

To all prospective stock auditors

Date- 10.02.2025

**PUBLIC NOTICE-EMPANELLEMENT OF STOCK AUDITORS & RECEIVABLES AUDITOR
FOR THE BANK**

UCO Bank invites application for empanelment of Auditors for Stock & Receivables, floated in the Bank's Website for Audit of our borrower's Stock & book debt taken/to be taken as security against loans & advances from the eligible borrower accounts subject to fulfillment of the Eligibility Criteria related to educational qualifications, experience & other requirements as mentioned hereunder. Application format (Annexure-I) for empanelment as stock & book debt auditor (On letter head of Stock Auditor Firm), Code of Conduct document for stock auditors (Annexure-II), and proforma of declaration-cum-undertaking (Annexure-III) to be submitted by the applicant stock auditors are made available online with this advertisement.

UCO Bank's corporate website (www.ucobank.com) → Tenders/Notices → Empanelment of Stock & Receivables Auditor.

Last Date: 12.03.2025 (Receipt of Hardcopy of application in prescribed format completed in all respect along with all supportive documents as stated in the application form in a sealed envelope)

Addressed to: Zonal Manager (Respective Zone)

Uco Bank

Zonal Office (Address attached to the **Annexure IV**)

Sealed envelope with inscription – “**Application for Empanelment of Stock & Receivables Auditor**”.

The Applicants who fulfill the eligibility criterion are required to submit the applications to the concerned Zonal Offices where they intend to get empaneled if having their offices at the centre with sufficient infrastructure. Applicants interested for Stock Audit can apply during the application submission period i.e. till **12.03.2025**. Empanelment will be valid for Three (3) years unless removed from the panel.

Note:

1. Bank reserves all the rights to reject any application without prior notice without assigning any reason thereof.
2. The invitation for empanelment is for fresh as well as existing stock & book debt auditors empanelled with us.
3. Application received after due date and also without relevant particulars will be summarily rejected and Bank's discretion will be final in all respect.

**Deputy General Manager
Credit Monitoring
Head Office, Kolkata**

A. EXPERIENCE AND OTHER PARAMETERS:

In view of significant relevance placed upon Stock Auditors, the criteria for selection are as under:

Educational Qualifications (Proprietor/Partner/ Firm):

- The applicant should be a qualified Chartered Accountant / Cost Accountants or a firm of Chartered / Cost Accountants registered with Institute of Chartered Accountants of India/ Institute of Cost Accountants of India.
- A fellow/associate member of Institution of Stock Auditors as specialist in jewellery, precious stones & ornaments or as specialist in Works of Art or as Stock Auditor for chemicals or as Stock Auditor of any such specialized stock may also apply for empanelment as stock auditor for such specialized categories. An audit firm having at least one such partner or senior employee shall be eligible for being empanelled as stock auditor for such specialized stock.

EXPERIENCE AS STOCK & BOOK DEBT AUDITORS AND OTHER PARAMETERS:

- The applicant should have minimum 3 years' post-qualification practicing experience as Stock Auditor with any of the commercial Banks (Public or Private). In case of Firm etc, the individual experience of the any partners etc of at least 3 years can also be considered.
- In case the Stock auditor / proprietor or any of the partners of the audit firm / employee of the audit firm is an ex-employee of our Bank, such stock auditor / audit firm shall be eligible for empanelment after a cooling period of two (2) years from the date of retirement of that employee.

OTHER CRITERIA

- The applicant should be an Indian citizen/Firm registered in India.
- There must be minimum 2 trained /Semi trained employees/Trainees/Apprentices besides a Chartered Accountant/Cost Accountant.
- Adequate knowledge of financial analysis.
- The applicant individuals/firms as well as all partners must be income tax assessee.
- The auditors against whom complaints have been registered with CBI/ SFIO/ police/court of law &/or blacklisted by any bank / FI /RBI/ IBA/etc shall not be eligible.
- An undercharged insolvent shall not be eligible for empanelment.
- A central statutory auditor of the Bank shall not be eligible for empanelment as stock auditor during the tenor as statutory Auditor. Statutory / concurrent auditor of a branch shall not be eligible for undertaking stock audits related to the same branch, even if empanelled.

