

**Bank of Baroda is interested in Empanelling Direct Selling Agents (DSAs) for sourcing/ canvassing Housing /mortgage loan in UAE/India business and submits applications of the prospective customers to Bank. Empanelled DSAs will not be the employees of the Bank.**

**ELIGIBILITY**

**Individuals:**

- An approved agent for selling Housing loan for India, local UAE Housing loan products.
- Real Estate Brokers may also be considered depending upon the local standing and reputation.
- Any individual (including a builder’s representative) who has prior experience of selling Home Loans, auto loans, credit cards, and any other similar financial products.
- Age of applicant should be minimum 21 years and physically fit
- Should be local resident having valid resident visa , at least matriculate and able to communicate effectively in local language/other(Indian) languages and preferably in English also.

**Non Individuals:**

- Proprietary / Partnership firm- LLC/ FZC/FZE who have valid license can be considered
- Institutional Agency/Consultancy Group, Firms of Chartered Accountants, Real Estate Brokers, Car dealers, DSAs of Builders, Management Consultants.
- In case of Companies it should be entitled to carry out such type of services as per license provided by authority.
- Should have mobile phone facility in his / her /own name or in the name of applicant firm / company/LLC etc.

**Pay out structure:**

- Payout to DSAs will be made @ 0.50% per proposal on sanctioned amount and will be paid on monthly basis.
- The payout will be paid on disbursal of minimum 25% of the sanctioned loan limit on each case

**Process of Application:**

- Download the attached application form
- Provide the information as required/fill the application form
- Duly signed application form along with enclosures can be submitted to the nearest Branch of Bank of Baroda

<p>BANK OF BARODA DUBAI BRANCH GOVT OF DUBAI REAL ESTATE BUILDING, 2ND FLOOR, ALI BIN ABI TALIB STREET, MEENA BAZAR, BUR DUBAI P.O.BOX : 3162 EMAIL:RETAIL.DUBAI@BA NKOFBARODA.COM/ <a href="mailto:CREDIT2@BANKOFBARODA-UAE.AE">CREDIT2@BANKOFBARO DA-UAE.AE</a> Ph: 04 3136602</p>	<p>BANK OF BARODA ABUDHABI BRANCH SH. HAMDAN STREET, AL HALAMI CENTRE, ABU DHABI, P.O. BOX: 2303 EMAIL:TF.ABUDHABI@BANK OFBARODA-UAE.AE/ CREDIT.ABUDHABI@BANKO FBARODA-UAE.AE Ph:02 6388752</p>	<p>BANK OF BARODA DEIRA BRANCH KUWITI BUILDING, NEAR JASCO SUPER MARKET, NEXT TO CARTON TOWER, AL RIGGA, BANIYAS ROAD, DEIRA- OPP. TO CRECK P.O.BOX: 5107 EMAIL:DEIRA@BANKOFBARO DA-UAE.AE Ph: 04 2600903</p>
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<p>BANK OF BARODA SHARJAH BRANCH BHUHERA CORNICH, INFRONT OF GOLD SOUK, CRYSTAL PLAZA, GROUND FLOOR P.O.BOX: 1671 EMAIL: <a href="mailto:CREDIT.SHARJAH@BANKOFBARODA-UAE.AE">CREDIT.SHARJAH@BANK OFBARODA-UAE.AE</a> Ph: 06 5037940</p>	<p>BANK OF BARODA RAS AL KAIMAH BRANCH OMAN STREET, AL NAKHEEL RAS AL KHAIMAH, P.O.BOX: 5294 EMAIL: <a href="mailto:RASAL@BANKOFBARODA-UAE.AE">RASAL@BANKOFBARODA- UAE.AE</a> Ph: 07 2269041-25</p>	<p>BANK OF BARODA AL AIN BRANCH PLANNING STREET, NEAR CLOCK TOWER ROUNDAABOUT P.O.BOX: 16123 EMAIL: ALAIN@BANKOFBARODA- UAE.AE PH: 03 7519880</p>
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**Application Form for Direct Selling Agent (DSA)**

The \_\_\_\_\_, Bank of Baroda



**SUB: Application for Empanelment as Direct Selling Agent (DSA) with Bank of Baroda**

I submit herewith my application for the empanelment as Direct Selling Agent (DSA) for Bank of Baroda at \_\_\_\_\_ Branch / Office. I have read all the terms and conditions relating to the service and undertake that all the terms and conditions are acceptable to me.

