

**[To be stamped for Agreement & Indemnity]**  
**CONNECTORS/ SERVICING PARTNERS AGREEMENT IN CONNECTION WITH MARKETING,  
SOURCING AND ALLIED ACTIVITIES.**

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Sign

This agreement is made and entered into on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_  
By and Between

Roha Housing Finance Private Limited ( RHFPL) a Company incorporated under the provisions of the Companies Act, 2013, having its registered office at JJT House Plot No.A /44-45, Road No.2, M.I.D.C., Andheri (E), Mumbai- 400093 having Corporate Identity number U65999MH2017TC293277 hereinafter referred to as "The Company" which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its successors and assigns and referred to as the party of the One Part.

AND

Mr. /Ms \_\_\_\_\_ bearing PAN/AADHAR  
Indian inhabitant(s), residing at or/ and carrying on business at \_\_\_\_\_

\_\_\_\_\_ ; OR Me \_\_\_\_\_ a  
partnership firm carrying on business at \_\_\_\_\_

\_\_\_\_\_ duly represented by its partner/s \_\_\_\_\_ ; OR  
\_\_\_\_\_, a company registered and incorporated under the provisions of Companies Act 1956 or Companies Act 2013 as the case may be, having its registered office at \_\_\_\_\_ represented by its duly constituted attorney Mr. /Mrs. \_\_\_\_\_

hereinafter referred to " CONNECTORS/ SERVICING PARTNERS " (which expression shall unless it be repugnant to the context or contrary to the meaning hereof be deemed to mean and include his /her /its legal heirs, executors , administrators ,successors in interest and permitted assigns) of the Other part

Company and the CONNECTORS/ SERVICING PARTNERS are collectively referred to herein as "Parties" WHEREAS :

1. For the purpose of business convenience and with a view to effectively put into practice the products and Services listed in Annexure I herein in the places more particularly mentioned in Annexure II herein (hereinafter referred to "territory") and more specifically as dealt with in these presents, the Company is desirous of utilizing one or more CONNECTORS/ SERVICING PARTNERS/s to present and market the products and Services to the customers.

2. The CONNECTORS/ SERVICING PARTNERS named herein has represented and offered to the Company that it has the necessary skill, experience, expertise and infrastructure to act as the CONNECTORS/ SERVICING PARTNERS to the Company to source, market and to carry out the incidental / allied activities related thereto within the territory.

3. Relying on the representation made by the CONNECTORS/ SERVICING PARTNERS the Company has accepted the said offer and hereby engages the CONNECTORS/ SERVICING PARTNERS to market the products and to source the business for the Company within the territory, on a non exclusive basis and subject to the terms and conditions contained hereunder :-

NOW THEREFORE THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS UNDER:

1. Tenure :- This agreement shall come into force on its execution and shall continue till such time until terminated in the manner as mentioned in clause on termination of this agreement.

2. Duties, responsibilities and allied covenants of/by the CONNECTORS/ SERVICING PARTNERS

a. The CONNECTORS/ SERVICING PARTNERS shall:-

- i. Create a database of customers and allow the Company full access thereto
- ii. Disseminate the information and answer enquiries about the products to the customers ,including the walk in customers or on the phone
- iii. Explain to customers in a simple ,transparent and convincing manner the terms and conditions of various products of the Company
- iv. Provide information to the Company on the status of the documentation or about the customers
- v. Assist customers to fill up the application form to avail the facility from the Company
- vi. Call for sourcing files from the customers and review and collate the papers produced by them and such other information and documents as the Company may require from time to time
- vii. Assist customers to prepare and file the final product documentation and to make available to the Company all the necessary documents and particulars as per Company's policy including KYC compliance documents.
- viii. Provide the customers with information on the status of their applications.
- ix. To adhere to the Model Code of Conduct and requirements as specified under Annexure-4 of this Agreement.
- x. Arrange cheque/s and documents pick up , delivery and courier Services from and to the Company and the customer, arrange education of company products and EMI dates for maintaining healthy portfolio behavior
- xi. Attend to the customer's loan related Service requests, processing and forwarding them to the Company and co- coordinating with the Company for the completion of these requests and routing them back to the customers

b. The CONNECTORS/ SERVICING PARTNERS shall put forth all mechanisms in place to the best of his /its ability to increase the business volume of the Company, to the complete satisfaction of the Company. It shall represent the interest of the Company through systematic canvassing, and Services to potential customers within the territory and assisting the Company in schemes

for publishing the activities of the Company as and when required by the Company. The CONNECTORS/ SERVICING PARTNERS shall introduce the potential customers to the Company to enable the customers to enter into agreements directly with the Company. It shall use its best endeavors to source and recommend only those persons or entity as customers who are credit worthy, bonafide and genuine and who are capable of complying with the obligations on their part specified in the facility agreement / connected writings.