B. CATEGORIES OF THE STOCK AUDITORS

Category	Criteria	Advance Limit
A	Stock audit experience up to 5 years	Up to Rs.5.00 crores
B	Stock audit experience up to 5 years plus	Up to Rs. 25.00 crores

	empanelment with one PSB as Stock Auditor	
C	Stock audit experience more than 5 years plus empanelment with one PSB as Stock Auditor	No limit
D	Empanelled for Specialised stock viz. Jewellery, precious stones, metals, artworks etc.	No limit

C. SCOPE OF STOCK AUDIT:

The scope of stock audit generally includes detailed assessment of stocks and receivables, which are termed as current assets including quality, marketability, value, age, insurance (and assignment thereof) etc. which are likely to influence the assets charged to the bank.

Stock Auditors should invariably verify following aspects in order to maintain quality of Stock audit:

1. PHYSICAL VERIFICATION OF STOCK:

- The latest stock statement submitted by the borrower is to be provided to Auditors and the stock statements as on date of inspection is to be obtained. Movement of stock is to be analyzed by the Auditor vis-à-vis turnover in the account with the Bank(s). Physical counting of high value stock is to be done.
- To physically verify the value of paid Stock {by excluding the total value of unpaid stock with reference to the level of Trade Creditors and the value of stock procured under the Non Fund based credit limits viz., Letter of Credit(LC)/Bank Guarantee(BG) from the total stock} available in the borrower's location (office /factory/godown/stockyard as the case may be) and confirm that the same together with the eligible Stock/Book Debts are sufficient to cover the total amount outstanding in the Working Capital Limits along with the required level of margin.
- To verify whether the value of stock (procured under Non fund based limits also) available on the date of physical verification along with the eligible Book Debts emanated from the sale of such goods is sufficient to cover the outstanding in the fund based working capital limit, total amount of Bill Liability under the Non fund based limits including Bank Guarantee Limit for supply of goods.
- To carry out physical examination of stock to ascertain the quality, slow moving goods, non-moving goods, value and age of the inventory thereby identifying whether there exists any obsolete stock & if yes, whether it has been segregated & written off and excluded while arriving the drawing power.
- To ascertain whether physical stock tally with the stock statement submitted to the Bank.

2. VALUATION OF STOCK: Auditors should verify the price of the inventories with invoices and its reasonableness. Valuation of semi-finished and finished goods should be done on factory price not on sale price.

3. STORAGE AND INSURANCE OF STOCK

- To verify whether the stock is adequately and properly insured against fire and other natural calamities (in appropriate cases against other risks like theft,

burglary, marine, riots etc. as per sanction) hypothecated with our Bank and same is in force.

- The auditor should verify adequacy and quality of preservation / storage in place and handling of stock. Also ensure that the place(s) of storage is/are the same as captured in the security documents.
- To ensure the eligible stock are under our Bank hypothecation have also not been charged to other Banks. In the case of consortium /multiple banking arrangements our share of stock is maintained out of total stock hypothecated to consortium/lenders under multiple banking arrangements.

4. VERIFICATION OF RECEIVABLES.

Auditors should verify the details of debtors with sale register. It should also be checked whether the debtor register is periodically updated.

To examine the age wise debtors outstanding as per books and as per statement submitted by the borrower, steps taken for recovery of long pending debtors and likely instances of debtors turning bad, if any.

To verify details of Book debts- Written off and offer their comments thereof.

5. **VERIFICATION OF PAYABLES:** Auditors should verify the creditors with invoices, purchase register and terms of payment to find out unpaid stock position. It should be further ensured that creditors for capital goods are not included in current asset. Promptness of the party to pay their creditors should also be examined and commented thereto.

