PUBLIC NOTICE (RFP) FOR EMPANELMENT OF DIRECT SELLING AGENTS-HOUSING LOANS & PLOT LOANS FOR BRANCHES IN CG RAJYA SAHKARI BANK MYDT. (HO) ATAL NAGAR NAVA RAIPUR

CG RAJYA SAHKARI BANK MYDT. (HO) ATAL NAGAR NAVA RAIPUR is in process of appointing Direct Sales Agents (DSAs) for sourcing of Housing Loans & Plot Loans. Applications are invited from the interested participants. Eligibility criteria, terms & conditions, code of conduct, application forms, etc.
are illustrated below:

1. **Eligible entities:**
   (i) Registered partnership firms and proprietorship firms.
   (ii) Public / Private Companies.

1.1 **Selection criteria:**

- The DSA should have an experience of working for at least 3 years.
- It should be on the panel of at least 2 Banks/ Financial institutions.
- The DSA should have team of sufficient no of executives/ persons to cover all branches in Chhattisgarh and team size should commensurate with the business assurance made by the DSA.

1.2 Documents required:

- The Service Provider's KYC compliance along with details will be verified. Applicants are required to submit Registration Certificate of the Firm / Partnership Deed / M&AOA in case of Private Public Companies along with the KYC details of the Proprietor / Partners / Directors etc. Enclose copies of PAN Card, TIN Registration, CIN, DIN etc. as case may be.

- Details of existing tie-up arrangements with other Financial Institutions if any, along with relevant business performance details for the past 2 years in similar activity.

- Audited financial statements of the firm / company for the past 3 years.

- Any other documents to support past experience and competence to achieve assured business level over the contracted period

2. **Coverage:** All branches in CG Rajya Sahakari Bank Mydt. Raipur.

3. **Fee Structure:** The fee structure to the DSA will be based on the volume of business and ticket size as under -

3.1 Minimum ticket size: Rs. 20.00 Lakh.

3.2 Commission:

0.30% of the loan amount inclusive of service tax upto loan amount of Rs.50.00 Lakh.
0.35% of the loan amount inclusive of service tax for loan amount above Rs.50.00 Lakh.
At the time of selection/ approval process, the applicant has to submit the expected business.

- The sourcing of housing loan proposals by DSAs under government sponsored scheme will not be entitled for commission.
- TDS on commission will be applicable as per Income Tax rules.
- The commission will be payable on first disbursal of Loan.
- The approval of DSA will be for a maximum period of one year; hence the reference period for the assessment of Commission/Charges/ Service fee will be for a period of 12 months.

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4. **Job profile of DSAs:**

Obtain leads on Home Loan and Plot Loan requirements of individuals from various sources, viz. builders, municipal approvals, web sites, print media etc.
Meet intending Home Loan and Plot Loan borrowers at a place and time convenient to them and explain Home Loan product details.
Fill in Home Loan and Plot Loan applications and obtain all the requisite documents, and deliver these to the Branch for further processing.
Follow up of the application till disbursement.

The role of DSAs is limited to the sourcing and submitting the proposal along with all documents (In one go) only. KYC verification, pre-sanction survey, appraisal, documentation, disbursement and Post sanction visit in respect of Home Loan and Plot Loan will be done by the branches.

The DSAs and their employees/executives are bound to follow code of conduct (Annexure – I) set by bank in this regard.

5. **Other terms & conditions:**

5.1 Business target:

While no minimum target is stipulated, the DSAs are required to source proposals worth Rs.2.00 Crores per month. If the DSA fail to bring in minimum business as above in 6 months, his services will stand automatically terminated. But he will be paid commission for the proposals already mobilized.

5.2 Training:

Employees and officials of all newly engaged DSAs will undergo : One Day Training" at CCTI. CCTIs are required to educate them about our Products, Processes and the basics of Marketing. The salient features of Margin, LTV, EMI, calculation of Loan Eligibility, Unihome coverage, tax Benefits etc. will be explained to them.

All employees of newly engaged DSAs will be attached to CCTI official for one week for handholding purpose.

5.3 Terms of Empanelment:

1. Independent Market report of the DSAs will be obtained.
2. Confidential report will be obtained from the Banks/FIs where the DSA is already empanelled.
3. KYC compliance of DSAs and officer bearer, Key persons of DSAs.
4. CIBIL report/ RBI defaulter list be referred.
5. Past experience and competence to implement and support the proposed activity over the contracted period.
6. Financial soundness and ability to service commitments even under adverse conditions;
7. Business reputation and culture, compliance, complaints and outstanding or potential Litigation shall be assessed by collecting reference/ experience certificates in this line of business.

