Code:xxx1074100044: BS Code: 3709
Sanctioning Authority	Zonal Office/Personnel Services Department, Head Office
Circular Reference	CHO/PMG/17/2006-07 doted 11.11.2006; CHO/PMG/43/2011-12 doted 26.12.2011

HEALTH ASSISTANCE TO RETIREES

Objective	Providing assistance for amount spent for medical purpose.
Target Group	All normal/VRS retired employees/officers, family pensioners.
Quantum of Assistance	For Retirees' – ₹ 1900/- per annum For Family Pensioners' – ₹ 700/- per annum
Periodicity	Yearly
Sanctioning Authority	Personnel Services Department, Head Office
Circular Reference	Detailed circular in this regard will be issued separately.



UCO TRIBUTE: (B) SCHEME FOR SUPPORT AND FINANCIAL ASSISTANCE TO THE BEREAVED FAMILY OF THE DECEASED RETIRED EMPLOYEE

Objective	To provide immediate support and Financial Assistance to the bereaved family of an employee who dies while in service.
Target Group	All normal/VRS retired employees/officers.
Quantum of Assistance	₹ 20,000/- (Max)
Periodicity	One Time
Sanctioning Authority	Branch Office of Pension Paying Branch
Circular Reference	CHO/PMG/09/2025-26 dated 23.07.2025
Role of Branch	<ul style="list-style-type: none">• To provide support and guidance to the bereaved family in getting the benefit/entitlement available as per applicable rules• To ensure that financial assistance amount is credited to the beneficiary account of the family member/claimant preferably within 72 hours from the intimation of death to the branch.
Application Path in HRMS(Only by BH/ABH)	Self Service → Verify Reimbursement → UCO Tribute → Apply UCO Tribute Claim
Recommend/Sanction Path in HRMS	Self Service → Verify Reimbursement → UCO Tribute → Verify UCO Tribute Claim



PART - B

Allowances/Reimbursement Facility for Officer Employee

NEWSPAPER AND MAGAZINE

Objective	Reimbursement of expenses on newspaper and magazine	
Target Group	All in-service officers	
Quantum of Reimbursement	Cadre	Amount (in ₹)
	I	200
	II	200
	III	300
	IV	500
	V	600
	VI	800
	VII	1000
VIII	1500	
Periodicity	Monthly	
Sanctioning Authority	Auto approved in HRMS (as per self-declaration)	
Circular Reference	CHO/PMG/43/2022-23 dt.03.01.2023	
Path in HRMS	Self Service → Reimbursement → Newspaper Reimbursement	

ENTERTAINMENT EXPENSES

Objective	Reimbursement of expenses incurred on meetings/office expenses/ refreshments		
Target Group	All in-service officers.		
Quantum of Assistance	(Amt in ₹)		
	Scale	Executive/Officer working as Branch Head/ Hub Head/Zonal Head	Other Officer
	I	500	300
	II	700	400
	III	1500	700
	IV	1700	1000
	V	2500	1500
	VI	3500	2500
	VII	5000	5000
VIII	6000	6000	
Periodicity	Monthly		
Sanctioning Authority	Auto approved in HRMS (as per self-declaration)		
Circular Reference	CHO/PMG/33/2022-23 dt.10.11.2022		
Path in HRMS	Self Service → Reimbursement → Entertainment Reimbursement		



CONVEYANCE EXPENSES - SCHEME 'A'

Objective	Reimbursement on monthly lumpsum basis for officers who do not own vehicles				
Target Group	All in-service employees.				
Quantum of Assistance	Scale	Monthly Ceiling limit (₹)			
		Metro	Area I	Area II	Area III
	I	1100	900	800	700
	II	1200	1000	900	800
	III	1500	1300	1100	900
	IV	1800	1600	1400	1200
	V*	12000			
Modalities	<ul style="list-style-type: none"> Monthly monetary ceiling for branch heads and officers holding number one position in offices will be 15% extra Entitlement for officers under probation will be 50% of eligibility 				
Periodicity	Monthly				
Sanctioning Authority	Auto approved in HRMS (as per self-declaration)				
Circular Reference	CHO/POS/12/2014-15 dated 15.07.2014 *CHO/PMG/2021-22/50 dated 01.12.2021				
Path in HRMS	Self Service → Reimbursement → Conveyance Reimbursement (Scheme A)				

CONVEYANCE EXPENSES - SCHEME 'B'