6. MAINTENANCE OF REGISTER/RECORDS:

Auditors should verify maintenance and periodical updation of various registers / records / Books of accounts such as Stock Register, Purchase Register, Sales Register, Debtors Register, Creditors Register, Stock movement Register, GST returns, Purchase Invoices, Sales Invoices, Credit Notes, Debit Notes etc., including data in digital forms maintained in TALLY/SAP/ERP etc. by the borrower.

- 7 **OTHER AREAS:** In addition to above matters Auditors should verify scrupulously compliance of the following matter by borrower:

- Business turnover is routed through Bank account. Statement of account is to be verified to find end use of the funds and verify whether any diversion of funds, interlocking of funds among associates concern /sister concerns / related party transaction etc.
- To verify the quality of operation of the accounts such as cash withdrawal, cheque returns, Clearing Cheque outstanding, number of times the account remained overdrawn, adjustment of returned discounted cheques, overdues, LC devolvement, Invoked Bank Guarantees etc.
- In applicable cases CERSAI registration/ROC/payment of any guarantee fees etc. is to be verified.
- To comment on the turnover in the account and confirming if it is commensurate with sales in case of sole/consortium/multiple banking

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- In applicable cases CERSAI registration/ROC/payment of any guarantee fees etc. is to be verified.
- To comment on the turnover in the account and confirming if it is commensurate with sales in case of sole/consortium/multiple banking arrangements. Auditor should also reconcile realized GST sales with the turnover in the account.
- Up to date compliance of statutory provisions like renewal of registration /license, payment of GST/Income-tax, statutory dues like PF/ESI, rent etc.
- Bank's hypothecation board on business premise, godown/unit.
- To examine whether External Credit Rating has been carried out in eligible accounts.
- To comment on the timely submission of Stock / Book Debts statement, MSOD, QMR, HMR, Fund Flow statement etc by borrower.
- To check the Early Warning Signals (EWS) in the account and comments thereon.

11. COMPUTATION OF DRAWING POWER: Auditors must verify that the following items are excluded in arriving drawing power:

Dead Stocks/obsolete stocks, ii) Unpaid stocks, iii) Stocks received in respect of non-retired LC bills, iv) Old and non-realizable Debtors (Generally more than 90 days, if not any special provision is allowed by sanctioning authority), v) non-current assets shown as current assets.

Stock audit is necessary to identify deficiencies at an early stage. Any erosion in the value of securities directly affects the quality of the portfolio and bank loses its recourse in case of default.

Therefore Stock Audit is to be conducted in time and compliance thereafter must be done by the branches in time bound manner. Stock Auditors should also be appraised suitably about scope of stock audit before allotment of audit job.

D. REMOVAL/DE-PANELMENT OF STOCK AUDITORS:

Stock Auditor shall be removed from the Bank's panel for unsatisfactory performance and service quality and/or for any negligence, lapses, professional misconduct and/or unfair practices resorted to by Stock Auditor.

ANNEXURE-I

Application format for empanelment as stock & book debt auditor
(On letter head of Stock Auditor Firm)

Signed Photo

Signed Photo

Signed Photo

Application for empanelment as stock auditor of [Mark 'X' against appropriate box (es)]

All types of stocks and receivables	
All types of stocks and receivables except specialized stocks of gold, jewellery, precious stones, ornaments, works of arts, etc	
Specialized stocks of gold, jewellery, precious stones, ornaments / works of art / etc	

Zonal Manager
UCO Bank

_____ Zone

I/we hereby apply for empanelment as stock & receivable auditor and furnish hereunder the requisite bio data / information / documentation for your consideration