8. Ensuring due diligence by service provider of its employees who would be performing the DSA functions.
9. Any other tool to ascertain credibility, past performance and reputation of the DSAs, their local standing and reputation.
10. Empanelment of DSAs will be purely on temporary basis. After completion of 12 months the performance shall be reviewed for fresh agreement at that time.
11. DSAs will be under the administrative control of the Head Office. The Managing Directors will decide deployment of their team.
12. The DSAs and its employees / executives / TMEs / BDEs bound to follow code of conduct (Annexure – I) or any other codes set by the Bank in this regard from time to time.
13. Empanelment of DSAs will be done through entering into an Agreement cum Indemnity in Banks format and will be stamped in accordance with the Stamp Act in force in the State of Chhattisgarh. The cost of Stamps will be borne by DSAs.
14. DSAs will also be attached to Banks approved Builders to source Home Loan proposals related to their projects.
15. The Managing Directors will allocate branches in specific area of operation to DSAs and nominate the Branch where the Home Loan Proposals sourced by the DSAs will be recorded.
16. The approval for appointment of DSAs shall be for one year. The same shall be reviewed after one year for fresh agreement based on the guidelines that prevail at the time of renewal.
17. Branch Managers will hold quarterly Performance Reviews of DSAs.
18. CG Rajya Sahakari Bank Mydt. Raipur HO will issue a **Photo ID Card to TME**/BDE/DSE/Marketing executives of **DSAs** to carry / display while visiting prospective clients on Banks behalf.

B. Policy for Engaging DSAs (Direct Sales Agents/Associates)Retired officers

With a view to improving our market presence in competition with the DSAs deployed by the Private Sector Banks and HFCs, it is also decide to engage retired officers of our bank for sourcing Home Loan proposals on the following terms.

Eligible entities: Retired officers of CG Rajya Sahakari Bank Mydt. Raipur.

1. **Eligibility criterion:**

- Maximum Age: Not more than 70 years.
- Should be local resident, and able to communicate effectively in local language e.g. Hindi, English etc.
- Should be having phone facility.
- Should be having 2 wheeler / 4 wheeler.
- Should operate from his place. Bank will not provide any office.
- **One time clearance will be obtained from, H. O. as regards to credentials of the officer.**
- Preference will be given to officers who have work experience in credit department especially Retail Loans.

3. **Coverage:** All branches of CG Rajya Sahakari Bank Mydt. Raipur
4. **Fee Structure:**

The fee structure to the DSAs (Retired Officers) is be based on the volume of business and ticket size to make the activity cost effective as under -

Minimum ticket size: Rs. 15.00 Lakhs **Minimum no. of cases per month:** Three

4.1 Commission:

0.25% of the loan amount inclusive of service tax upto loan amount of Rs.50.00 Lakh.
0.30% of the loan amount inclusive of service tax for loan amount above Rs.50.00 Lakh.

- At the time of selection/ approval process, the applicant has to submit the expected business on the basis of which projected commission shall be worked out.
- The sourcing of housing loan proposals by DSAs(Retired Officer) under government sponsored scheme will not be entitled for commission.
- TDS on commission will be applicable as per Income Tax rules.
- The commission will be payable on first disbursal of Loan.
- The approval of DSAs(Retired Officers) will be for a maximum period of one year; hence the reference period for the assessment of Commission/Charges/ Service fee will be for a period of 12 months.
- After completion of 12 months the performance shall be reviewed for fresh agreement at that time.

5. **Job profile of DSAs:**

Obtain leads on Home Loan requirements of individuals from various sources, viz. builders, municipal approvals, web sites, print media etc.

Meet intending Home Loan borrowers at a place and time convenient to them and explain Home Loan product details.

Fill in Home Loan applications and obtain all the requisite documents, and deliver these to the Branch for further processing.

Follow up of the application till disbursement.

The role of DSAs-(Retired Officers) is limited to the sourcing of proposal only. KYC verification, pre-sanction survey, appraisal, documentation, disbursement and Post- sanction visit in respect of Home Loans are to be done by the Branches.