c. The CONNECTORS/ SERVICING PARTNERS shall provide such assistance and support to the Company during the advertising campaigns, mailers, loan melas or any such other promotional activities as and when required by the Company.

d. The CONNECTORS/ SERVICING PARTNERS shall render all necessary assistance to the Company in completing the execution of the loan and security documents (as per the extant guidelines of the Company) by the customer (borrower) to whom the Company has sanctioned the credit facility / financial assistance . Further, the CONNECTORS/ SERVICING PARTNERS shall forward the papers , documents and related particulars in a secured manner to such verification agencies, lawyers, accountants or valuers as may be appointed or designated by the Company and to follow up with them to receive their reports or opinions as expeditiously as possible .

e. The CONNECTORS/ SERVICING PARTNERS shall also be responsible as and when requested by the Company to assist the Company in recovering the outstanding dues from the defaulting customers (borrowers), if any, in the manner as required by the Company in writing from time to time.

f. It is one of the paramount duties of the CONNECTORS/ SERVICING PARTNERS to ensure that the obligations under this agreement will be undertaken and performed by his /its staff/ personnel/representatives who possess adequate qualifications, experience, competency and skill sets who shall comply with the Code and all obligations of the CONNECTORS/ SERVICING PARTNERS contained in this agreement besides applying the good industry practice. Furthermore, neither the CONNECTORS/ SERVICING PARTNERS nor its personnel / employees / representatives shall make any unauthorized statements, claims, warranties or representations concerning the Company or its products and Services. Also, neither the CONNECTORS/ SERVICING PARTNERS nor its personnel/ employee / representatives shall engage in any conduct (either in writing or verbally) that may be prejudicial to the interest, business, good will or reputation of the Company.

g. It is distinctly agreed upon and clearly understood by the CONNECTORS/ SERVICING PARTNERS that it (the CONNECTORS/ SERVICING PARTNERS) is not authorized to:

i. Represent or hold itself out as a permanent and general agent or representative of the Company, save and except what is expressly agreed by the Company herein or to be communicated to the CONNECTORS/ SERVICING PARTNERS in writing from time to time.

ii. Hold out any promises to applicants or guarantors of acceptance of their applications for any loan facility, product or Services by the Company

iii. Collect / levy any fees and /or other monies from applicants, except in cases where the CONNECTORS/ SERVICING PARTNERS is specifically authorized by the Company in writing to do so.

iv. Misuse the database created by it for the Company by transferring loans elsewhere or sharing the information with peer Company's/banks or to any third party / person or in any other manner or act which will be detrimental to the interest of the Company.

h. The CONNECTORS/ SERVICING PARTNERS/LSP shall not appoint any sub agent or otherwise transfer any of its rights and obligations under this agreement to any person / third party, without the explicit prior written consent of the Company.

i. All money, cheques and other negotiable instruments , securities, policies and any other documents /particulars handled ,delivered, collected or possessed by the CONNECTORS/ SERVICING PARTNERS on behalf of any customer or the Company shall be as that of a trustee for and on behalf of the customer or the Company as the case may be.

j. The CONNECTORS/ SERVICING PARTNERS shall allow the Company a reasonable opportunity during business hours to inspect any of the premises/offices located in India/Abroad of the CONNECTORS/ SERVICING PARTNERS to verify the quality of Service, stationery and point of sale advertising materials and other product related materials or terms/practices on the said premises

k. The CONNECTORS/ SERVICING PARTNERS agrees to allow the National Housing Bank (NHB)/RBI or persons authorized by the Company or NHB/RBI to access the Company's documents, records of transactions and other necessary information given to, stored in or processed by the CONNECTORS/ SERVICING PARTNERS within a reasonable time. In the event the same are not made accessible to NHB or the Company within a reasonable time, the Company reserves the right to recover from the CONNECTORS/ SERVICING PARTNERS the supervisory fee, if any, to be paid to NHB by the Company. The CONNECTORS/ SERVICING PARTNERS hereby recognize the right of the Company or the NHB/RBI to cause an inspection to be made on the CONNECTORS/ SERVICING PARTNERS and its books and accounts by one or more of its officers or employees or other persons.

