

यूको बैंक

(भारत सरकार का उपक्रम)



UCO BANK

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

DEPOSIT PRODUCTS

E-BOOK



Introduction

Welcome to UCO Bank's Liability Product Magazine, your essential guide to our range of deposit and account products, crafted to meet the diverse financial needs of our valued customers. At UCO Bank, we understand that every individual has unique financial goals, and our liability products are designed to provide flexible and secure solutions for every stage of life.

In this edition, we focus on our suite of savings, current, and deposit products, offering innovative features that blend convenience with attractive returns. Whether you're looking to save for the future, manage your day-to-day transactions with ease, or maximize the growth of your funds, UCO Bank has a solution for you.

A special highlight in this edition is our Pink Basket—a customized product designed exclusively for women. Understanding the financial needs of today's women, Pink Basket offers a range of benefits, ensuring that our women customers have access to the best tools to manage and grow their wealth, while enjoying features tailored just for them.

Our aim is to empower every customer with banking solutions that are not only safe and reliable but also adaptable to the changing financial landscape. With our commitment to financial inclusion and customer satisfaction, UCO Bank continues to be your trusted partner on the journey toward financial well-being.

We invite you to explore this magazine and discover how our deposit, savings, current accounts, and specially designed Pink Basket can help you achieve your financial goals with UCO Bank.

Warm regards,
Resource Team



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Context

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Effortless Banking, Rewarding Your Hard Work

UCO SUVIDHA SALARY ACCOUNT

Benefits		Classic	Silver	Gold	Platinum
Gross Monthly Salary		Rs. 15000 to Rs. 25000	Above 25000 to 50000	Above Rs. 50000 to 1 Lac	Above Rs. 1Lac
Free Personal Accidental Insurance		Rs 20 Lakhs	Rs 40 Lakhs	Rs 50 Lakhs	Rs 100 Lakhs
Free Air Accidental Insurance		-	Rs 40 Lakhs	Rs 50 Lakhs	Rs 100 Lakhs
Free PTD/PPD		-	Rs 40 Lakhs	Rs 50 Lakhs	Rs 100 Lakhs
Debit Card Variants		Free Personalised Rupay Platinum		Free Rupay Select/Personalised VISA Signature	
RTGS/NEFT /IMPS/ SMS CHARGES		Free in Online Modes-Through m-Banking, e-Banking, SMS Free			
DD/PO CHARGES		Free unlimited upto Rs 25000			
Processing Charges on Home Loan & Car Loan		100 % waiver in processing charge on Home loan & Car loan.*			
Concession in Rate of Interest		-	-	-	0.10% in HL & CL*
Lockers Fee		25% discount small Lockers			
Transactions through UCO Bank ATM		Unlimited Free			
Auto Sweep Facility		Min Balance- 25000 for Classic & Silver and 50000 for Gold & Platinum, Minimum amount for auto sweep – 25000 in trenches of Rs 10000 for Maximum for 180 days.			
Overdraft Facility		Up to Rs 2 Lakhs		Up to Rs 3 Lakhs	
UCO Rupay Key Fob		Chargeable		Free	
Cheque Facility		25 +25 Cheque leaves free per annum (Personalised)			
RUPAY CARD BENEFITS*	Domestic Lounge Access	1 Per Qtr	1 Per Qtr	2 Per Qtr	2 Per Quarter
	International Lounge	-	-	2 Per Yr	2 Per Year
	Health Check-up	-	-	Once in a Yr	Once in a Year
	SPA Services	-	-	Once in a Yr	Once in a Year
	Golf Programme	-	-	Once in a Yr	Once in a Year
	OTT	-	-	Available	Available
	Concierge Services	-	-	Available	Available
	PAIS	-	-	Upto 10 lakhs	Upto 10 lakhs
	Gym Access Programme	-	-	Once in a Yr	Once in a Year
Other Banking Benefits		1. Zero Balance Account (No Minimum Balance Required). 2. Zero Balance Account for Spouse & Children. 3. Demat Account Opening Free, AMC 50% Discount. 4. Credit Card Facility Available			



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Honoring Your Service, Securing Your Future

UCO SHAURYA & SHOORVEER SCHEME



Benefits		SILVER	GOLD	PLATINUM
Minimum Avg. Balance		Zero	Zero	Zero
Free Personal Accidental Insurance		40 Lacs	50 Lacs	100 Lacs
Free Air Accidental Insurance		40 Lacs	50 Lacs	100 Lacs
Free Permanent Total Disability		40 Lacs	50 Lacs	100 Lacs
Free Permanent Partial Disability		40 Lacs	50 Lacs	100 Lacs
Debit Card Variants		Free Rupay Platinum	Free Rupay Select	Free Rupay Select
RTGS/NEFT /IMPS/ SMS CHARGES		Free Unlimited		
DD/PO CHARGES		Free upto Rs 50000 per day		
Processing Charges on HL & CL		100% Waiver		
Concession in Rate of Interest		0.10% in HL & CL	0.10% in HL & CL	0.10% in HL & CL
Lockers Fee		25% on SL	50% on SL	50% on SL & ML
Withdrawal on UCO Bank/ Other Bank ATM		Free Unlimited		
Auto Sweep Facility		Minimum Balance for FFD- Rs 25000/-* thereafter trenches of Rs. 10000	Minimum Balance for FFD- Rs 50000/-* thereafter trenches of Rs. 10000	Minimum Balance for FFD- Rs 50000/-* thereafter trenches of Rs. 10000
Overdraft Facility		Up to 1 Lacs	Up to 2 Lacs	Up to 3 Lacs
Pension Account Benefit		Same as Normal Account		
Cheque Facility		Free up to 50 Leaves per annum		
RUPAY CARD BENEFITS*	Domestic Lounge Access	1 Per Qtr	2 Per Quarter	2 Per Quarter
	International Lounge Access	-	2 Per Year	2 Per Year
	Health Check-up	-	Once in a Year	Once in Year
	SPA Services	-	Once in a Year	Once in a Year
	Golf Programme	-	Once in a Year	Once in a Year
	OTT	-	Available	Available
	Concierge Services	-	Available	Available
	PAIS	-	Upto 10 lakhs	Upto 10 lakhs
	Gym Access Programme	-	Once in a Year	Once in a Year
Other Banking Benefits		1.Zero Balance Account (No Minimum Balance Required). 2.Zero Balance Account for Spouse & Children. 3.Demat Account Opening Free, AMC 50% Discount. 4.Credit Card Facility Available		