6. **Other terms & conditions:**

6.1 Business target:

The DSAs - (Retired Officers) should bring in minimum three proposals per month worth Rs.50.00 lakh.

If the DSA - (Retired Officers) fail to bring in minimum business as above in 6 months his services will stand automatically terminated. But he will be paid commission for the proposals already mobilized.

a. Empanelment of DSAs will be purely on temporary basis.
b. Empanelment of DSAs -(Retired Officers) will be done through entering into an Agreement cum Indemnity in Banks format and will be stamped in accordance with the Stamp Act in force in the State of Chhattisgarh. The cost of Stamps will be borne by the DSA-(Retired Officer)
c. The DSA- (Retired Officers) is bound to follow code of conduct (Annexure – I) or any other codes set by bank in this regard from time to time.
d. DSAs-(Retired Officers) will be under the administrative control of the Head Office.
e. The Managing Directors will allocate branches in specific area of operation to DSA -(Retired Officers) and nominate the Branch where the Home Loan Proposals sourced by the DSAs-(Retired Officers) will be recorded.

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f. A Photo **ID Card** will be issued by Head Office, which should invariably shown to prospective customers while visiting them.

g. The approval for appointment of DSAs/ DSA -(Retired Officers) shall be for one year. The same shall be reviewed after one year for fresh agreement based on the guidelines that prevail at the time of renewal.

h. Branch manager will hold quarterly Performance Reviews of DSAs (Retired Officers).

The Branch Manager of Branches will also review the performance of DSAs (Retired Officers) linked to their branches at monthly intervals.

Procedure for Submitting Applications:

All Applications must be submitted in sealed envelopes addressed to the "Managing Director, CG Rajya Sahakari Bank Mydt., **Head Office, "Sahakar Bhawan" Plot No. 74, Sector-24, Nava Raipur, Atal Nagar (CG) 492002.**

(1) "Envelope should clearly super scribe "Application for Appointment as DSA".

(2) All applicants should submit the following along with their application:

a. 2 recent Passport Size Photographs
b. Copies of PAN Card, TAN registration etc.
c. Copies of Income Tax Returns with financial data for the AY last three yrears.
d. Empanelment letter from at least two Banks/FIs.
e. Registration Certificate of the Firm/Partnership Deed/ M&AOA in case of Private Public Companies along with the KYC details of the Proprietor/Partners/Directors etc.
f. Details of existing tie up arrangement with other financial institution if any along with relevant Business performance details for the past 2 years in similar activity.

(3) All Applications should be sent through Regd. A/D, Speed Post, Courier and should reach CG Rajya Sahakari Bank Mydt., **Head Office, "Sahakar Bhawan" Plot No. 74, Sector-24, Nava Raipur, Atal Nagar (CG) 492002.**

(4) No application sent through e-mail will be entertained for empanelment.

(5) Last date for Sending application form is 31.10.2025

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Managing Director,
CG Rajya Sahakari Bank Mydt.,
Head Office, “Sahakar Bhawan” Plot No. 74,
Sector-24, Nava Raipur, Atal Nagar (CG) 492002.

APPLICATION FORM FOR EMPANELEMENT OF DIRECT SELLING AGENTS (DSAs) FOR LOANS

1. Name of Organization :
2. Constitution : Sole Proprietorship /Partnership/ Company

   (Please enclose Registration Certificate of the Firm / Partnership Deed / M&AOA in case of Private /Public Limited Companies etc. as applicable.)
3. Business Address :

______________________________ ______________________________

CITY__________________ State________________ PIN CODE -

Telephone No. Fax No. Mobile No of Key Person

Email Address : Website :

4. PAN NO / TAN NO / DIN NO : (Enclose Copy of relevant ID)
5. Details of Existing Bankers :
6. Premise Ownership : Owned / Rented / Carpet Area
7. Proprietor/Partners/Managing Partner/Managing Directors' with Residential Address:

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CITY__________________ State________________ PIN CODE -

PAN NO - Address Proof -

(Enclose Copies of PAN / Address Proof)

(Use additional sheets if required)

8. Profile of Proprietor/Partners/Managing Partner/Managing Directors'
9. Names and qualifications of the Promoters

a) ______________________________
b) ______________________________
c) ______________________________
d) ______________________________

Note: kindly Enclose last 3 year ITRs of the Proprietor / Partners / Directors of the firm/company