1	Name of the Applicant				
2	Constitution	Individual / Proprietorship / Partnership			
3	Address				
	Phone No				
	Email				
	Date of establishment				
	Membership/ affiliation details with Institutes /Professional bodies				
	Name	Institution/ Body	Member since	Membership Type	Membership No.
	Firm's PAN				
	Practicing as auditor since				
	Undertaking stock audit since				
	Stock audit handled in last 3				

	years with name of clients (Attach separate sheet if required)	
	Details of present set up / infrastructure available to deal with stock audit works (including audit under SAP environment)	
	Details of existing empanelment	
4	Personal Detail of Proprietors/Partners, Key Personnel, Employee (qualified)	
Sl	Name	Date of Birth
	Qualification	PAN
	Mobile No.	Position held
5	Additional information, if application is for auditing of specialized stocks, on firm/partners	
	Details of registration of valuer of stocks under section 34AB of Wealth Tax Act	
	Details of fellow/associate membership with Institution of Valuers as specialist in jewellery, precious stones & ornaments / works of art / etc	
6	Undertakings / Declarations	
	I/We do hereby undertake that <i>[strike out which is not applicable]</i>	
	I/we/none of our employees are ex-employee of your Bank,	
	OR	
	I/_____ of our partners/_____ of our employees was/were ex-employees of your Bank (give details, viz. Name, EMP No. and Date of retirement/resignation) but ceased to be under your employment since last 3 years or more.	
	AND	
	I/We shall not induct/employ any partner/employee during the tenor of our empanelment as a stock auditor, who is/are within the abovementioned cooling period of 3 years from the date of retirement / resignation.	
	I/We do hereby declare that	
	I/We am/are not central statutory auditor of your Bank	

I/We am/are not branch statutory/concurrent auditor of your Bank
OR

I/We are statutory/concurrent auditor of following branches

Branch	Assignment	From	to

I/We undertake to disclose any change in the above status as and when takes place during the empanelment period

I/We do hereby solemnly declare and affirm that

I/We have not been removed/dismissed from service/employment earlier

I/We have not been convicted of any offence and sentenced to a term of imprisonment

I/We have not been found guilty of misconduct in professional capacity

I/We have not been convicted of an offence connected with any proceeding under the I.T. act 1961 &/or W.T. Act 1957 &/or G.T. Act 1958

I/We am/are not undischarged insolvent(s)

There are no complaints against me/us, registered with CBI/SFIO/Police/Courts of law
I/We have not been blacklisted/depanelled by any bank/FI/IBA/others in the past

I/We solemnly declare that the information furnished above is complete and entirely true and nothing has been concealed. I/We also affirm that terms & conditions of UCO Bank relating to empanelment of stock auditors are acceptable to us and I/We also undertake to keep the Bank informed of any events /happenings which would make me/us ineligible for empanelment / remaining empanelled as stock auditor

For & on behalf of (Firm)

(Signature)

(Signature)

(Signature)

Name

Name

Name

Designation

Designation

Designation

[All partners to subscribe their signatures]

List of enclosures:

1 _____ 2 _____
3 _____ 4 _____
5 _____ 6. _____.

Self-attested documents to be provided along with the application

- Identity and address proofs of the applicant stock auditor/proprietor/all partners
- Copy of Trade License
- Copy of registered partnership deed (in case of partnership firms)
- Copies of PAN Card of the applicant stock auditor/proprietor/all partners
- IT returns of last 3 years
- Copies Registration Certificate of the applicant stock auditor/proprietor/all partners with Institute of Chartered Accountants of India and Institutes of Cost Accountants of India
- Copies Registration Certificate of the applicant stock auditor/proprietor/all partners under W.T. Act as valuer of stock (in case application is for audit of specialized stocks)
- Evidences of professional qualifications and experience of the applicant stock auditor/proprietor/all Partners
- Evidences of enrolment/ registration as valuers with professional bodies
- Evidences of existing empanelment, if any, with PSBs, FIs, Supreme Court, High Courts, Govt authorities/departments, etc

CODE OF CONDUCT FOR STOCK AUDITORS

Stock Auditors empanelled with the Bank shall strictly abide by the following code of conduct prescribed and as amended by the Bank from time to time and shall give an undertaking to this effect at the time of his/its empanelment. The same is incorporated in the enclosed format of Declaration-cum-Undertaking in Annexure-3.