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UCO UNIQUE SAVING SCHEME

SL NO	SALIENT FEATURES	UCO UNIQUE SAVING SCHEME				
1	MAB	Rs 10,000/- (at all centers)				
2	Eligibility	Individuals (Singly or Jointly) Product for both ETB & NTB (For ETB: maintaining minimum MAB criteria in last 1 month) (For NTB – 1 month gestation period will be there with minimum MAB criteria maintained before he can avail services)				
3	Cheque Book	50 leaves Free in a Year Year --all inclusive (To be issued : as an when required)				
4	RTGS/NEFT/ IMPS	For offline :- RTGS-Standard Charges apply NEFT- 1 NEFT per month FREE upto Rs 10000 (i.e 12 in a year FREE) IMPS -1 IMPS per month FREE upto Rs 10000 (i.e 12 in a year FREE) ONLINE NEFT FREE-UNLIMITED				
5	SMS Charges	Free				
6	Issuance of Debit Card	<div>Rupay Platinum Debit card (Personalized)</div> <table><tr><td>Issuance charge</td><td>FREE</td></tr><tr><td>AMC Charge</td><td>Applicable Charges</td></tr></table>	Issuance charge	FREE	AMC Charge	Applicable Charges
Issuance charge	FREE					
AMC Charge	Applicable Charges					
7	Locker Facility	Applicable charges				
8	Duplicate passbook	Applicable Charges				
9	Key fob	Available as per applicable charges				
10	Stop payment requests	Standard Charges apply				
11	Personal Accident cover (Death,PPD,TPD)	Rs 2 Lakhs (Note: - Will be applicable if MAB in Preceding month is maintained)				
12	Issue of Demand Drafts	Applicable charges				
13	Charges for non-maintenance of minimum (MAB)	Rs. 250/- p.m. For non-maintenance of desired MAB.				
14	Charges for closure of account within 12 month	Rs 500/-				
15	Zero balance A/c for family members	Additional Zero balance SB account (SB 122) for spouse & UCO Smart Kid for 2 children.				
16	Auto Sweep Facility available as per customer's consent	NA				



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UCO ROYAL SAVING SCHEME

SL NO	SALIENT FEATURES	UCO ROYAL SAVING SCHEME
1	MAB	Rs 100,000/- (at all centers)
2	Eligibility	Individuals (Singly or Jointly) Product for both ETB & NTB (For ETB: maintaining minimum MAB criteria in last 1 month) (For NTB – 1 month gestation period will be there with minimum MAB criteria maintained before he can avail services)
3	Cheque Book	100 leaves Free in a Year --all inclusive (To be issued : as an when required)
4	RTGS/NEFT/ IMPS	For offline (RTGS/NEFT/IMPS) :- Unlimited Free Online NEFT Free-UNLIMITED
5	SMS Charges	Free
6	Issuance of Debit Card	Rupay Platinum Debit card (Personalized)- FREE
7	Locker Facility	25% concession on issuance charges for Small, medium and large lockers.
8	Duplicate passbook	FREE
9	Key fob	Available as per applicable charges
10	Stop payment requests	Standard Charges apply
11	Personal Accident cover (Death,PPD,TPD)	Rs 10 Lakhs (Note: - Will be applicable if MAB in Preceding month is maintained)
12	Issue of Demand Drafts	Free Unlimited
13	Charges for non-maintenance of minimum (MAB)	Rs. 750/- p.m. For non-maintenance of desired MAB.
14	Charges for closure of account within 12 month	Rs 2500/-
15	Zero balance A/c for family members	Additional Zero balance SB account (SB 122)for spouse & UCO Smart Kid for 2 children
16	Auto Sweep Facility available as per customer's consent	Above minimum balance Rs 100,000/-, in tranches of Rs 25,000/- Sweep in & sweep out, maximum period 181 days and with no pre mature penalty clause.

SAVE



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Exclusivity in Every Transaction, Privilege in Every Service.



