

6.	Date of Birth (DD/MM/YYYY): Age* (as on 30/09/2017) *should not be more than 65 years as on the stipulated date.	<table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 25px;">D</td> <td style="width: 25px;">D</td> <td style="width: 25px;">M</td> <td style="width: 25px;">M</td> <td style="width: 25px;">Y</td> <td style="width: 25px;">Y</td> <td style="width: 25px;">Y</td> <td style="width: 25px;">Y</td> </tr> </table> _____ years				D	D	M	M	Y	Y	Y	Y																
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7.	Category (SC/ST/OBC/GEN)																												
8.	Educational Qualification																												
9.	Present Occupation																												
10.	Present Income																												
11.	No. of years in Employment																												
12.	Last 3 Assignments held covering minimum 5 years	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="width: 25%;">Assignmen t</th> <th style="width: 25%;">From</th> <th style="width: 25%;">To</th> <th style="width: 25%;">Employer Name & Address</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>				Assignmen t	From	To	Employer Name & Address																				
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13.	Details of the Assets	Total Asset in lakhs Total Liabilities in lakhs (Detailed A&L as per format – enclosed)																											
14.	Details of the Liabilities																												
15.	PAN																												
16.	Languages Known (Mark " <input type="checkbox"/> " in the appropriate box) <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Language</th> <th style="width: 10%;">Read</th> <th style="width: 10%;">Write</th> <th style="width: 10%;">Speak</th> <th style="width: 10%;">Understand</th> </tr> </thead> <tbody> <tr> <td>a) _____</td> <td style="text-align: center;">[]</td> <td style="text-align: center;">[]</td> <td style="text-align: center;">[]</td> <td style="text-align: center;">[]</td> </tr> <tr> <td>b) _____</td> <td style="text-align: center;">[]</td> <td style="text-align: center;">[]</td> <td style="text-align: center;">[]</td> <td style="text-align: center;">[]</td> </tr> <tr> <td>c) _____</td> <td style="text-align: center;">[]</td> <td style="text-align: center;">[]</td> <td style="text-align: center;">[]</td> <td style="text-align: center;">[]</td> </tr> </tbody> </table>					Language	Read	Write	Speak	Understand	a) _____	[]	[]	[]	[]	b) _____	[]	[]	[]	[]	c) _____	[]	[]	[]	[]				
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b) _____	[]	[]	[]	[]																									
c) _____	[]	[]	[]	[]																									
17.	Reference (Name, Address & Contact No.)	1. 2.																											

18.	For Retired Indian Bank Employees	SR No.:									
		1. P.F. Index No:									
		2. Date of Retirement	<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
		D	D	M	M	Y	Y	Y	Y		
3. Name of the IFSC Code number Branch / Office from where retired											
4. Name of the IFSC Code no . Branch / Office where from receiving Pension											

I declare that all statement made in this application and the document submitted (as per the list given below) are true, complete and correct to the best of my knowledge and belief. I understand that in the event of any information being found untrue or incorrect at any stage of my not satisfying any of the eligibility criteria according to Indian Bank, my candidature is liable to be cancelled.

Place:

Date:

Signature

Documents to be submitted :

Enclose the self- attested copied of following document along with my above application and shall submit further documents required if any.

In general

1. PAN Card
2. Voter ID Card / Aadhaar Card (Address Proof)
3. Bank Statement for last 6 months
4. Educational Qualification (Proof)
5. Empanelment Letters of Other Bank / FIs / Experience Certificate if any
6. I T Returns, if applicable
7. Firm registration / incorporation / constitution letters
8. Net worth detail proofs
9. Two recent passport size photo

Exclusive for Retired Indian Bank Employees

10. ID card
11. Copy of the Pension Book

AGREEMENT FROM DIRECT SELLING AGENTS

This AGREEMENT made at _____ on this _____ day of _____ 20 ____ by Shri /Smt _____ aged _____ S/W/D of _____ residing at _____

OR

M/S _____ carrying on business as sole proprietor / in partnership / company having their office / registered at Branch and represented by its Proprietor Mr/Ms _____ / Partners / Directors (herein after referred to as the DSA)

AND

INDIAN BANK, a body corporate constituted under Banking Companies(Acquisition and Transfer of Undertaking) Act 1970 having its Corporate Office at No:254-260, Avvai Shanmugam Salai Royapettah, Chennai 600014 and among others a branch / office, ZO: _____, at (address)..... herein after referred as the "Bank" which expression shall include its attorney, successors & assigns of THE OTHER PART.