- To express an opinion only when it is founded on adequate knowledge and honest conviction.
- To refrain from misrepresenting qualifications, work experience and membership of professional bodies.
- To treat all information procured during the course of the business as confidential.
- To observe integrity and fair play in the practice of the profession.
- To refrain from undertaking to review the work of another stock auditor of the same client except under written orders from the Bank and with knowledge of the concerned stock auditor.
- To give unbiased audit report conforming to standards and conforming to the objective opinion of the business and not to attempt merely to accommodate the interests of the client.
- To steer clear of situations where interests and duty clash.
- To conduct himself/itself/themselves in such a manner that will not prejudice the professional status or reputation of the profession.
- To follow this Code as amended or revised by the Bank time to time.

ANNEXURE-III

Declaration-cum-Undertaking

[to be executed on non-judicial stamp paper of requisite value]

On this day _____ day of _____ 20____,
I, _____, S/o / D/o / W/o _____,
sole-proprietor of M/s _____ /

M/s _____, a partnership firm/company registered in India and we,
(1) _____, S/o /D/o / W/o _____,
(2) _____, S/o /D/o / W/o _____,
(3) _____, S/o /D/o / W/o _____, and
(4) _____, S/o /D/o / W/o _____,
its partners/lead auditors of the company declare and undertake as under:

1. I am a citizen of India/all the partners of the partnership firm/all the directors of the company are citizens of India and, the entity is a body corporate registered in India.
2. Whereas at my/our request, UCO Bank, Zonal Office, _____ has empanelled me/us to audit stocks and receivables that may be requisitioned by the Bank from time to time.
3. Whereas I/we have accepted unconditionally the terms and conditions of my/our empanelment.
4. I/We have a clean track record inasmuch as –
 - (i) I/We have not been removed/dismissed from valuation related service/previous employment earlier.
 - (ii) I/We have not been found guilty of misconduct in professional capacity.
 - (iii) I/We have not been convicted of any offence and sentenced to a term of imprisonment.
 - (iv) I/We have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961 and/or Wealth Tax Act 1957 and/or Gift Tax Act 1958 and/or Service Tax Act.
 - (v) I/We have no complaints registered against me/us with CBI and/or SFIO and/or police and/or court of law and/or have not been blacklisted by any bank/FI/IBA.
5. I/We am/are not an undischarged insolvent/s.
6. I/the firm and all the partners of the firm/the company and all the directors of the company each possess PAN Card.
7. I/We possess Service Tax Number.
8. All directors of the company each have DIN allotted to them.
9. I/We shall comply with the guidelines, standards and procedures, and abide by the code of conduct prescribed and as amended by the Bank from time to time.

10. I/We shall act with independence, integrity and objectivity; shall undertake all valuation works entrusted to me/us by the Bank with an independent mind and shall not come under any influence of anybody.
11. I/We are not related to any of the personnel in the department / division in the Bank dealing with audit work directly.
12. I/We shall not undertake audit work that may be assigned to me/us by the Bank from time to time in which I/the firm/the company/any of the partners/any of the directors/any of my/our employees have any direct or indirect interest in the properties.

I/We also undertake to give a declaration of my/our having no such interest in the subject firm/company by incorporating the same in my/our audit Reports thereon.
13. I/We shall complete the assignment of audit work and submit duly signed Audit Report [by me/us/ lead auditors of the company] on stocks and receivables that shall be assigned to me/us by the Bank from time to time within the timeframe stipulated by the bank/mutually agreed upon.
14. I/We shall keep the Bank informed immediately of any change in the constitution of the firm/company.
15. I/We shall not induct/appoint/employ any person as partner/ director/ employee who is a retired staff member of Bank –
 - (i) against whom any punishment/penalty arising out of disciplinary proceedings has been imposed upon him/her during the service career or subsequent to his/her superannuation and/or
 - (ii) any disciplinary/criminal/judiciary proceedings are pending subsequent to his/her superannuation from the Bank's service and/or
I/We also declare that I am not/none of the partners of the firm/none of the directors of the company/none of my/our employees is retired staff member of the Bank during cooling period of 2(two)years after retirement .