UCO PRIVILEGE SAVING SCHEME

SL NO	SALIENT FEATURES	UCO PRIVILEGE SAVING SCHEME
1	MAB	Rs 5,00,000/- (at all centers)
2	Eligibility	Individuals (Singly or Jointly) Product for both ETB & NTB (For ETB: maintaining minimum MAB criteria in last 1 month) (For NTB – 1 month gestation period will be there with minimum MAB criteria maintained before he can avail services.
3	Cheque Book	200 leaves Free per year --all inclusive (To be issued : as and when required)
4	RTGS/NEFT/ IMPS	For Offline& Online (RTGS/NEFT/IMPS) :- Unlimited Free
5	SMS Charges	Free
6	Issuance of Debit Card	Rupay Select Debit card (Personalized)- Free
7	Locker Facility	Small- free (only issuance) 50% concession on issuance charges for medium& large lockers.
8	Duplicate passbook	FREE
9	Key fob	50% waiver on applicable charges
10	Stop payment requests	Free
11	Personal Accident cover (Death,PPD,TPD)	Rs 20 Lakhs (Note: - Will be applicable if MAB in Preceding month is maintained)
12	Issue of Demand Drafts	Free Unlimited
13	Charges for non-maintenance of minimum (MAB)	Rs. 1000/- p.m. For non-maintenance of desired MAB.
14	Charges for closure of account within 12 month	Rs 3500/-
15	Zero balance A/c for family members	Additional Zero balance SB account (SB 122)for spouse & UCO Smart Kid for 2 children
16	Auto Sweep Facility available as per customer's consent	Above minimum balance Rs 5,00,000/-, in tranches of Rs 50,000/- Sweep in & sweep out (maximum period 181 days) and with no pre mature penalty clause.



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Connecting You to Home with Every Transaction.

UCO NRE & NRO ACCOUNT

PARTICULARS	NRE (Non-Resident External Rupee account)	NRO (Non-Residential Ordinary Rupee account)
Purpose of Account	NRE and NRO accounts are rupee denominated accounts, which helps you to manage your funds in India, such accounts can be used to transfer funds back to India for Investment, family maintenance purposes, making bill payments, E-com, POS transactions.	
Who can Open	NRIs & OCI/PIO	NRIs, OCI/PIO and Any person resident outside India
Joint account with two or more NRIs/Resident Indians	Account can be Joint with any NRI/PIOs/OCIs as Joint account Holders. Resident Indian close relatives may be added a second holder in the account on "Former or Survivor" basis which would allow the second holder access to account only post demise of the NRI first holder.	
Currency	INR	INR
Funding of Account	The account can be funded through: 1. Foreign currency Remittances from overseas. 2. Funds from any other FCNR or NRE Account in any bank in India.	The account can be funded through: 1. Any legitimate Income from India. 2. Funds from any other NRO or NRE accounts in any bank in India. 3. Foreign Currency Remittances from overseas. Note: Transfer from NRO to NRE account is not allowed without supporting documents for repatriation of fund.
Repatriability	Freely Repatriable (Principal and Interest)	Repatriation is permissible for NRI/PIOs upto equivalent of 1 million USD per financial year after applicability of all taxes.
Types of accounts	Savings, Current, Term Deposits, Recurring Deposits (Including Flexi RD)	Savings, Current, Term Deposits, Recurring Deposits (Including Flexi RD)
Period	SB & CA Operative account Term Deposit Min - 12 months and Max - 10 years, Flexible RD - 12 months to 36 months	SB & CA Operative account Term Deposit Min - 7 days and Max - 10Yrs. Flexible RD - 12 months to 36 months
Tax Liability	Free from all taxes (Principle & Interest)	The Interest earned on this account is taxable in India. Tax is currently deducted at source at 30%+surcharge and cess when the interest accrues on the deposit.
Nomination	YES, Available	YES, Available



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Boost Your Business Growth with UCO BUSINESS (Current Account)

SL NO	PARTICULAR	UCO BUSINESS
1	Minimum Quarterly Average Balance (QAB)	Quarterly Average Balance Rs. 50,000/- All Centre
2	Eligibility	All entities
3	Initial Deposit	10000/-
4	Non-maintaining of QAB/MAB	Rs.200/- + GST per Month. For each month of quarter.
5	NEFT/RTGS	Free up to Rs.10 lakhs per day through NET Banking & mobile banking. In Branch: Waiver of 50% of applicable charges
6	IMPS	Free up to Rs.2 lakh per day
7	Personalized Cheque leaves	50 Leaves Free per Month
8	PO/DD/TT/MT	25% Concession
9	Auto-Sweep Facility (Sweep-in & Sweep-out facility)	Yes, Minimum balance Rs.50,000/- for availing Auto Sweep Facility
10	Debit Card	Issuance Free, (Rupay Platinum (Personalized)
11	Personal Accidental Insurance coverage	5 Lakhs.+ 2 Lakh (Rupay Platinum Debit card)
12	Corporate Internet Banking	Yes
13	Corporate Mobile Banking	Yes
14	Overdraft Facility	NA



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Unlock the power of expansion with **UCO BUSINESS PLUS** (Current Account)

SL NO	PARTICULAR	UCO BUSINESS PLUS
1	Minimum Quarterly Average Balance (QAB)	Quarterly Average Balance Rs. 1,00,000/- All Centre
2	Eligibility	All entities
3	Initial Deposit	15000/-
4	Non-maintaining of QAB/MAB	Rs.500/- + GST per Month. For each month of quarter.
5	NEFT/RTGS	Free up to Rs.20 lakhs per day through NET Banking & mobile banking. In Branch: Waiver of 50% of applicable charges
6	IMPS	Free up to Rs.2 lakh per day
7	Personalized Cheque leaves	100 Leaves Free per Month
8	PO/DD/TT/MT	100% Concession
9	Auto-Sweep Facility (Sweep-in & Sweep-out facility)	Yes, Minimum balance Rs 100,000/- for availing auto sweep facility.
10	Debit Card	Issuance Free, (Rupay Platinum (Personalized))
11	Personal Accidental Insurance coverage	10 Lakhs. + 2 Lakh (Rupay Platinum Debit card)
12	Corporate Internet Banking	Yes
13	Corporate Mobile Banking	Yes
14	Overdraft Facility	NA



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UCO CARE (Current Account)