The expression "DSA" shall when the DSA is:

- (a) An individual, include his or her, heirs, executors, administrators and permitted assigns and in event Borrower is more than an individual it shall include their respective heirs, executors, administrators and permitted assigns
- (b) A firm, include the partners for the time being of the firm and their respective heirs, executors, successors and permitted assigns
- (c) A company, include its successors and permitted assigns
- (d) An Association corporate or incorporate, include its successors and assigns and all members and their respective heirs, executors, administrators and permitted assigns
- (e) A proprietorship concern, include its proprietor, his/its heirs administrators, executors, successors and permitted assigns

The term "DSA" wherever the context so requires (in the event there are more than one individual engaged in the activity) shall mean and be construed as "DSAs" and the Masculine gender, wherever the context so requires shall mean and be construed as the Feminine

WHEREAS

The DSA has / have applied to the Bank for empanelment as Direct Selling Agent (DSA) for the purpose of engaging as a Service provider for sourcing of leads for Home Loans.

Based on the strength and faith of the assurance and representation made by the DSA, the Bank has empanelled / agreed to empanel the DSA for the terms and Conditions contained herein:

NOW THIS AGREEMENT WITNESSETH AS UNDER:

I. The DSA declares that

- a. He / She is a citizen of India
- b. Proprietary / Partnership Firm / Company registered in India
- c. He / She the principal person
- d. He / She /It is a resident / is having an office of the area where the Office / Branch of Indian Bank situate
- e. Is having a mobile phone number in his / its own name
- f. Shall operate from his / its own place / house / office located at and knowing that Bank will not provide any space / infrastructure for the purpose
- g. He / She/ It will not canvas or do any service under this agreement with any customer in the premises of the Bank without the written consent of the Bank

II. Job Profile of the DSA is as under

- Obtain and provide leads to the Bank from various sources viz. builders, municipal corporations etc., on home Loan requirements of individuals.
- Meet prospective Home Loan customers at places and time convenient to them and explain the latest Home Loan product details to them.
- Help the customer in filing application and obtaining all the requisite documents and deliver them to Branches/ IRBs /other offices for further processing.
- Follow up the application till sanction or other logical conclusion
- Work within the framework of “Code of Conduct and Responsibility”

Further, DSA agrees to Indemnify and keep the Bank indemnified against any loss or damages to be sustained by Bank in this regard.

III. Period of Empanelment

The period of empanelment will be initially for One Year from the date of this agreement. However at the sole discretion of the Bank, it may further be extended as determined by the Bank

The DSA acknowledges that the extension of engagement / empanelment if any with the bank may depend on the performance of the DSA / service allotted and the requirement of services to the Bank. In this regard the decision of the Bank shall be final and the DSA shall not have any objection whatsoever , in this regard.

IV. Nature of Empanelment

The DSA acknowledges that the empanelment of DSA is not an offer of employment in any nature whatsoever in Indian Bank and the DSA shall not have any other right apart from what is mentioned in this agreement. Notwithstanding anything contained in this agreement, it is further clarified that the empanelment of DSA is purely on contract basis / incentive / charges / fees basis and the Bank may at any time terminate the service of the DSA even without giving notice to the DSA at its discretion without assigning any reason to the same. The empanelment of DSA with the Bank is as service provider only and it does not create any employer – employee relationship and the successors or assigns of the DSA will not have any right to claim

employment or any other benefit whatsoever from the bank other than what is stated in this agreement.

The DSA shall not represent himself / herself / themselves as official(s) of the Bank and shall not give any commitment on behalf of the Bank.

V. Incentive / Remuneration payable to DSA:

Remunerations payable to DSA on first disbursement of the Loan is 0.25% subject to minimum of Rs.2000/and maximum of Rs 25000/-Where the aggregate sourcing is more than Rs.10.00 crores per quarter Rs 50000/- will be given as incentive. **(The rates are inclusive of GST)**. Fees will be paid by crediting the bank account maintained with Indian Bank.