Objective	Reimbursement of fuel expenses basis for officers who own vehicles (non electric)				
Target Group	All in-service confirmed officers.				
Quantum of Assistance	Scale	Fuel ceiling limit (litres) for 4 wheelers			
		Metro	Area I	Area II	Area III
	I	46	40	35	35
	II	46	40	35	35
	III	63	58	52	40
	IV	80	75	70	60
	V*	100	100	100	100
			Fuel ceiling limit (litres) for 2 wheelers		
	For all officers	29	23	17	17
Modalities	Monthly monetary ceiling for branch heads and officers holding no.one posts in offices will be 15% extra				
Periodicity	Monthly				
Sanctioning Authority	Auto approved in HRMS (as per self-declaration)				
Circular Reference	CHO/POS/12/2014-15 dt.15.07.2014 *CHO/PMG/2021-22/50 dated 01.12.2021				
Path in HRMS	Self Service → Reimbursement → Conveyance Reimbursement(Scheme B)				



CONVEYANCE EXPENSES - SCHEME 'C'

Objective	Reimbursement on monthly lumpsum basis for officers who own electric vehicle				
Target Group	All in-service confirmed officers.				
Quantum of Assistance	Scale	Monthly ceiling limit for 4 wheeler EV (in ₹)			
		Metro	Area I	Area II	Area III
	I	3000	3000	2500	2500
	II	3000	3000	2500	2500
	III	4500	4500	3500	3500
	IV	6000	6000	5000	5000
		Monthly ceiling limit for 2 wheeler EV (in ₹)			
	For all officers	2000	2000	1500	1500
Modalities	Monthly monetary ceiling for branch heads and officers holding number one position in offices will be 15% extra				
Periodicity	Monthly				
Sanctioning Authority	Auto approved in HRMS (as per self-declaration)				
Circular Reference	CHO/PMG/51/2022-23 dt.16.03.2023				
Path in HRMS	Self Service → Reimbursement → Conveyance Reimbursement (Scheme B)				

TELEPHONE AND INTERNET EXPENSES

Objective	Reimbursement of monthly telephone and internet expenses			
Target Group	All in-service officers.			
Quantum of Assistance	(Amt in ₹)			
	Scale	Officers other than Branch Head/Zonal Head	Executive/Officer working as Branch Head/Zonal Head	Internet/ Data Card Expense
	I	Nil	500/-	Nil
	II	Nil	500/-	Nil
	III	500/-	1000/-	Nil
	IV	500/-	1000/-	Nil
	V	700/-	1500/-	500/-
	VI	1600/-	1600/-	750/-
	VII	1600/-	1600/-	750/-
VIII	2000/-		2000/-	
Periodicity	Monthly			
Sanctioning Authority	Auto approved in HRMS (as per self-declaration)			
Circular Reference	CHO/PMG/17/2020-21 dt. 28.05.2020			
Path in HRMS	Telephone Reimbursement: Self Service → Reimbursement → Telephone Bill Reimbursement Internet Expense: Self Service → Reimbursement → iPad Internet Expense Reimbursement			



FURNITURE PURCHASE ELIGIBILITY

Objective	Reimbursement of expenses on purchase of furniture & fixture		
Target Group	All confirmed in-service officers with remaining service period of 1 year or more		
Quantum of Assistance	Scale	Executive/Officer working as Branch Head/Hub Head/Zonal Head (Amt in ₹)	Furniture Maintenance Reimbursement
	I	125000	5% of eligible ceiling available once in a year, and has to be claimed within 1st quarter of the FY.
	II	150000	
	III	175000	
	IV	250000	
	V	300000	
	VI	400000	
	VII	500000	
VIII	600000		
Periodicity	As per the Quota amount		
Sanctioning Authority	Zonal Head (for officer posted in Zone) HO - GAD (for officers posted at HO)		
Circular Reference	CHO/POS/16/2022-23 dt. 17.02.2023		
Path in HRMS	Furniture & Fixture Reimbursement: Self Service → Reimbursement → Furniture & Fixture Reimbursement Furniture & Fixture Maintenance: Self Service → Reimbursement → Furniture & Fixture Maintenance Reimbursement		

