



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK

Honours Your Trust



वसूलीविभाग , प्रधान कार्यालय: RECOVERY DEPARTMENT HEAD OFFICE



UCO BANK

Recovery Department, 10, B.T.M. Sarani, Kolkata-700001
Tel. (033) 4455-7981/4455-7327, e-mail horec.calcutta@ucobank.co.in

Empanelment of Recovery/Enforcement Agent(s)/Agency(ies)

Applications from eligible Individuals / Institutions/ Agencies /LLP/Companies etc. for "Empanelment of Recovery/Enforcement Agent(s)/Agency(ies)" are invited at UCO Bank, Head Office, Recovery Department, 7th Floor, 10 B.T.M. Sarani, Kolkata -700001 latest by 05.00 PM on 05.02.2025. For eligibility and other details, visit our website <https://www.ucobank.com> under "Tenders/Notices" section.

Kolkata
21/01/2025

Dy. General Manager
(Recovery)



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Empanelment of Recovery/Enforcement Agent(s)/Agency(ies) - Eligibility Criteria

The basic criteria for being eligible for empanelment of Recovery/Enforcement Agent in the Banks are as under:

- 1) Any Individual/firm/company/institution having infrastructure, competency necessary for taking over possession of secured assets, safekeeping of property and sale of such assets, with minimum two years of satisfactory track record, with minimum Net worth of Rs.10.00Lakh.
- 2) A firm or company engaged in bad loan recovery services, reputed consultants, any Asset Reconstruction Company.
- 3) Should have qualified staff who have successfully completed 100 hours training together with Certificate of registration from IIBF.
- 4) Compliance of KYRA/KYEA (Know Your Recovery/Enforcement Agent) is mandatory.

Recovery Agents/ Enforcement Agents to be empaneled must observe code of conduct envisaged in RBI Circular bearing no. DBOD.No.Leg.BC.75/09.07.0005/2007-08 dated 22.04.2008 and the KYRA norms (almost akin to KYC norms adopted for customers):

- i) KYC norms such as proper identification, correct where-about (residence/ address) of Agents.
- ii) Agents should not be engaged in money laundering business.
- iii) There should not be any complaint in criminal nature as per last track record of the Agents.
- iv) **Agent should submit latest Police verification report (issued within 3 months) and other identification papers.**

The above noted points are illustrative in nature and not exhaustive.

- 5) Keeping in view the digital era, preference may be given to RA/EA having digital exposure and state of the art technology viz., end-to-end digital solutions, anchoring numerous options for recovery, digital interface, Call Centre, integration with different Govt. Platforms/Courts/Tribunals etc.
- 6) At the time or before execution of Agreement, Security deposit of Rs. 25000/- to be furnished by Recovery/Enforcement Agent in the form of FDR with maturity period of three years and shall bear interest as per applicable rate.
- 7) The Agency must furnish Service Tax registration and PAN/TAN numbers and GSTIN number.





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- 8) Neither criminal case should be pending/disposed of against the Applicant/Agency nor any penalty/punishment have been awarded/imposed for any misconduct/criminal offence.
- 9) The Agency(ies) should not have been de-empanelled/blacklisted by any authority in the past.
- 10) A notarised Undertaking Cum Declaration (strictly as per Annexure – I, without any modification/alteration of the format) to be submitted along with the application for empanelment.

Following categories of Recovery/Enforcement Agent(s)/Agency(ies) shall also be given weightage in selection of Recovery/Enforcement Agent(s)/Agency(ies) for Empanelment by the Bank:

- i. An Individual/Firm/Company/Institution which is already empanelled with peer Banks.
- ii. Agency(ies) which are being run by senior ex-officials of CBI, Police/Defence Services including para-military forces/ Revenue/Tax Officials, ex-banker etc. (However, the superannuation of the officer shall not be on the ground of criminal/disciplinary proceedings)

Fees will be paid to the EA/RAs as per extant Bank's Policy.