1	Full Name (in Block Letters) Name of the person/ Proprietor/ Firm/ Company)				
2	Constitution (Tick appropriate option)	Individual	Proprietorship	Partnership	Company
3	Date of Birth/ Incorporation (dd/mm/yy)				
4	Age	_____Years_____Months			
5	Address				
6	Mobile Number				
7	Alternate Contact Number				
8	Emirates ID No & Validity				
9	E mail ID				
10	Present Occupation				
11	Present Income AED				
12	Mo of years in current employment				
13	Education Qualification				
14	Languages Known				
15	Present banking with Name of				

	Bank Branch Account number Name and contact number	
16	Details of Assets	
17	Details of Liabilities	
18	Relative of existing staff (if Yes), Please furnish the full details of the staff member	

Signature of the applicant

**INFRASTRUCTURE AVAILABILITY**

No of Computer available	
Connectivity (e mail , internet etc)	
No of telephone lines available	
Office space ( in Sq ft)	
Owned or Rented	
Number of employees	
Fax available	
<b>Past / Present Relationships</b>	
Name of the Institution	
Nature of Work	
Period of association	
Volume of work	
Reasons for termination	

**Any other information which the applicant wishes to bring to the knowledge of the Bank:**

I / We declare that the statement in this application and the documents submitted (as per list given below) are true, complete and correct to the best of my knowledge and belief. I further, declare that I am not related to any existing employees of Bank of Baroda. I understand that in the event of any information/document being found untrue/incorrect at any stage my application is liable to be rejected and if already empanelled, the empanelment is liable to be terminated. I declare, that no criminal proceedings are pending against me.

I/We hereby undertake that I/We have studied and understand the rules and regulations of Bank of Baroda for my/our engagement as DSA. I/We also confirm that I/We are not working as DSA for any other HFC/ Bank for canvassing Housing Loans, other than as disclosed in the Application Form. I/We further undertake as under:

1. I/We declare that all the particulars and information given in this Application Form, including the details provided in, are true, correct, complete and up to date in all respects and I/We have not withheld any information. I/We confirm that I/We have had no insolvency proceedings initiated against me/us nor have I/We ever been adjudicated insolvent. I/We have read the Application Form and am/are aware of all the terms/conditions in this Application Form.
2. I/We also authorize the Bank of Baroda to exchange, share part with all information relating to my/our details and history information to other Banks/Financial Institutions and Housing Finance Institutions.
3. I/We undertake to inform the Bank of Baroda regarding change in my/our employment address and to provide any further information that the Bank of Baroda may require. I/We understand that the Bank of Baroda has the right to reject my application without providing any reason.
4. I/We will be responsible for canvassing the business and identification of the Borrower and the property being financed & to assist in recovery of dues in the event of any default of repayment of loan amount.
5. Bank of Baroda would not be bound to sanction cases brought by me/us and the final decision in this regard would rest with the Bank of Baroda or any other person authorized by it.

6. I/We am/are agreeable to execute at my cost an agreement with the Bank of Baroda to work as DSA.
7. I/We undertake to abide by all rules and regulation as prescribed by Bank of Baroda to be a DSA.
8. I/We hereby accord our consent that fee structure prescribed by Bank of Baroda for canvassing the business is acceptable to me/us and the Bank will have right to change the fee structure
9. I will keep bank updated as regards to any change in my personal profile, i.e., change in address, Mobile Number, Employer, New Agency etc.

Signature & (Seal if applicable) of the Direct Selling Agent:

Place:

Date:

**Enclosures:**

- Self attested copies of the following documents along with application form
  - a) Copy of Passport
  - b) Copy of VISA
  - c) Copy of Emirates ID
  - d) Bank statement for last six months
  - e) Education qualification
  - f) Details of present/Previous employment
  - g) Company License copy with validity

Details required and list of documents to be attached along with application form

***Proprietorship firm/Partnership firm/any other Company:***

- License Copy with validity
- Memorandum of Association and Articles of Association
- Certificate of Incorporation
- Certificate of Commencement of Business