MOBILE HANDSET REIMBURSEMENT

Objective	Reimbursement of cost of purchase of mobile handset	
Target Group	All executive in Scale-V and above / Branch Heads in Scale-IV/Marketing Officers & LDM in any Scale/Hub Heads	
Quantum of Assistance	Category of Executive/ Officer	Ceiling Limit (Excl. GST) (in ₹)
	Chief General Manager	75000/-
	General Manager	50000/-
	Deputy General Manager	40000/-
	Asst. General Manager	32000/-
	Other Eligible Officers	24000/-
Periodicity	3 years	
Sanctioning Authority	Zonal Head (for officer posted in Zone) HO - GAD (for officers posted at HO)	
Circular Reference	CHO/PMG/17/2020-21 dated 28.05.2020	



CLOSING ALLOWANCE

Objective	Closing Allowance on account of closing related work of Bank
Target Group	All officers and executives
Quantum of Allowance	₹ 1500/-
Periodicity	Quarterly
Sanctioning Authority	Head/Deputy of respective SOL
Circular Reference	CHO/PMG/56/2023-24 dated 27.03.2024 (as per 9th joint note)
Path in HRMS	Self Service → Reimbursement → Closing Allowance

ANNUAL MEDICAL REIMBURSEMENT & ANNUAL EYE CHECK UP

Objective	Reimbursement of medical expenses / eye checkup incurred by an officer		
Target Group	All in service officers and executives		
Quantum of Assistance		Officers in Scale I-III	Officers in Scale IV and above
	Medical Reimbursement	13000/-	15400/-
	Eye Check Up	500/-	500/-
Periodicity	Annually		
Sanctioning Authority	HRM Admin of Respective SOL		
Circular Reference	CHO/PMG/56/2023-24 dated 27.03.2024 (as per 9th joint note)		
Path in HRMS	Self Service → Reimbursement → Annual Medical Reimbursement Self Service → Reimbursement → Eye Check Up Reimbursement		

ASSISTIVE DEVICE ALLOWANCE

Objective	Reimbursement of expenses for assistive devices purchased by employee with disability
Target Group	Employees with disability
Quantum of Assistance	₹ 5000/- or actual cost of device whichever is less
Periodicity	Once in 3 years
Sanctioning Authority	Approved by Department/Branch/ZO admin in HRMS on submission of bills
Circular Reference	CHO/PMG/48/2023-24 dt. 06.01.2024
Path in HRMS	Self Service → Reimbursement → Assistive Device Allowance



CRECHE ALLOWANCE

Objective	To provide financial assistance to women officers/single male parent in the form of Creche allowance for taking care of their children
Target Group	All women officers and single male parent having children (max 2) upto 5 years of age
Quantum of Assistance	₹ 2000/-
Periodicity	Monthly
Sanctioning Authority	Approved by dept./branch/zo admin in HRMS
Circular Reference	CHO/PMG/56/2024-25 dt. 29.03.2025 (as per women centric policy)
Path in HRMS	Self Service → Reimbursement → Creche Allowance

DISCOMFORT ALLOWANCE FOR PROs

Objective	To provide financial assistance to Public Relation Officers and Liason Officers
Target Group	PRO at New Delhi, Mumbai and Kolkata
Quantum of Assistance	₹ 5000/-
Periodicity	Monthly
Sanctioning Authority	Approved by Dept./ZO admin in HRMS
Circular Reference	CHO/PMG/55/2023-24 dt.27.02.2024
Path in HRMS	Self Service → Reimbursement → PROs Discomfort Allowance



LEASED RESIDENTIAL ACCOMMODATION SCHEME FOR OFFICERS

Objective	To provide leased residential accommodation to all eligible officers and executives					
Target Group	All in service eligible officers and executives					
Quantum of Assistance	Scale	Mumbai, New Delhi (Including NCR)	Kolkata, Chennai and other Major A Class cities	A Class Cities & State Capitals/ capitals of UTs	Area-II	Area-III
	Scale-I	20000	18000	16000	10000	8000
	Scale-II	22000	19000	17000	11000	9000
	Scale-III	25000	21000	18000	12000	10000
	Scale-IV	30000	27000	21000	14000	13000
	Scale-V	36000	32000	25000	20000	20000
	Scale-VI/ VII/VIII	50000	40000	35000	25000	25000
	<i>Remarks:- Monthly rental ceiling of all Zonal Heads/FCC Branch Heads/ Treasury Branch Heads may be 10% higher than the rate applicable for other executives in the same scale in a particular location</i>					
Periodicity	Monthly					
Sanctioning Authority	Zonal Office (for employee posted under jurisdiction of Zone) HO, GAD (for employee posted at Head Office)					
Circular Reference	CHO/PMG/07/2022-23 dt.13.05.2022 CHO/POS/24/2014-15 dt. 03.12.2014					
Path in HRMS	Self Service → Apply for Lease					



