



UCO BANK

ZONE - BEGUSARAI

NOTICE

Annexure-I

Date 07/08/2017

Empanelment of Customer Verification Agency

UCO Bank invites application in the prescribed Format for engagement of Customer Verification Agency in its branches for Customer Verification of some **Retail Loans on Service Fee basis only.**

For details, and availability of application form please visit UCO Bank website www.ucobank.co.in/ contact your nearest UCO Bank branch/Zonal Office/Circle Office.

The duly completed applications of eligible firm may be submitted to nearest branch/ Zonal Office of UCO Bank. UCO Bank reserves the right to accept or reject any application and annul the process at any time without any liability & assigning any reason thereof.

Authorised Signatory

ZONAL MANAGER



APPLICATION FOR ENGAGEMENT AS CUSTOMER VERIFICATION AGENT
(For Firms and Companies)

The Zonal Manager _____ Zone

Dear Sir,

Sub: Application for Engagement as Customer Verification Agent

We are furnishing following details about ourselves and request for our engagement as Customer Verification Agent of UCO Bank.

- 1) Name of Firm / Company (IN BLOCK LETTERS) – _____
- 2) Address _____

- 3) Tel No.: _____
- 4) E-mail ID of the Firm/Company: _____
- 5) Name(s) of Partners/Directors :

SN	Name	Address with Tel. No.	Email ID	PAN
1.				
2.				
3.				
4.				
5.				
6.				
7.				

6) Whether the Organization is Registered – Yes No
 (If yes, approval certificate to be provided)

7) Whether the organization is exempted from paying income tax (as per Income Tax Act.)
 Yes No (If yes please specify)

8) Constitution of the Organization -

Partnership Company

9) Name of Bank and Branch currently banking with -

10) Line of Business / Activity -

11) Centers / Locations preferred for rendering CVA services :

(a) _____, (b) _____, (c) _____

12) Financials of the Organization for last 3 Financial Years:

(Amount Rs. in lacs)

Sl.	Parameters	FY 20.....20.....	FY 20.....20.....	FY 20.....20.....
1	Net Sales/ Revenue	Rs.....	Rs.....	Rs.....
2	Net Worth	Rs.....	Rs.....	Rs.....
3	Net Profit (PAT)	Rs.....	Rs.....	Rs.....

(Enclose latest Audited Financial Statements)

13) No. of years of operation in the locality -

14) Do the Organization have any adverse Police record: **Yes** **No**
(If yes give details)

15) Whether any Loan Facility availed from Bank/Financial Institution -

Yes **No**

15(a) If yes, whether accounts are Standard / NPA -

- 16) Infrastructure available :
 (a) No. of Branches / Offices _____
 (b) No. of staff deployed _____

17) Experience in the field of Customer Credential Verification, if any -

Yes No

(Proof of experience if any to be enclosed)

18. **Particulars of Authorized Signatory :**

Particulars	Authorized Signatory-I	Authorized Signatory-II
Name		
Name of Father / Husband		
Address (Residence): Village / City Pin Code State		
Address (Place of work): Village/ City Pin Code State		
Age		
Phone Number (Home / Business/ Office)		
Mobile Number		
Educational Qualification		
Occupation		

List of Documents enclosed: (Please Tick (√))

- a) Certificate of Incorporation:
- b) Articles of Association and Memorandum of Association :
- c) Certificate of Registration, if registered:
- d) Partnership Deed (In case of Partnership Firms) :
- e) Identification of authorized signatories should be based on photographs and signatures duly attested by the company.
- f) Copy of PAN Card:
- g) Copy of KYC documents of Authorized Signatory (ID Proof/ Address proof):
- k) Address Proof – of Firm/ Company:-
 - (i) Electricity Bill
 - (ii) Telephone Bill
 - (iii) Any other Address Proof Document

We hereby declare and undertake as under:

- a) That the information furnished above is correct to the best of our knowledge and belief.
- b) That we have gone through the Model Code of conduct for Direct Selling Agents issued by Indian Banks' Association and will abide by the same.
- c) That we have not been debarred or disqualified from being approved as BF in terms of RBI/Govt. guidelines.

Yours faithfully,

Signature of Applicant/Authorised Signatory

**Place-
Date-**

Recommendation

Date:

Deputy Zonal Head

Zonal Head

Proposed Fee to be paid to CVA (Activity wise)

Customer Verification Agency will be required to undertake the under mentioned activities relating to financing of Retail loans and accordingly the following Fee Structure (inclusive of Service Tax) is maximum proposed for each type of activity per file (prospective borrowers/guarantors and / or any other person relating to the loan application) connected to Retail loan proposals.

Sl.No.	Particulars of Activity	Fee (Rs.)
1.	PAN CARD/Voter's ID Verification	50
2.	ITR/STR Verification	100
3.	Bank Statement Verification	100
4.	Trade License Verification	100
5.	Dealer/Vendor's Antecedents Verification	125
6.	Residence Verification	125
7.	Workplace/Business Verification	125
8.	Property Visit and Builder Visit	125
9.	Telephone Number Verification	100
10.	Reference Verification	100
11.	Salary Slip and Form-16 Verification	100
	Total (inclusive of Service Tax)	1150

The above Service Charge will be payable by the concerned RLH/Branch only after completion of Customer Credential Verification as per assigned activities and submission of a certificate (as per Bank's prescribed format) to that effect by the CVA under seal and signature of the authorized official of the CVA.

PROSPECTIVE BORROWER(S) / ANY OTHER PERSON ASSOCIATED WITH LOAN APPLICATION

HOUSING LOAN & MORTGAGE LOAN	PROPERTY LOAN	TAT*	TWO WHEELER LOAN	AUTO LOAN	Shopper	TAT*
PAN Card/Voter's ID Verification	PAN Card/Voter's ID Verification	48 Hours	PAN Card/Voter's ID Verification	PAN Card/Voter's ID Verification	PAN Card/Voter's ID Verification	24 Hours
ITR /STR verification	ITR verification	48 Hours	ITR verification	ITR verification	ITR verification	24 Hours
Bank Statement Verification	Bank Statement Verification	48 Hours	Bank Statement Verification	Bank Statement Verification	Bank Statement Verification	24 Hours
Trade License Verification	Trade License Verification	48 Hours	Trade License Verification	Trade License Verification	Trade License Verification	24 Hours
Dealer/Vendor's Antecedents Verification	Dealer/Vendor's Antecedents Verification	48 Hours	Dealer/Vendor's Antecedents Verification	Dealer/Vendor's Antecedents Verification	Dealer/Vendor's Antecedents Verification	24 Hours
Residence/ address verification	Residence/ address verification	48 Hours	Residence/ address verification	Residence/ address verification	Residence/ address verification	24 Hours
Work place/Business verification	Work place/Business verification	48 Hours	Work place/Business verification	Work place/Business verification	Work place/Business verification	24 Hours
Property Visit and Builder Visit	Property Visit and Builder Visit	48 Hours				
Telephone verification	Tele verification	48 Hours	Telephone verification	Tele-verification	Tele-verification	24 Hours
Reference Verification	Reference Verification	48 Hours	Reference Verification	Reference Verification	Reference Verification	24 Hours
Salary slip & form-16 verification	Salary slip & form-16 verification	48 Hours	Salary slip & form-16 verification	Salary slip & form-16 verification	Salary slip & form-16 verification	24 Hours