Become Direct Marketing Agent for a mutually beneficial relationship

PNB Housing Finance Ltd (PNB HFL) is providing Housing and Non-Housing Loans under its various schemes to individuals, bodies corporate etc. on the terms and conditions notified by it from time to time.

PNB HFL invites Applications from Direct Marketing Agents to render their services to canvass loan applications under various loan schemes of the PNB HFL and/or marketing of the financial products of the PNB HFL under various scheme(s) on commission basis at all its 34 branches.

Please visit branch locator to locate our nearest branch.

Who is eligible?

Institutional agency/consultancy group, firms of Chartered Accountants, real estate brokers who are providing financial and investment consultancy services, DMAs who are currently distributing home loans / loan against property for other banks are eligible to apply for Direct Marketing Agents (DMAs).

Relevant industry experience in marketing of financial products will be an added advantage.

How to apply?

Application in the prescribed format is to be submitted to the respective branch business head for empanelment. Empanelment shall be at the sole discretion of PNB HFL.

Application form can be downloaded from our website:www.pnbhfl.com

You can also write to us on businesspartners@pnbhfl.com with your detailed profile.

Conditions apply: Approval of Loan shall be at the sole discretion of the PNBHFL and subject to guidelines issued by Regulators and Company from time to time.

pnb Housing Finance Limited

Ghar Ki Baat

Application Form for Direct Marketing Agent

Photograph of applicants(s)

Name of the Person / Proprietor / Firm / Company:

Name of Father / Husband (in case of individuals):

Address:

City:

State: _____ Pin code: ☐☐☐☐☐☐

Business start date:_____ TIN No._____

Tel: _____ (O) Fax: _____ E-mail: _____
Mobile:_____

Details of Proprietor / Partners / Directors (in case of Firm/Company):				
Name	Age	Date of Birth	Qualifications	Residence Address
Office Address:				
Tel No(s) Fax No.:			Mobile: Email ID:	

Name of the Contact Person:

Designation:

(**Attach copy of Authority Letter authorizing Contact Person**)

Total Years of Experience of the Applicant in the Industry:

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

1 I/We declare that all the particulars and information given in this Application Form, including the details provided in Annexure I-V, are true, correct, complete and upto 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 authorise the PNBHF 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 PNBHF regarding change in my/our employment address and to provide any further information that the PNBHF may require. I/We understand that the PNBHF 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 I/We will work for PNBHF on a non-exclusive basis which does not debar me/us from accepting agency of any other housing finance company for promotion and procurement of business.

6 PNBHF would not be bound to sanction cases brought by me/us and the final decision in this regard would rest with the PNBHF or any other person authorized by it.

7 I/We am/are agreeable to execute at my cost an agreement with the PNBHF to work as DMA.

8 I/We undertake to abide by all rules and regulation as prescribed by PNBHF to be a DMA.

9 I/We hereby accord our consent that fee structure prescribed by PNBHF for canvassing the business is acceptable to me/us.

Signature & Seal of the Direct Marketing Agent

Date:

Place:

Enclosed:

1. **Annexure-I:** Profile of the Direct Marketing Agent
2. **Annexure II:** Infrastructure availability
3. **Annexure III:** Details of Past and Current Housing Finance Business Relationships
4. **Annexure IV:** Certificate of existing relationship of the Applicant with other banks, HFC's etc.
5. **Annexure V:** Other details to be furnished by the Applicant and list of documents to be attached Not required **(Documents to be collected as per Annexure D of the process note)**

Annexure-I

Direct Marketing Agent Profile

Branch: Date:

INTRODUCTION			
Name			
Address			
Education qualification (if applicant is individual)			
Locations at which the DMA will be operating			
Contact No.	Office	Mobile	Residence
Type of organization (Sole Proprietorship , Partnership, Private Limited Company, Public Limited Company, Other firms)			
Currently working for			
Please provide organizational chart with details of the sales force (managers, executives and tele-sale executives)			
No. of Years the DMA has been in the industry			
Products Sold / being Sold			
Business Sourced in last 3 financial years (In Lakhs)			
Performance of Portfolio			
Negative Database			
Locations handled till date			
Name and complete address of references (Please provide references of 3 persons to whom you provided your services in the past)			

Annexure-II

INFRASTRUCTURE AVAILABILITY

No. of computers available	
Connectivity (email, internet etc.)	
No. of telephone lines available	
Office Space (in Sq ft)	
Owned or Rented	
Is fax available	
Number of employees	

Annexure-III

Past Relationships						
So. No.	Name of the institution	Nature of work	Period of association	Volume of work		Reasons for Termination
				No. of applications	Value (Rs.)	
1						
2						
3						
4						
5						
6						

Current Relationships						
S.No	Name of the institution	Nature of work	Since when	Volume of work		Remarks
				No. of applications	Value (Rs.)	
1						
2						
3						
4						

Annexure-IV

Certificate of Existing Relationship of the Applicant with other Banks, HFC'S etc.

Annexure-V

OTHER DETAILS REQUIRED AND LIST OF DOCUMENTS TO BE ATTACHED ALONGWITH APPLICATION FORM

S.No.	Particulars
1.	Proprietorship Firm : 1. Sole Proprietorship letter 2. Recent photographs of the Proprietor and details of the Proprietor. 3. Authority Letter for designated, if any, apart from Sole Proprietor.
2.	Partnership Firm: 1. Partnership Deed 2. Recent photograph of all Partners 3. Authority Letter in favour of one of the Partners of the firm by all other Partners, authorizing him/her to act on behalf of all such Partners
3.	Private Limited Company: 1. Memorandum of Association and Articles of Association 2. Certificate of Incorporation 3. Certificate of Commencement of Business (in case of public limited company) 4. Appropriate/relevant Board resolution(s).
4.	Applicant shall attach details of Income Tax Returns/Balance Sheet and bank account, of the past three years.
5.	Applicants are requested to provide details of future strategies for doing business as an alliance partner of PNBHF.
6.	Any other information which the Applicant wishes to bring to the knowledge of the PNBHF.

7.	Details of amount of business to be canvassed per month. Expected amount to be mentioned.
8.	Applicant shall furnish proof of residence (pan card, passport, driving license etc.) wherever required.
9.	Applicant shall furnish certificate of any qualification undertaken by him/her.
10.	Applicant shall furnish name, address and brief resume of Proprietor/Partners/Directors etc, as the case may be.
11.	Any other documents or information required by the PNBHF.