PART - C

Allowances/Reimbursement facility for Workmen Employee

NEWSPAPER AND MAGAZINE

Objective	Assistance by way of reimbursement of expenses on newspaper and magazine.	
Target Group	All in-service award staff.	
Quantum of reimbursement	Cadre	Amount (in ₹)
	Clerical	150
	Substaff	100
Periodicity	Monthly	
Sanctioning Authority	Auto approved in HRMS(as per self-declaration)	
Circular Reference	CHO/PMG/43/2022-23 dt.03.01.2023	
Path in HRMS	Self Service → Reimbursement → Newspaper Reimbursement	

CONVEYANCE EXPENSES

Objective	Reimbursement on monthly lumpsum basis for officers who do not own vehicles				
Target Group	All in-service award staff				
Quantum of Reimbursement	Cadre	Metro	Area I	Area II	Area III
	Clerical	600	500	400	400
	Substaff	400	300	250	250
Periodicity	Monthly				
Sanctioning Authority	Auto approved in HRMS (as per self-declaration)				
Circular Reference	CHO/PMG/2022-23/49 dt. 15.03.2023				
Path in HRMS	Self Service → Reimbursement → Conveyance Reimbursement				

COST OF UNIFORM AND LIVERIES & WASHING ALLOWANCE

Objective	Reimbursement of expenses done on purchase of uniform and livery			
Target Group	All in-service sub-staff			
Quantum of Assistance	Cadre	Summer Uniform	Winter Uniform	Washing Allowance
	Sub-staff	1200	3200	300
Periodicity	Summer Uniform: 3 sets in 2 years Winter Uniform: 1 set in 3 years Washing Allowance: Monthly			
Sanctioning Authority	HRM Admin of Respective SOL			
Circular Reference	CHO/PAS/ 2/2022-23 dt. 15.03.2023 (for uniform & livery) CHO/PGM/56/2023-24 dt. 27.03.2024 (as per 12th BPS) (for washing allowance)			
Path in HRMS	Uniform Expenses: Self Service → Reimbursement → Sub Staff Uniform Expenses Washing Allowance: Self Service → Reimbursement → Washing Allowance			



CLOSING ALLOWANCE

Objective	Closing Allowance on account of closing related work of Bank	
Target Group	All Award Staff	
Quantum of Allowance	Cadre	Amount
	Clerk	200
	SubStaff	150
Periodicity	Half Yearly	
Sanctioning Authority	Head/Deputy of respective SOL	
Circular Reference	CHO/PAS/05/2008-09 dated 30.03.2009	
Path in HRMS	Self Service → Reimbursement → Closing Allowance	

ANNUAL MEDICAL REIMBURSEMENT & ANNUAL EYE CHECK UP

Objective	Reimbursement of medical expenses		
Target Group	All Award Staff		
Quantum of Assistance		Clerk	Sub Staff
	Medical Reimbursement	2830	2830
	Eye Check Up	500	500
Periodicity	Annually		
Sanctioning Authority	HRM Admin of Respective SOL		
Circular Reference	CHO/PMG/56/2023-24 dated 27.03.2024 (as per 12th BPS)		
Path in HRMS	Self Service → Reimbursement → Annual Medical Reimbursement Self Service → Reimbursement → Eye Check Up Reimbursement		

ASSISTIVE DEVICE ALLOWANCE

Objective	Reimbursement of expenses for assistive devices purchased by employees with disability
Target Group	All award staff with disability
Quantum of Assistance	₹ 5000/- or actual cost of device whichever is less
Periodicity	Once in 3 years
Sanctioning Authority	Approved by Branch/Zonal Office/Head Office
Circular Reference	CHO/PMG/48/2023-24 dt. 06.01.2024
Path in HRMS	Self Service → Reimbursement → Assistive Device Allowance



Disclaimer: This booklet has been prepared for the information and benefit of the employee. The book is not intended to be a substitute for Bank Circular/Guideline/Instructions. For any doubt, readers are advised to refer the Bank's circular for clarification. The contents in this write up are meant for information purposes only. This has been provided to serve as a reference guide for information only.





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