The tenure of empanelment shall initially be for one year which may be further extended/renewed by the Bank for such period, as would be determined by the bank, on satisfactory performance observed from the periodical review of the Recovery/Enforcement Agents and submission of relevant documents/papers to substantiate their performance.

Please note that Bank's decision is final, absolute and conclusive in the matter of selection and empanelment of Recovery Agent/Enforcement Agent. No objection, claim in any manner, whatsoever, shall be entertained and the Bank shall not be bound to give any clarification in the matter.

Bank reserves its right to recall/modify/cancel the aforesaid EOI at its own discretion at any point time without assigning any reason or without any cost/compensation therefor.

The Bank invites EOI from interested persons/entity. EOI (as per Bank's prescribed format) giving complete details shall be submitted along with self-attested copy of all the documentary proof and **notarized undertaking** (as per Bank's prescribed Format) in a closed envelope (Writing on the Top of envelop '**Application for Enforcement/Recovery Agent**') by a first-class courier/speed post to the below mentioned address of the Bank latest by **05.00 PM on 05.02.2025**.



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Address for sending the Hard Copy of Application by Courier/Speed Post:

Deputy General Manager (Recovery)
UCO Bank, Head Office, 7th Floor
10 BTM Sarani
Kolkata-700001

Please also send a **scan copy of EOI format and notarized undertaking only** through email followed by hard copy of the all the documents at the address mentioned above.

Email Id: horec.calcutta@ucobank.co.in

While sending the email, subject of the email to be mentioned as: **Application for Enforcement/Recovery Agent- (Name of Agency)**

For further details/clarification, please feel free to contact:

Shri Vikash Kumar Srivastava (033-44557387/7904)
UCO Bank
Recovery Department
Head Office.



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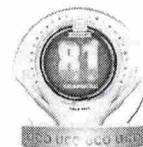


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EXPRESSION OF INTEREST

Empanelment of Recovery/Enforcement Agent(s)

TO
DY. GENERAL MANAGER
RECOVERY
UCO BANK, HEAD OFFICE, 7TH FLOOR
10, B.T.M SARANI,
KOLKATA-700001

Applied for:	Recovery Agent	Enforcement Agent	Both
Tick wherever applicable			

BIO-DATA

Sl. No.	Heads	Particulars
1.	Name of the Recovery/Enforcement Agent/Agency	
2.	Constitution (Individual/Firm/Company/Institution etc.,)	
2.a.	In case of Firm/Company, type of constitution (Partnership/Proprietorship/Ltd. Company etc. to be mentioned.	
3.	Key Managerial Personnel (please enclose letter of Authority)	
4.	Regd. Number of Firm/Company	
	Present Net Worth of Agency (It should be minimum Rs. 10.00 Lakh or above) CA Certificate to be provided.	
5.	Membership No./Registration No. of IIBF	
6.	Having Operation in multiple States/UTs	(Yes/No)
7.	Mention the name of States in India where providing Services	
8.	Regd. Office/Head Office Address (also mention Branch(es) if any)	
9.	Mention total number of Employees in the pay roll of the Agency. (Documentary Proof such as copy of attendance sheet, Provident Fund sheet etc. is required)	
10.	Mention the name of Banks where the agency is providing Services (Copy of empanelment/recent work allotment order to be attached).	
11.	PAN /TAN No.	
12.	ITR (previous two FYs), Profit & Loss Statement (previous two FYs)	
13.	Contact Numbers (i) Landline (ii) Mobile	Head Office: Regional Office:

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LinkedIn: UCO BANK; You Tube: UCO Bank Official