l. The CONNECTORS/ SERVICING PARTNERS shall submit its financial statements, reports, information, data, documents etc., regularly to the Company or to its (Company's) auditors in the manner to be stipulated by the Company whenever necessitated.

m. It is hereby declared and confirmed by the CONNECTORS/ SERVICING

Sign

PARTNERS that it is duly updated on the legal and regulatory requirements with regard to the Services undertaken per this agreement and shall keep itself updated about such legal and regulatory provisions from time to time during the currency of this agreement and its renewal (if any) thereof.

n. The CONNECTORS/ SERVICING PARTNERS and its employees & representatives shall abide by the Model Code of conduct issued by National Housing Bank and/or any other Regulatory/Statutory bodies and its amendments from time to time and also execute any documents as may be required in this regard and any breach of the code shall be an event of termination of this agreement apart from the right of the Company to demand / claim adequate damages.

o. Such other duties, functions and operations as may be explicitly authorized in writing by the Company from time to time.

p. The CONNECTORS/ SERVICING PARTNERS shall be solely responsible for any misuse of client confidential information including personal details and for the compliance with all the applicable laws, rules and regulations pertaining to telemarketing guidelines and as may be issued by Telecom Regulatory Authority of India (TRAI).

q. Further, the CONNECTORS/ SERVICING PARTNERS agrees and confirms that it shall ensure compliance with all the applicable requirements of scrubbing the telephone/ mobile numbers of the prospective customer with the data base as may be available for do not disturb (DND) registry provided by the regulators (National Tele-marketer Register) as may be issued from time to time.

### 3. Company's right /discretion

It is distinctly and succinctly agreed upon by the parties herein that the Company is under no obligation to accept the customers sourced or proposed or recommended by the CONNECTORS/ SERVICING PARTNERS and that the Company may in its sole discretion and without assigning any reason refuse to consider or accept the customers sourced or proposed or recommended by the CONNECTORS/ SERVICING PARTNERS.

### 4. Consideration payable by the Company to the CONNECTORS/ SERVICING PARTNERS and the Company's rights connected therewith.

a. In consideration of the Services agreed to be rendered to the Company by the CONNECTORS/ SERVICING PARTNERS under this agreement, the Company agrees to pay the CONNECTORS/ SERVICING PARTNERS the remuneration

/ fees in the manner as stated in Annexure III to this agreement which shall be final and binding on the CONNECTORS/ SERVICING PARTNERS. Service tax liability, any existing/new taxes, cess and other outgoings of any kind will be borne by the CONNECTORS/ SERVICING PARTNERS. The CONNECTORS/ SERVICING PARTNERS is bound by the Company's terms and conditions in respect of selling of products along with his primary role as a sourcing/ marketing agent of the products as specified in Annexure I. In the event of noncompliance of the same by the CONNECTORS/ SERVICING PARTNERS, in addition to its (Company's) other rights, the Company shall be at liberty (at its sole discretion) to alter/vary the terms of remuneration of the CONNECTORS/ SERVICING PARTNERS.

b. The CONNECTORS/ SERVICING PARTNERS must undertake post disbursement activities too which may require the customer to comply with funding conditions or submission of documents. In the event of non compliance of the same by the CONNECTORS/ SERVICING PARTNERS, in addition to its (Company's) other rights, the Company shall be at liberty (at its sole discretion) to alter/vary the terms of remuneration of the CONNECTORS/ SERVICING PARTNERS.

No remuneration shall be payable to the CONNECTORS/ SERVICING PARTNERS for any renewal of any loan, or line of credit relating to any loan granted by the Company to any borrower (customer) who had already been granted a loan or such line of credit. It is agreed upon by the parties herein and the Company reserves its absolute right and discretion to exercise lien on such remuneration payable to the CONNECTORS/ SERVICING PARTNERS or to reverse / recover the remuneration already paid if the Company is of the opinion that the loan account sourced by the CONNECTORS/ SERVICING PARTNERS had gone bad or became a non performing asset due to lack of quality Service on the part of the CONNECTORS/ SERVICING PARTNERS. The said opinion and the decision of the Company pursuant thereto shall bind the CONNECTORS/ SERVICING PARTNERS in all respects.

### 5. Personnel/ Employees/other Staff engaged by the CONNECTORS/ SERVICING PARTNERS

Subject to what has been stated in clause (3) above, the CONNECTORS/ SERVICING PARTNERS shall maintain full details pertaining to such personnel employed / engaged by it and shall provide such details to the Company as and when required by the Company. It is specifically agreed by the parties herein that the CONNECTORS/ SERVICING PARTNERS shall be solely responsible and liable in all respects for its employees / personnel/other staff including (but not limited to) any breach of violation of the terms contained in this agreement or for any acts or omission or commitments by them.