SL NO.	PARTICULAR	UCO CARE
1	Minimum Balances to open Account & Minimum Average Monthly Balances to be maintained in the account.	Rs.10000/- at Metro / Urban Centre. Rs. 5000/- at Semi-Urban Centre. Rs. 2500/- at Rural Centre.
2	Cheque Book	50 Cheque leaves free per Half-Year.
3	PO/DD/TT/MT	FREE : Upto Rs. 10000/- per day. Above Rs. 10000/-: 25% discount
4	NEFT/RTGS	NEFT: FREE RTGS : 50% of applicable charges
6	Ledger Folio Charges	FREE
7	Standing Instructions	FREE within same branch only. Rs. 50/- for other branches per occasion.
8	Balance Certificate	FREE
9	Statement of Account	Monthly once Free.
10	Cheque Collection : (i)At Same Centre (ii)Inter Sol Charges	At same centre- Free Intersol Charges- Free
11	Cheque Collection Outstation Charges	At Other Centre - 50% Outstation cheque collection charges will be levied.
12	Stop Payment Charges	Rs. 50/- per instrument Maximum Rs. 500/- per lot.
13	Charges For non-maintenance of minimum monthly average balance	Rs. 500/- per quarter. Wherever, Overdraft facility against liquid collateral/s is sanctioned and availed, shall be completely waived off.
14	If the above default occurs for any 2 months in a half year	Account will be downgraded to 'UCO Basic Current Account Scheme' (i.e. no concessional charges) for a period of 6 months and will be upgraded thereafter on request with maintenance of minimum average balance.
15	Charge for closure of Account. within 12 months	For Firms and Companies Rs. 500/- For Others Rs. 250/-
16	IMPS	As per applicable charges
17	POS Monthly rent	As per applicable charges
18	Sound Box	As per applicable charges
19	Merchant QR Code	As per applicable charges
20	Locker Rent (Small Size only)	As per applicable charges
21	Cash Deposit	As per applicable charges



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UCO CARE PLUS (Current Account)

SL NO.	PARTICULAR	UCO CARE PLUS
1	Minimum Balances to open Account & Minimum Average Monthly Balances to be maintained in the account.	Minimum Balance- Rs. 50000/- Minimum Average Balance- Rs.5,00,000/-
2	Cheque Book	Free
3	PO/DD/TT/MT	Free
4	NEFT/RTGS	Free
6	Ledger Folio Charges	Free
7	Standing Instructions	Free
8	Balance Certificate	Free
9	Statement of Account	Free
10	Cheque Collection : (i)At Same Centre (ii)Inter Sol Charges	Free
11	Cheque Collection Outstation Charges	Free
12	Stop Payment Charges	Free
13	Charges For non-maintenance of minimum monthly average balance	Rs 1000 + GST (as applicable)
14	If the above default occurs for any 2 months in a half year	Account will be downgraded to UCO Basic Account Scheme (i.e. no concession in charges) for a period of 4 quarter and will be upgraded to UCO CARE PLUS after one quarter of maintaining MAB
15	Charge for closure of Account. within 12 months	Rs 1000 + GST (as applicable)
16	IMPS	Free one transaction per day
17	POS Monthly rent	Free for 2 POS Machines
18	Sound Box	Free Installation under Plan B as well as free monthly rental for 1 sound box, if 2 POS availed. If customer not availed: 1 POS : 2 additional Sound Boxes 2 POS: 6 additional sound Boxes
19	Merchant QR Code	Free Installation as well as monthly rental.
20	Locker Rent (Small Size only)	As per applicable charges
21	Cash Deposit	As per applicable charges



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UCO SAATHI (Current Account)

SL NO	FEATURES	UCO SAATHI
1	Cash Deposit (Daily Limit in branch)	Rs. 10 lacs
2	Overdraft Facility	OD limit upto a maximum of 90% of principal and accrued interest can be allowed against the fixed deposit/ FFD.
3	Number of Free NEFT (Daily Limit)	50
4	No. of Free RTGS up to Rs 5.00 Lacs (Daily Limit)	50
5	No. of Free RTGS above Rs 5.00 Lacs (Daily Limit)	50
6	CTS Cheque books free/ quarter	5
7	MIS/ Dashboard built on the basis of a/c transaction and NEFT/ RTGS received for NPCI on clearing houses	Free
8	Issuance of Demand Drafts	Charges applicable
9	Printing of Bank MICR/ IFSC code on CTS Cheque	At the cost of sub-members
10	Balance inquiry	Free
11	Stop Payment Charges	Free
12	Cheque Returning Charges	Free
13	Online Tax Payment facility	Free
14	E-banking/ M-banking	Free
15	SMS Charges	Free
16	Non Base Branch Transactions	Free
17	Balance/ Interest Certificate	Free



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A Stronger Tomorrow Starts with Her Savings Today

UCO APARAJITA PEARL

SL NO	PARTICULAR	APARAJITA PEARL
1	Quarterly Average Balance (QAB)	RS 20000/-
2	Charges for non-maintenance of (QAB)	Rs. 250/- per Quarterly
3	Eligibility	Women
4	Cheque Book	50 leaves Free in a Year
5	RTGS/NEFT/IMPS	For Offline- RTGS-Standard Charges apply Offline NEFT- 12 free in a year Online- NEFT FREE (UNLIMITED) IMPS - 12 free in a year (1 IMPS per month) upto Rs 10000/-
6	SMS Charge	100 % waived Free (for 1st Year)
7	Issuance of Debit Card	Free Rupay -Select Debit card (personalized) AMC- Standard Charges Apply
8	Locker Facility	10% concession on Small locker Only
9	Personal Accident cover (Death)	Rs 10.00 Lacs
10	Demat A/c	25% waiver on annual Fee
11	Charges for closure within 12 month	Rural : 250/- ; S U & Urban: Rs 500/- ; Metro: Rs 1000/-
12	Concession in documentation & Processing charges for HL/VL*	As per parent Scheme or 25% when no waiver in the parent scheme
13	Transfer of A/c to another Branch	Free
14	Monthly E statement	1 free A/c statement per month online
15	Remittances (Ac to Ac)	Free unlimited
16	Over Draft (OD) Facility	Facility of e-OD against fixed deposit is available.
17	A/c for family	UCO Smart Kid for 2 children
18	Credit Card facility	Available (at the option of customer) with applicable charges.
19	Term & Health Insurance	Available from channel partners at the option of customer with applicable charges.