I/We shall keep the Bank informed immediately as and when any retired staff member of the Bank clear of disqualifications as above is taken in as my/our employee/partner/director.
16. I/We shall not conceal or suppress any material information and facts prejudicial to the interest of the Bank and shall disclose immediately to the Bank any such developments that may take place during the tenure of my/our empanelment with the Bank.
17. I/We shall keep the Bank informed immediately of any happenings or events that would make me/us ineligible for empanelment as stock auditor.
18. I/We am/are aware and am/are agreeable that for any negligence, lapses, professional misconduct and/or for any unfair practices resorted to us whether with the Bank and/or other banks and/or other institutions, my/our empanelment

with the Bank will stand cancelled without referring to its Grievances Redressal/Conflict Resolution Committee of the Bank and my/our name(s) shall also be reported to IBA for placement on IBA's Caution List of Third Party Entities [TPEs] and also to other professional bodies/institutions.

19. I/We bind myself/ourselves irrevocably to strict adherence to the following code of conduct prescribed and as amended by the Bank from time to time:
1. I/We shall express an opinion only when it is founded on adequate knowledge and honest conviction.
 2. I/We shall refrain from misrepresenting qualifications or work experience.
 3. I/We shall treat all information procured during the course of the business as confidential.
 4. I/We shall observe integrity and fair play in the practice of the profession.
 5. I/We shall refrain from undertaking to review the work of another stock auditor of the same client except under written orders from the Bank and with knowledge of the concerned stock auditor.
 6. I/We shall give unbiased valuation report conforming to standards and conforming to the objective opinion of the property and not to attempt merely to accommodate the interests of the client.
 7. I/We shall steer clear of situations where interests and duty clash.
 8. I/We shall conduct myself/ourselves in such a manner that will not prejudice the professional status or reputation of the profession.
 9. I/We shall follow this Code as amended or revised by the Bank from time to time.

(Signature)

NOTE:

Declaration-cum-Undertaking as above should be signed by stock auditor – individual/sole-proprietor / all partners of firm / all lead auditors of company in both representative and personal capacity.

ANNEXURE-IV	
ZONAL OFFICE ADDRESS	
Zonal Office Name	Address
AGARTALA	UCO BANK, ZONAL OFFICE, AGARTALA, KAMAN CHOWMUHANI, CENTRAL ROAD DISTT.- WEST TRIPURA, AGARTALA- 799001 zo.agartala@ucobank.co.in; Ph: 0381-2385475
AHMEDABAD	UCO BANK, ZONAL OFFICE, AHMEDABAD, 7TH FLOOR, UCO BHAVAN, ASHRAM ROAD, NEAR SANYAS ASHRAM, AHMEDABAD, GUJARAT-380009 zo.ahmedabad@ucobank.co.in; Ph: 079-40176904
AJMER	UCO BANK, ZONAL OFFICE, AJMER, NEAR KOTWALI THANA, AGRA GATE, AJMER, RAJASTHAN-305001; zo.ajmer@ucobank.co.in; Ph: 0145-2622660
AYODHYA	UCO BANK, ZONAL OFFICE, AYODHYA, 3RD FLOOR, SHIVA PALACE, DEVKALI BYPASS ROAD, AYODHYA-224001, UTTAR PRADESH zo.ayodhya@ucobank.co.in; Ph: 05278-299323
BALASORE	UCO BANK, ZONAL OFFICE, BALASORE, POLICE LINE, O.T. ROAD BALASORE, BALESHWAR, ODISHA-756001 zo.balasore@ucobank.co.in; Ph: 06782-240112
BANGALORE	UCO BANK, ZONAL OFFICE, BANGALORE, UCO BANK BUILDING, 2nd FLOOR, 13/22 KEMPEGOWDA ROAD, BANGALORE, KARNATAKA-560009 zo.blr@ucobank.co.in; Ph: 080-43472702
BEGUSARAI	UCO BANK, ZONAL OFFICE, BEGUSARAI, SONA JAGESHWAR COMPLEX, TRAFFIC CHAWK, BEGUSARAI, BIHAR - 851101 zo.begusarai@ucobank.co.in; Ph: 06243-220123
BHAGALPUR	UCO BANK, ZONAL OFFICE, BHAGALPUR, S.K. TARAFDAR ROAD, NEW KOYLA-GHAT, PO- ADAMPUR, BHAGALPUR, BIHAR-812001 zo.bhagalpur@ucobank.co.in; Ph: 0641-2302085
BHOPAL	UCO BANK, ZONAL OFFICE, BHOPAL, PLOT NO.22, ARERA HILLS, JAIL ROAD, BHOPAL, MADHYA PRADESH - 462016; zo.bhopal@ucobank.co.in; Ph: 0755-4046001
BHUBANESWAR	UCO BANK, ZONAL OFFICE, BHUBANESWAR, UCO BANK BUILDING, C/2, ASHOK NAGAR, UNIT-2, BHUBANESWAR, KHURDA, ODISHA - 751009 zo.bbsr@ucobank.co.in; Ph: 0674-2620421
CHANDIGARH	UCO BANK, ZONAL OFFICE, CHANDIGARH, UCO BANK BLDG,1ST FLOOR, SCO - 55, 56, 57, SECTOR -17B, CHANDIGARH - 160017; zo.chng@ucobank.co.in; Ph: 0172-5037301