		Contact Person:																																										
14.	E-Mail ID																																											
15.	Details of past experience in number of years and name of institution where worked																																											
16	<u>Details of cases handled in last FY 2023-24:</u> <table border="1" data-bbox="347 553 1356 703"> <tr> <th>Total No of cases handled in FY 2023-24</th><th>Recovery Made in FY 2023-24 (Amount in Lakh)</th><th>Commission Received in FY 2023-24 (Amount in Lakh)**</th></tr> <tr> <td> </td><td> </td><td> </td></tr> </table> <p>**Commission received to be tallied with 26 AS (Income Tax)</p>		Total No of cases handled in FY 2023-24	Recovery Made in FY 2023-24 (Amount in Lakh)	Commission Received in FY 2023-24 (Amount in Lakh)**																																							
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17	<u>Details of Empanelment with Other Banks/FI in Last FY 2023-24:</u> <table border="1" data-bbox="240 848 1463 1332"> <tr> <th>SL No</th><th>Name of Banks/FI where empaneled during last FY</th><th>Zone/State where working</th><th>Total Cases handled last FY</th><th>Out of Total Cases, Recovery made in how many cases in last FY</th><th>Recovery made in amount (Lakh) in last FY</th></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr> <td> </td><td>TOTAL</td><td> </td><td> </td><td> </td><td> </td></tr> </table> <p>** Empanelment letter /Work Allotment Order of Each Bank/FI and other documents having mention of Area/work place to be submitted.</p>		SL No	Name of Banks/FI where empaneled during last FY	Zone/State where working	Total Cases handled last FY	Out of Total Cases, Recovery made in how many cases in last FY	Recovery made in amount (Lakh) in last FY																																TOTAL				
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Average Time taken from issuance of 13(4) to sale: Yes/No (Please Tick)			
Category for sale	Less than 6 months	More than 6 months to 12 Months	More than 12 Months
Stock			
Plant & Machinery			
Land & Building			

18 B	<p>**In case of Specialization in Vehicle Seizure & Sale please mention whether the Agency is having own garage space/warehouse for safekeeping of the seized vehicle: Yes/No (Please Tick)</p> <p>If yes, mention the Location:</p> <table border="1"> <tr> <th>Sl No</th> <th>Location of own garage space/warehouse</th> </tr> <tr> <td>1</td> <td></td> </tr> <tr> <td>2</td> <td></td> </tr> <tr> <td>3</td> <td></td> </tr> </table> <p>Average time Required from Seizure to Sale:</p> <table border="1"> <tr> <td colspan="2">For Vehicle Seizure mention the average time taken (No of days) by the agency from Seizure to final sale of the vehicle:</td> </tr> <tr> <td>No of Days</td> <td>Please Tick</td> </tr> <tr> <td>Up to 30 Days</td> <td></td> </tr> <tr> <td>More than 30 to 60 Days</td> <td></td> </tr> <tr> <td>More than 60 to 90 Days</td> <td></td> </tr> <tr> <td>More than 90 days</td> <td></td> </tr> </table>			Sl No	Location of own garage space/warehouse	1		2		3		For Vehicle Seizure mention the average time taken (No of days) by the agency from Seizure to final sale of the vehicle:		No of Days	Please Tick	Up to 30 Days		More than 30 to 60 Days		More than 60 to 90 Days		More than 90 days	
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20	<p>Whether Agency is having digital exposure and state of the art technology viz., end-to-end digital solutions, anchoring numerous options for recovery, digital interface, Call Centre, integration with different Govt. Platforms/Courts/Tribunals etc.</p> <p>Yes/No</p>																						
21	<p>Additional Information, if any</p>																						
22	<p>Expression of Interest Submitted for:</p> <table border="1"> <tr> <td>Empanelment as</td> <td>Tick</td> </tr> <tr> <td>Recovery Agent</td> <td></td> </tr> <tr> <td>Enforcement Agent</td> <td></td> </tr> <tr> <td>Both</td> <td></td> </tr> </table>			Empanelment as	Tick	Recovery Agent		Enforcement Agent		Both													
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Check List of Documents to be Attached:

Documents to be submitted in support of	Name of the Document Submitted (Self attested)	Please Tick
Key Managerial Personnel	Letter of Authority	
Regd. Number	GST Registration Certificate of the Company/Firm/Individual	
Membership No./Registration No. of IIBF	Certificate Copy of IIBF	
Mention the name of States in India where providing Services	Copy of empanelment/ recent work allotment order/ or any other documentary proof up to satisfaction of the Bank	
Regd. Office/Head Office Address (also mention Branch(es) if any)	MOA (Memorandum of Association)/AOA (Article of Association) or any other documentary proof up to satisfaction of the Bank	
Mention total number of Employees in the pay roll of the Agency.	Proof of attendance sheet, Provident Fund sheet etc./or any other documentary proof up to satisfaction of the Bank	
Agency run by Ex-Revenue/Tax Officials, senior ex-officials of CBI, Ex-Police/Defence Services including para-military forces/ex-Banker	Proof of ex-employee, if any, or any other documentary proof up to satisfaction of the Bank	
Name of Banks/FI where providing Services	Copy of empanelment/ recent work allotment order	
PAN /TAN No.	Copy of Document	
ITR (previous two FYs), Profit & Loss Statement (previous two FYs)	IT Return of Last 2 years & Copy of 26AS	
Present Net Worth	CA Certificate	
KYC Documents	1. Registration of Firm/ Certificate of Incorporation of the Entity. 2. Voter Card/Aadhar Card & PAN Card (Key Personnel/Key Managerial Personnel);	
Latest Police Verification Report	Original Report	
Notarized Undertaking	(Annexure-I)	

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I/We do hereby declare that the above information furnished by me/us is correct.

Date:

(Signature with Stamp)

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Annexure-I

UNDERTAKING-CUM-DECLARATION
(TO BE DULY ATTESTED BY A NOTARY)

Sub: **Empanelment of Recovery/Enforcement Agent (Agency).**

(1) I/We, Proprietor/Partner(s)/Director(s) of M/s..... hereby confirm that I/We have read and understood the Eligibility Criteria and fulfil the same.

(2) I/We further confirm that all the information, furnished by me/us is as per the requirement of the Bank, have been included in our bid.

(3) I/We further hereby undertake and agree to abide by all terms and conditions and guidelines stipulated by the Bank and RBI, as amended/modified from time to time. I/We understand that any deviation may result in disqualification of our bid/termination of the Agreement.

(4) I/We further hereby declare and confirm that I/We have not been declared as Wilful Defaulter/Defaulters by any bank or financial organisation due to non-repayment of my/our dues or there is no adverse remark in my/our CIBIL report for default of our financial obligations. I am authorising the Bank to pull CIBIL report or any other CIC report to cross check the credentials submitted by me.

(5) I/We further hereby declare that I/We have not been de-empanelled/black-listed or otherwise debarred/punished by any Bank/Financial Institution/Central Government/ State Government/any Central or State Undertaking or Corporation/ Reserve Bank of India or any other Regulatory Authority or any other Statutory Authority as on date of the publication of this EOI.

(OR)

I/We further hereby declare that the Proprietorship Concern/Partnership Firm/Company/..... (if any other entity) namely M/s was de-empanelled/blacklisted/debarred by.....(Name of the Authority who





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blacklisted/debarred) from taking part in their Tender/Procurement for a period ofyears w.e.f.to..... The period is subsisting/over on.....and now I/We is/are entitled to take part in Tender/Procurement.

(6) I/We declare that no proceedings/inquiries/investigations have commenced/pending against me/us by any Statutory Authority/Regulatory Agency/Investigating Agency which may result in liquidation of company/ firm/proprietorship concern and/or may act as deterrent on the continuity of business and/or may hamper in providing the said services, as envisaged in this document.

(7) I/We further hereby declare that no legal action is pending against me/us for any cause in any legal jurisdiction.

(8) I/We undertake that adequate number of resources, if required by the Bank, will be deployed for the project to complete the assignment within the stipulated time and I/We am/are capable of providing services across the country.

***STRIKE OUT WHICH IS INAPPLICABLE**

Signature:

(1)

Name:.....

Designation:

(2)

Name:.....

Designation:

Name & Registered address of the Recovery/Enforcement Agency:

(Seal of the Recovery Agency)

Encl. Letter of Authority for execution of the Notarized undertaking cum declaration (in Original)



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