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Uplifting Her Future, Strengthening Her Finances

UCO APARAJITA EMERALD

SL NO	PARTICULAR	APARAJITA EMERALD
1	Quarterly Average Balance (QAB)	RS 1 Lac/-
2	Charges for non-maintenance of (QAB)	Rs. 500/- per Quarterly.
3	Eligibility	Women
4	Cheque Book	75 leaves Free in a Year
5	RTGS/NEFT/IMPS	For offline- RTGS-Standard Charges apply Offline NEFT- 24 free in a year Online- NEFT FREE (UNLIMITED) IMPS - 24 free in a year (2 IMPS per month) upto Rs 10000/-
6	SMS Charge	100 % waived Free (for 1st Year)
7	Issuance of Debit Card	Free Rupay -Select Debit card (personalized) AMC- Standard Charges Apply
8	Locker Facility	25% concession on Small locker Only
9	Personal Accident cover (Death)	Rs 25.00 Lacs
10	Demat A/c	50% waiver on annual Fee
11	Charges for closure within 12 month	Rural: 500/- ; S U & Urban: Rs 1000/- ; Metro: Rs 2000/-
12	Concession in documentation & Processing charges for HL/VL*	As per parent Scheme or 25% when no waiver in the parent scheme
13	Transfer of A/c to another Branch	Free
14	Monthly E statement	1 free A/c statement per month online
15	Remittances (Ac to Ac)	Free unlimited
16	Over Draft (OD) Facility	Facility of e-OD against fixed deposit is available.
17	A/c for family	UCO Smart Kid for 2 children
18	Credit Card facility	Available (at the option of customer) with applicable charges.
19	Term & Health Insurance	Available from channel partners at the option of customer with applicable charges.



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Financial Security for Every Woman, Every Dream

UCO APARAJITA SAPPHIRE

SL NO	PARTICULAR	APARAJITA SAPPHIRE
1	Quarterly Average Balance (QAB)	RS 5 Lac/-
2	Charges for non-maintenance of (QAB)	Rs. 1000/- per Quarterly.
3	Eligibility	Women
4	Cheque Book	100 leaves Free in a Year
5	RTGS/NEFT/IMPS	For offline- RTGS-Standard Charges apply Offline NEFT- 36 Free in a Year Online- NEFT FREE (UNLIMITED) IMPS - 36 free in a year (3 IMPS per month) upto Rs 10000/-
6	SMS Charge	100 % waived Free (for 1st Year)
7	Issuance of Debit Card	Free Rupay -Select Debit card (personalized) AMC- Standard Charges Apply
8	Locker Facility	50% concession on Small locker Only
9	Personal Accident cover (Death)	Rs 50.00 Lacs
10	Demat A/c	100% waiver on annual Fee
11	Charges for closure within 12 month	Rural: 1000/- ; S U & Urban: Rs 1500/- ; Metro: Rs 2500/-
12	Concession in documentation & Processing charges for HL/VL*	As per parent Scheme or 50% when no waiver in the parent scheme
13	Transfer of A/c to another Branch	Free
14	Monthly E statement	1 free A/c statement per month online
15	Remittances (Ac to Ac)	Free unlimited
16	Over Draft (OD) Facility	Facility of e-OD against fixed deposit is available.
17	A/c for family	UCO Smart Kid for 2 children
18	Credit Card facility	Available (at the option of customer) with applicable charges.
19	Term & Health Insurance	Available from channel partners at the option of customer with applicable charges.



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Your Savings, Our Priority: Secure, Grow, & Prosper

UCO APARAJITA DIAMOND

SL NO	PARTICULAR	APARAJITA DIAMOND
1	Quarterly Average Balance (QAB)	RS 10 Lacs
2	Charges for non-maintenance of (QAB)	Rs. 2000/- per Quarterly.
3	Eligibility	Women
4	Cheque Book	125 leaves Free in a Year
5	RTGS/NEFT/IMPS	For offline- RTGS-Standard Charges apply Offline NEFT- 60 free in a year Online- NEFT FREE (UNLIMITED) IMPS - 60 free in a year (5 IMPS per month)
6	SMS Charge	100 % waived Free (for 1st Year)
7	Issuance of Debit Card	Free Rupay -Select Debit card (personalized) AMC- Standard Charges Apply
8	Locker Facility	100% concession on Small locker Only
9	Personal Accident cover (Death)	Rs 100.00 Lacs
10	Demat A/c	100 % waiver on annual Fee
11	Charges for closure within 12 month	Rural : 1500 ; S U & Urban: Rs 2000/- ; Metro: Rs 3500
12	Concession in documentation & Processing charges for HL/VL*	As per parent Scheme or 50% when no waiver in the parent scheme
13	Transfer of A/c to another Branch	free
14	Monthly E statement	1 free A/c statement per month online)
15	Remittances (Ac to Ac)	Free unlimited
16	Over Draft (OD) Facility	Facility of e-OD against fixed deposit is available.
17	A/c for family	UCO Smart Kid for 2 children
18	Credit Card facility	Available (at the option of customer) with applicable charges.
19	Term & Health Insurance	Available from channel partners at the option of customer with applicable charges.