11. Financial Standing :

Particulars	31.03……. Audited	31.03……. Audited	31.03……. Audited
Net Sales			
Net Profit after Tax			
Depreciation			
Cash Accruals			
Tangible Net Worth			

(Enclose copies of Audited Balance Sheet/Profit& Loss Statement for the last 3 years)

12. Details of experience as DSA of Other Banks'

1. Name of Bank/FI/HFI/Builders :

Since When empanelled :
Line of business :
Housing Loan Proposals mobilized during last two years :
Average Ticket Size :
Commission rate :

2. Name of Bank/FI/HFI/Builders :

Since When empanelled :
Line of business :
Housing Loan Proposals mobilized during last two years:
Average Ticket Size :
Commission rate :

(Applicant must be empanelled with minimum two Bank/FI/HFI/Builders. If empanelled with multiple Bank/FI/HFI/Builders encloses additional sheets and supporting documents)

13. References : Industry / Market reference (Minimum 2)

(Other than Banks/FIs/HFIs/Builders where empanelled as DSA)

a) Name of the associate :
Constitution :
Line of Business :
Name & telephone number of contact person :

b) Name of the associate :
Constitution :
Line of Business :
Name & telephone number of contact person :

14. Minimum Assured Business
    a. No of Proposals per month :
    b. Loan amount per month (Rs.in Lakh) :
    c. No of Proposals during first six months :
    d. Loan amount during first six months (Rs. in Lakh) :

15. (a) Employee Details of DSA:

Sales / Marketing Executives	Tele Calling Employees	Others	Total Staff

(b) Personal Details to be submitted for all Employees proposed to be deployed for our Bank in the following format:

Name of the Employee:

(Recent Photograph duly attested by authorized signatory of DSA)

Contact No.: Email Address:

Qualification:

Experience with DSA (Years)

Experience prior to join DSA (Years)

Residential

Address:

CITY______________________ State_____________PIN CODE -

PAN NO

Whether Owns CAR / Two Wheeler -

Annual Income -

Details of Previous Employer -

Reasons if any for discontinuing from previous Employer - Last 3 Months Performance:

Total Leads Generated	Total Business Mobilised No./Amount

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16. Any other information

17. **Declaration :**

I/we hereby declare that the above information is true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein immediately.

In case any of the above information is found to be false or untrue or misleading or misrepresenting I/we am/are aware that I/we will be held liable for it.

(Seal and Signature of Proprietor/Partners/Managing Partner/Managing Director/CEO)

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H.O.
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APPLICATION FORM FOR EMPANELEMENT OF DIRECT SELLING AGENTS (DSAs- Retired Officer) FOR SOURCING OF LOAN PROPOSALS

1. Name of the Retired officer :
2. Age :
3. PF no. :
4. Date of Retirement :
5. Branch/Office of retirement :

Affix self attested latest Photograph

6. Total Service in Officer Cadre (Give scale wise / year wise breakup) :
7. Any disciplinary action taken against you during service period with : Y/N 13. Is there any legal case pending against you at any court of law : Y/N

14. Scale at the time of retirement:

15. PAN No: (Submit copy of PAN card)

16. Contact No.: Mobile Land line:

17. E-mail address:

18. Residential Address

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CITY____________________ State________________ PIN CODE –

19. Office address (if any)

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CITY____________________ State________________ PIN CODE –

20. Specify your experience in Credit department while working in bank:

21. Whether any experience as DSA after retirement:
    1. Name of Bank / FI/HFI
    2. Experience Years
    3. No. of proposals scouted in latest financial year :
    4. Amount of loan materialized from above proposals :
    5. Commission earned from above :

22. Whether working with any other institution
    1. Name of Institution
    2. Designation
    3. Experience Years
    4. Job Profile (Give brief description) Financial standing:
        1. Pension per month Rs.:
        2. Other earnings Rs.:
        3. Income as per ITR for A.Y.20...-....... A.Y. 20.....-.... A.Y. 2015-
        4. If any loan availed from Bank of Maharashtra give details.
        5. Detail of vehicle you owned :

        Registration No Make and Model

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23. In case you are suffering from any critical illness give details :

24. Any other information :

25. Declaration :

I hereby declare that the above information is true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein immediately.

In case any of the above information is found to be false or untrue or misleading or misrepresenting I am aware that I will be held liable for it.

Signature of the Retired Officer

CHHATTISGARH RAJYA SAHAKARI BANK MYDT.
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