Fees will not be payable in cases where Bank is obliged to pay remuneration to other persons/ parties under any other arrangement, for the same loan proposal. The DSA will not be eligible for any fee in the case of customers who have directly approached the Bank on their own.

The Incentive / Remuneration will be payable after deducting TDS. The Incentive / Remuneration will be paid after regular sanction and first disbursement of the Loan. Applicable Income Tax / other taxes on the Incentive / Remuneration paid shall be deducted at source as per the provisions.

The Bank will have the right to recover at its discretion, any money or loss due to the Bank from the amount due and payable Bank to the DSA without prejudice to any other remedies available to the Bank for recovering the same.

It is further clarified that DSA shall not be entitled to get any incentive / Remuneration fees, charges etc whatsoever in cases where Bank is obliged to pay remuneration to other persons / parties under any other arrangement, for the same loan proposal. The DSA will also be not eligible for any fee / Incentive / Remuneration / Charges etc whatsoever in case of those customers who have directly approached to the Bank on their own.

All payments will be made to the DSA by way of online transfer to savings account maintained with the Bank.

VI. Indemnity

The DSA will indemnify and keep indemnified the Bank against any claims, loss or damages, actions, costs (as between advocate and client), charges and expenses whatsoever which may be brought or made against or sustained or incurred by the bank (and whatever paid by the Bank or not) or which the Bank become liable under or in respect of or incidental to or relating to empaneling the DSA under this agreement.

VII. Confidentiality

By virtue of the contract / Agreement, the DSA or DSAs team may have access to personal and business information of the Bank and/ or Banks customers. Bank has the sole ownership of and the right to use all such data in perpetuity including any data or other information pertaining to the customer that may be in the possession of the DSA or DSAs team in their course of performing the service(s) under the Contract / Agreement.

The DSA hereby represents and warrants that it shall ensure the preservation and protection of the security and confidentiality of the customer information or data which are in the custody or possession. The confidentiality shall survive the termination of this agreement.

VIII. Banks / Reserve Bank of India's Right of inspection and Periodic Audit

- a. The Bank / Reserve Bank of India reserves the right to inspect & monitor / assess the progress of the services at any time during the course of the Contract / Agreement. The Bank may demand and upon such demand being made, bank shall be provided without any document, data, material or any other information, which it may require, to enable it to assess the progress of the services.
- b. The DSA is required to extend all necessary co-operation to facilitate audit process.
- c. The DSA shall allow the Bank / Reserve Bank of India or persons authorized by them to access the Bank / DSA's documents, records and transactions and other necessary information given to or stored or processed by the DSA within a reasonable time, the DSA will reimburse the bank which they may be liable to pay supervisory fees to Reserve Bank of India.
- d. Bank shall utilize the services of internal or external auditors for ensuring proper operations by the DSA.
- e. The Bank / Reserve Bank of India reserve its right to inspect and monitor/ access the progressive / activities of the services and related documents at any time during the course of the contract / agreement. Bank / Reserve Bank of India may demand and up on such demand being made, Bank / Reserve Bank of India shall be provided with any document, data and material.

IX. Termination

1. This empanelment will be for a period of **12 months** and can be terminated by either party by giving one month notice.
2. In case the DSA fails to source even a single loan proposal in a quarter (excluding the first three months of empanelment) will be de-paneled, without any notice.
3. It can also be terminated by the Bank at any time if DSA's performance is found contrary to the Bank's instructions or if he/she is found to perform any actioned detrimental to Bank's interest.
4. In the event of premature termination /expiry of empanelment, DSA will have to immediately surrender the Identity Card and any material provided by the Bank.
5. Extension of the empanelment with the Bank will depend upon performance in the activity / services allotted to him/her and necessity of his/her services to the Bank.
6. The Bank has the right to terminate this empanelment without assigning any reason.
7. An attempt to commit fraud or mis-use of position enjoyed by DSA is also a ground to terminate the empanelment.
8. DSA is expected to bring in about 5 proposals amounting to Rs.2 Crore (in aggregate) per month. If he/it does not bring in a minimum business of Rs. 2 Crores in 6 months, his/their empanelment shall stand terminated automatically