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Empowering Your Business with Seamless Banking

UCO JAYA LAKSHMI

SL NO	PARTICULAR	UCO JAYA LAKSHMI
1	Minimum Quarterly Average Balance MAB	Monthly Average Balance Rs. 10,000/- All Centre
2	Eligibility	Individual Women/Women Sole proprietorship firms
3	Initial Deposit	5000/-
4	Non-maintaining of QAB/MAB	Rs.200/- + GST per Month.
5	NEFT/RTGS	Free up to Rs. 5 Lakh per day through NET Banking & Mobile Banking. In Branch: Charges Applicable
6	IMPS	Free up to Rs.1 lakh per day
7	Personalized Cheque leaves	First 50 Cheque Leaves Free. Subsequent charges applicable
8	PO/DD/TT/MT	Charges applicable
9	Auto-Sweep Facility (Sweep-in & Sweep-out facility)	NA
10	Debit Card	Issuance Free, (Rupay Platinum (Personalized)
11	Personal Accidental Insurance coverage	5 Lakhs. + 2 Lakh (Rupay Platinum Debit card)
12	Corporate Internet Banking	Yes
13	Corporate Mobile Banking	Yes
14	Overdraft Facility	NA



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Small Steps, Big Savings: Grow with Every Deposit.

UCO SANCHAYIKA

SL NO	PARTICULAR	UCO SANCHAYIKA
1	Type of Account	'UCO SANCHAYIKA' Flexible Recurring Deposit Account for Individual Female Depositors.
2	Deposit Amount	Minimum basic monthly deposit amount of Rs. 2000/- and thereafter in multiples of Rs. 500/-. No limit on number of deposits per month. No maximum monthly deposit ceiling*. However, maximum deposit in an account per transaction will be less than Rs 2 cr.
3	Period of Deposit	Minimum period of 12 months and maximum period of 60 months only. Deposits period shall be in blocks of 12/24/36/48/60 months only.
4	Rate of Interest (ROI%)	Rate of Interest on 'UCO Sanchayika' recurring deposits will be determined by bank's domestic card rate for normal term deposit (less than Rs. 3 crore) issued time to time and calculated on a daily product basis & compounded quarterly.
5	Insurance Coverage*	Personal Accidental Death Insurance Coverage of Rs. 1.00 lac per customer (CIF)* will be available to the account holder of 'UCO Sanchayika' Scheme if deposit period is 60 months only. Personal accidental death insurance coverage will be provided to the female account holder of the scheme (singly). In case of joint account first applicant must be female and insurance coverage will be provided to first applicant only. To avail the benefit of Personal Accidental Death Insurance coverage, minimum and maximum entry age of the account holder should be 18 years and 65 years respectively.
6	Privileges for Women Senior Citizen/ Staff / Ex-Staff	Additional rate of interest (ROI) over and above applicable ROI relevant to Banks Term Deposit (<Rs.2 cr).
7	Loans Facility	Available
8	Nomination	Available



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Safe, Secure & Smarter: Earn More with Every Click

UCO NSCCL E-FDR

SL NO	PARTICULAR	UCO NSCCL E-FDR
1	Eligibility to Open Account	Eligible participants/ clearing members/ brokers of NSE Clearing Limited having valid member code. For issuance of 'UCO NSCCL E-FDR', applicant must have operative current account with our Bank.
2	Deposit Amount	Minimum: Rs. 1,00,000/- Maximum: Unlimited
3	Period of Deposit	For Margin Deposit : Minimum: 7 Days; Maximum: 10 Years; For Security Deposit : Minimum: 12 months (1 Year); Maximum: 10 Years;
4	Rate of Interest	Rate of Interest on 'UCO NSCCL E-FDR' will be as per Bank's interest card rate.
5	Benefits	Fast and authentic system generated communication over SMS and e-mail; Less Riskier as it eliminates the risk of loss of physical papers and reduces fraudulent activities;



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Grow Your Wealth, Sustain the Planet

UCO GREEN DEPOSIT

SL NO	PARTICULAR	UCO GREEN DEPOSIT
1	Deposit Duration	<ul style="list-style-type: none"> 12 Months, 1000 Days, 2000 Days.
2	Deposit Amount	Minimum: Rs. 10000/- Maximum: Unlimited (i.e No upper cap)
3	Rate of Interest	<p>a) For Retail Deposits (Less than Rs. 3.00 Cr):</p> <p>12 Months -Applicable Card Rate for Retail Deposits + 0.20% :- Presently - (6.70% (Card Rate+20 bps))</p> <p>1000 Days - Applicable Card Rate for Retail Deposits + 0.20% :- Presently - (6.50% (Card Rate+20 bps))</p> <p>2000 Days - Applicable Card Rate for Retail Deposits + 0.20% :- Presently - 6.30% (Card Rate+20 bps)</p> <p>b) For Bulk Deposits i.e Rs. 3.00 Cr and above: Rate of Interest will be 0.10% less than applicable card rate</p>
4	Special benefits for Senior Citizen/ Staff / Ex – Staff / Senior Citizen & Ex – Staff	Additional rate of interest over the general applicable rates for these special categories would be available for Retail Term Deposits (< Rs. 3.00 Cr) as per the Bank's existing norms.
5	Monthly Income Scheme (MIS)/ Quarterly Income Scheme (QIS)	Available
6	Demand Loan/ OD Facility	Not available
7	Premature withdrawal facility	Available with premature penalty clause as per Bank's extant guidelines.
8	Nomination facility	Available
9	Automatic Renewals	No Auto renewal facility will be allowed for this scheme. Auto Closure will be mandatory. Customer will give the mandate to transfer the maturity proceeds to his/her SB/CA of the depositors.
10	Tax Implications	Tax would be deducted at source as per the prevailing Income Tax Rules.