CHENNAI	UCO BANK, ZONAL OFFICE, CHENNAI, UCO BANK BUILDING, 328, 2ND FLOOR, THAMBU CHETTY STREET, CHENNAI, TAMIL NADU-600001; zo.chennai@ucobank.co.in; Ph: 044-43405557
COIMBATORE	UCO BANK, ZONAL OFFICE, COIMBATORE, VIJAY TOWERS, 1ST FLOOR, 22 FATHER RANDY STREET, R S PURAM, COIMBATORE, TAMIL NADU-641002 zo.coimbatore@ucobank.co.in; Ph: 0422-4509944
DEHRADUN	UCO BANK, ZONAL OFFICE, DEHRADUN, PLOT NO.5, IT PARK, SAHASTRADHARA ROAD, DEHRADUN, UTTARAKHAND-248001 zo.dehradun@ucobank.co.in; Ph: 0135-2742812
DHARAMSHALA	UCO BANK, ZONAL OFFICE, DHARAMSALA, SHYAMNAGAR (NEAR BACHPAN SCHOOL), DHARAMSALA, DIST-KANGRA, HIMACHAL PRADESH-176215; zo.drms hala@ucobank.co.in; Ph: 01892-222086
DURGAPUR	UCO BANK, ZONAL OFFICE, DURGAPUR, EINSTEIN AVENUE, B-ZONE, DURGAPUR, NEAR B-ZONE POST OFFICE, PURBA BARDHAMAN, WEST BENGAL-713202 zo.burdwan@ucobank.co.in; Ph: 0343-2606704
ERNAKULAM	UCO BANK, ZONAL OFFICE ERNAKULAM, 39/3720-F, 2nd FLOOR, S.R. COMPLEX, RAVIPURAM ROAD, ERNAKULAM, KERALA - 682016 zo.tvpuram@ucobank.co.in; Ph: 0484-2788603
GUWAHATI	UCO BANK, ZONAL OFFICE, GUWAHATI, MANI RAM DEWAN ROAD, SILPUKHURI, GUWAHATI, KAMRUP METROPOLITAN, ASSAM-781003; zo.guwahati@ucobank.co.in; Ph: 0361-2665653
HOOGHLY	UCO BANK, ZONAL OFFICE, HOOGHLY, 21 NEW G.T. ROAD, UTTARPARA, HOOGHLY, WEST BENGAL-712258 zo.hooghly@ucobank.co.in; Ph: 033-26640186
HYDERABAD	UCO BANK, ZONAL OFFICE, HYDERABAD, 8-2-624, GROUND FLOOR, ROAD NO.10, BANJARA HILLS, HYDERABAD, TELANGANA-500034; zo.hybd@ucobank.co.in; Ph: 040-23322596
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