X. Complaint Handling and Resolution

- a. It is further agreed between the parties that, DSA shall have effective policy on complaint redressal procedure / mechanism for dealing with the complaints received either by the bank and forwarded to the DSA or directly by the DSA, in relation to the services provided by the vendor as per the agreement or otherwise. The policy on complaint redressal procedure / mechanism policy shall provide among other procedures; acknowledgement of each complaint, compensation payable for various acts and omissions, procedure for escalation in complaints, maintenance of register of complaints, their status and manner in which complaints are resolved.
- b. The DSA shall ensure that complaints are redressed within 4 days from the receipt of complaint received either from the bank and forwarded to the vendor or directly rendered by the customer.
- c. In case if such policy on complaints redressal mechanism / procedure is not formed / established by the vendor or complaints are not redressed, then Banks compensation policy as amended from time to time shall mutatis mutandis be applicable to vendor also and DSA shall keep the Bank indemnified / compensated of any amount paid to customer as per the compensation policy of the Bank as amended from time to time without limitation

XI. Dispute Resolution

Zonal Manager / IRB Branch Manager shall be the final authority for resolution any disputes / clarification regarding payments of fees, terms of empanelment and the decision taken by them shall be final and binding of the DSA.

XII. Other Terms and Conditions

- a. Either party may terminate the contract by giving one months notice in writing.
- b. Bank has designed a code of conduct based on the Model Code of Conduct for Direct Selling Agents devised by IBA and annexed with this agreement. The said code of conduct shall be construed as part of these present and violation / non observation of any conditions / obligations shall be deemed as violation / breach of this agreement and bank may take appropriate decision at its discretion including but not limited to black listing the DSA, terminations of this agreement etc.
- c. In case of dissatisfactory performance or misconduct of DSA, the Bank shall within its rights to terminate the agreement shall do so with immediate effect without any recourse in /to the Bank
- d. The DSA hereby acknowledges that he / she/ it has read the said model code of conduct and has fully understood all the terms and conditions mentioned there in and declare that the DSA shall agree to abide by the said code of conduct in letter and spirit
- e. The DSA shall surrender the identity card issued to his / her /it by the Bank immediately on the date of termination.
- f. The Bank will have the right to recover at its discretion any money or loss due to the Bank, from the amounts due and payable by the Bank without prejudice to any other remedies the Bank may adopt for recovering the same.

- g. The DSA shall not collect any amount on case or in any form or other fees from the customer for providing services to the Bank.

Executed by the parties herein at the place and on date above written

**Signature of DSA /
Authorized Signatory**

**Authorized Signatory
of the Bank**



Home loan – Customer Information on the Lead Generated

(To be submitted by DSA at the time of sourcing a Lead)

Sl	Particulars	Particulars
1	Name of the applicant	
2	Mobile number	
3	Email id	
4	Address	
5	Occupation	Salaried / business / self employed / pensioners / others
5a	Employer / business name	
5b	Designation	
6	Income per annum	
7	Property Identification	Looking for property <input type="checkbox"/> Property identified <input type="checkbox"/>
8	Purpose of the home loan	
8a	➤ In case of the purchase of the flat / house Details of the property	
	➤ In case of flat under construction details of the builder and project	
9	Total cost of the property	
10	Loan amount requested/applied for	
11	KYC DETAILS: (minimum ONE) 1) Passport 2) Pan card 3) Aadhaar card 4) Voters identity card	
11a	Whether KYC details verified with original	Yes / no
12	Name of the DSA DSA code	
13	Signature of the DSA	

Date:

Annexure - D

Bill for Remuneration

Bill for the month _____

1.	Name of the DSA (S/Shri)	
2.	DSA Code No	
3.	Account No.	
4.	Bill submitted through	_____ Branch

Sl	LAPS Ref	Name of Borrower	Date of sourcing	Date of Sanction	Date of Disbursement	IRPC IBGA	Home Branch IBGA	CBS Account No.	Loan Limit (Rs. In lakhs)	Remuneration (Rs.)

Signature of DSA

Recommended

Branch Manager

_____ Branch