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Your Gateway to Hassle-Free Spiritual Services

UCO PAVITRA SOLUTION



SL NO	Particulars	Features
1.	Type of Account	'Pavitra Solution' is an online Service Portal that facilitates smooth collection of donations, online ticket booking etc with add on modules like entry pass, prasadam etc.
2.	Features/ Services – For Devotees	<p>Pavitra Solution provides the devotees a single window for viewing various added features and also paying all kinds of charges required through online in a secure and convenient manner.</p> <ul style="list-style-type: none"> • Online Pooja Booking. • Online Prasadam Booking. • Donations & other payments. • Payment Receipt. • Festival Notifications. • Festival Calendar.
3.	Features/ Services – For Institution Administration	<ul style="list-style-type: none"> • Creation of Webpage • Customization based on role to access (administrator, manager, devotees etc.) • Automated Online Integration, if Institution website is already available • Simple & user friendly platform for Booking (advance ticket/ tickets of various nature etc.) • Online/Offline Payment collection • Direct credit to respective account • Notification to devotees • Coin Vending Machine
4.	Benefit	<ul style="list-style-type: none"> • Pavitra Solution paves the way to devotees for a cashless travel to maximum extent possible. • Coin Vending Machine - For Management of Coins. • Online Payment through Credit Card/ Debit Card/ E-Banking/UPI/Bharat QR/Wallet. • Contactless service delivery. • Benefits to Merchant Establishment. <ol style="list-style-type: none"> 1. No charges will be taken from the Institution 2. Standard Hosted Website-NIL 3. Payment Gateway Integration-NIL 4. Training- NIL 5. AMC-NIL
5.	Available Mechanism	<p>ONLINE :</p> <ul style="list-style-type: none"> • Customized Web Page: Specially customized webpage to receive the payments through Debit Card /Credit Card / Net Banking / UPI / Wallet etc with consolidated MIS reporting. • Payment Gateway: Automated online integration of Payment gateway, if religious Institution website already available. <p>OFFLINE :</p> <ul style="list-style-type: none"> • QR Code (Donation, Misc. Payment): QR Code can be displayed in all prominent places in the Institution premises as per choice to receive the donation. • Point Of Sale (POS) (Ticket/Pooja Booking): Point-Of-Sale terminals and hand held devices allow quick, efficient and effort free turnaround. Simply connecting the hand held device to a terminal captures the data and generates a variety of reposts.



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UCO FEE COLLECTION MODULE

SL NO	Particulars	Features
1.	Type of Account	Fee Collection Module is an online Service Portal that facilitates smooth fees/charge collection with add on modules. It helps merchants to manage, analyse and report extensive data, while saving time by eliminating repeated data entry. User friendly interface requiring minimal learning and IT skills.
2.	Features	<ul style="list-style-type: none"> • Different ERP solutions for different types of merchants (Schools, housing society etc.) • Single platform to manage entire ecosystem of organization • Own branded mobile app with logo • Split payment in multiple account as per requirement • Automated and quick report generation • Various modules for various needs of institution • Easily accessible from multiple devices • Form based (Single Page) solution for merchant with no website • Payment Gateway can be easily integrated with the available merchant website • Platform available 24/7 and accessible from multiple devices
3.	Target customers	<ul style="list-style-type: none"> • Fashion stores • Kirana Stores • Housing societies • Restaurants • Hotel & Travel • Service Industry • Wholesalers & retailer • Education industry • Home & Kitchen • Electronic Store • Sports & Fitness
4.	UCO Fee Collection Solution Products	<ul style="list-style-type: none"> • Payment Gateway Solution • One Pager Form based Enterprise Resource Planning (ERP) Solution • eShiksha ERP Solution • Donation based One Pager ERP Solution • Colonyworld ERP Solution • Getecare ERP Solution (for Hospital Industry) • Getepay Ticket Booking System ERP • GeteTravel ERP Solution • Other Merchant Requirement based customized products
5.	Free Services	<ul style="list-style-type: none"> • Pre Integrated Payment Gateway Solution: Getepay CRM • One Pager Form based & Enterprise Resource Planning (ERP) Solution • Shiksha Pay (eShiksha Basic Version with 5 modules – Student, Class, Fees, Circular & Gallery) • Donation based One Pager ERP Solution • Colony Pay (Basic Colonyworld ERP Solution) • Note: Other Products and Customization available with Negotiable Charges.



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Capital Gain Accounts Scheme – 1988 (CGAS – 1988)

SL NO	Particulars	Features
1.	What is "Capital Gain Accounts Scheme 1988"?	"Capital Gain Accounts Scheme 1988" have been formulated by CBDT, Department of Revenue, Ministry of Finance, GOI in exercises of the powers conferred upon by Section 54 of the Income Tax Act, 1961. The Bank is authorized to accept deposits under CGAS – 1988 whereby the tax payers can avail the benefit of exemption from Capital Gains, if the amount of Capital Gains or the net consideration is deposited in the public sector bank on or before the due date of filling a return of income by the tax payers.
2.	Benefits of the Scheme	Any Capital gain Invested in Capital Gains Account will be eligible for Capital Gain exemption as it would be in case of reinvestment. In addition the deposit amount also earns interest. The government has provided relief from Capital Gain Tax if such capital Gain is re-invested in certain specified assets within a specific time limit under section 54, 54B, 54D, 54F, 54G of the Income Tax Act, 1961. The time limit available to the depositor for reinvestment and avail the exemption, in many cases is longer than due date to file the return of income. In such cases, the taxpayer is given an option of depositing such underutilized capital gains in "Capital Gain Account".
3.	Authorized Branches	All branches of public sector banks (except rural branches) are authorized to accept deposits under this scheme. Only non-rural branches can open such accounts. i.e., rural branches should not open these accounts.
4.	Type of Account	Two types of deposit accounts can be opened under this scheme:- ·Type A-Savings Deposit ·Type B-Term Deposit i)Cumulative or ii)Non-cumulative or iii)Both
5.	Period of Deposit	Not exceeding 2 to 3 years from the date of transfer of original asset as specified u/s 54, 54B, 54D, 54F, 54G, 54GA, 54GB.
6.	Utilization of Balances	The depositor has to utilize the balances in the account within the time stipulated under the Income Tax Act by investing the same in specified assets failing which the branches will attract Income Tax.
7.	Transfer of Account	Account may be transferred from one branch to another branch (non-rural branch) of the same bank. Send all the papers including the account opening form for ACCOUNT-A/ ACCOUNT-B to the transferee branch.
8.	Rate of Interest	Rate of interest would be applicable as per the banks specified rate on Savings & Term deposits from time to time. For ACCOUNT-A (SB A/C), interest is payable at the end of each half-year and for ACCOUNT-B at quarterly intervals.
9.	Utilization of the amount of withdrawal	The amount withdrawn is required to be utilized for specific investment within sixty days of withdrawal and any unutilized amount may be re-deposited to Account-A (SB A/C)
10.	Charge or Alienation	No loan can be obtained against Capital Gain Account Scheme.
11.	TDS	Interest payment is subject to TDS as per prevailing Income Tax Act.



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UCO RERA CURRENT ACCOUNT

Features	Type of Accounts		
	UCO RERA Collection Current Account- Account 1	UCO RERA Current Account - Account -2	UCO RERA Expense Current Account - Account 3
Eligibility	Promoters of Residential and Commercial Real Estates registered/ to be registered with Authority of respective State/ Union Territory under RERA Act 2016.		
Type of ACC	CA Customer or the Bank from which he has taken Home Loan will issue single cheque for the instalment due.	CA	CA
Purpose	Deposit of 100 % Customer Receipts.	Deposit of minimum 70 % from collections. This account will be registered with RERA Authority.	Current Account for incurring day to day expenses. Can be existing CA/CC/ OD account.
Monthly Average Balance	Nil	Rs.50,000/-	Rs.50,000/-
Withdrawal	No, withdrawal is permitted but at the end of the day transfer of 70 % to Account 2 RERA Account. Transfer of 30 % Promoter Account or Account 3 Expense Account. Standing Instruction to Bank to transfer 70% balance to Account 2 & 30 % to Account 3.	Based on Certificate of Engineer, Architect & CA. The withdrawals are to be done by way of transfer from project account to operative account from where it could be withdrawn and utilised by the customer.	No conditions for withdrawal from this account. As per normal Current Account.
ATM Card	Not allowed	Not allowed	As per Normal CA
Issuance of Cheque Books	Not allowed	Not allowed	As per Normal CA
Internet Banking	View Only	View Only	As per Normal CA
Non Home Branch Debit	Not allowed	Not allowed	As per Normal CA
Account Closure Charges	Nil	Nil	As per Normal CA
Scheme Code	CA150	CA151	CA152
GL Sub Code	11057	11057	11057
All other Charges	All other applicable charges as per existing Service Charges Circular CHO/SP/CSCCELL/12/2020-21 dated 15-09-2020 & Changes from time to time.		



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About UCO Bank

UCO Bank, formerly known as United Commercial Bank, was founded in 1943 by the renowned industrialist, Ghanshyam Das Birla, with a vision to serve the nation. With its headquarters in Kolkata, UCO Bank has been a pioneer in the Indian banking industry, contributing significantly to the country's financial landscape over the decades. The Bank was nationalized in 1969, and since then, it has become one of the major public sector banks in India, with a strong legacy of customer-centric services.

UCO Bank continues to be known for its commitment to financial inclusion, offering a wide range of banking products and services, including retail banking, corporate banking, international banking, and treasury operations.

Branch Network and ATMs with a global presence, UCO Bank operates in multiple countries and is among the top banks in terms of overseas branches. The Bank has:

- 3,200+ branches spread across India
- 2,500+ ATMs, ensuring easy access to banking services for its customers

It also has international branches in key financial hubs like Hong Kong, Singapore, and Dubai, allowing the Bank to cater to the needs of Non-Resident Indians (NRIs) and foreign clients.

Business Overview

UCO Bank provides a comprehensive range of banking products and services, including:

- Savings & Current Accounts
- Fixed Deposits
- Loans (Home, Education, Personal, Auto, etc.)
- Wealth Management
- Corporate & MSME Banking
- International Banking Services

With a focus on customer satisfaction, UCO Bank is committed to leveraging technology for faster, more efficient services through its Mobile Banking, Internet Banking, and UPI platforms.

In terms of business, the Bank has a total business (deposits + advances) of **above ₹4 lakh crores**. It continues to strive towards strengthening its position as a trusted financial partner for millions of individuals, businesses, and corporate entities in India and abroad.



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