The Company shall not at any point of time be liable or responsible for the salaries, remuneration, perquisites or other conditions or Services of the personnel/ employees/ other staff (whether full time or part time) engaged by the CONNECTORS/ SERVICING PARTNERS.

Nothing in this agreement shall create or be deemed to create the relationship of master and servant between the Company and the CONNECTORS/ SERVICING PARTNERS or the personnel/ employees/other staff of the CONNECTORS/ SERVICING PARTNERS. It is expressly agreed between the parties that the Company shall not be liable or responsible in any manner nor be liable to pay any monetary compensation in any eventuality including death, injury sustained or monetary loss suffered by the personnel / employees

/ other staff of the CONNECTORS/ SERVICING PARTNERS . The CONNECTORS/ SERVICING PARTNERS undertakes to ensure that its personnel/ employees/ other staff will have no claim whatsoever against the Company and shall not raise any industrial dispute either directly or indirectly with the Company in respect of any of their Service conditions or otherwise. The CONNECTORS/ SERVICING PARTNERS shall be solely responsible for payment of remuneration and compliance with applicable labour enactments in respect of such personnel / employees / other staff engaged by it. In the event of any such adverse claim being made by any of such personnel/ employees/ other staff, the CONNECTORS/ SERVICING PARTNERS shall be liable to indemnify and unconditionally agrees to indemnify the Company.

The CONNECTORS/ SERVICING PARTNERS hereby agrees, to indemnify and keep indemnified the Company against a direct pecuniary loss sustained by reason of any act of fraud / dishonesty including misappropriation, embezzlement or fraudulent conversions committed by the personnel employed / engaged by it on or after the date of commencement of this Agreement and during uninterrupted service of the employee/ agents or any persons employed/ engaged by it for the purpose of carrying out services as mentioned under this Agreement.

### 6. To comply with Law and instructions of the Company

Apart from complying with the provisions of Clause 3 hereinabove, the CONNECTORS/ SERVICING PARTNERS shall ensure that the personnel/ employees / other staff engaged by it too comply with the same to the extent the same are applicable to them, including the amendments / modifications (if any) as applicable from time to time.

### 7. Intellectual property rights of the Company

All intellectual property rights, including without limitation trademarks, trade name, Service marks, logo, copyrights, advertising copy, material, graphics, etc. will remain the sole property of the Company. On a case to case basis, the Company may, at its absolute discretion, permit the use of its name and logo on the business cards and other stationery materials used by the CONNECTORS/ SERVICING PARTNERS. It is understood by the CONNECTORS/ SERVICING PARTNERS that the usage of Company's name and logo shall be solely for the purpose/s contained and dealt with in this agreement and will be subject to prior written approval of the Company on the terms to be stipulated by the Company. Such usage of name and logo of the Company shall not create any right, title or interest in respect of the name, logo or intellectual property in favor of the CONNECTORS/ SERVICING PARTNERS.

The CONNECTORS/ SERVICING PARTNERS shall not do or omit to do any act or thing which may in the opinion of the Company bring the name of the Company or their corporate logo / brand image into disrepute or which may damage, conflict with or is detrimental to the interests of the Company.

The CONNECTORS/ SERVICING PARTNERS shall use the letter head, invoices, sign boards, signage, display materials, literature and other items (collectively referred to "materials") containing the name and logo of the Company only as approved in writing by the Company and only in connection with this agreement. Immediately upon termination of this agreement or by expiry of this agreement by efflux of time, the CONNECTORS/ SERVICING PARTNERS shall desist from using such materials and return the materials to the Company forthwith. In spite of such eventualities, if the CONNECTORS/ SERVICING PARTNERS still continue to use the mark , logo or the materials , then without prejudice to any other right or action that the Company may have or take , the CONNECTORS/ SERVICING PARTNERS shall be liable to pay the Company liquidated damages per day as per the Company's assessment at the relevant time, till such time the CONNECTORS/ SERVICING PARTNERS ceases to use the mark , logo or the materials and submits to the Company, proof of such cessation to the satisfaction of the Company.

8. Non exclusivity :- The CONNECTORS/ SERVICING PARTNERS understands and hereby acknowledges that this agreement entered into between the Company and the CONNECTORS/ SERVICING PARTNERS does not provide any exclusive right to the CONNECTORS/ SERVICING PARTNERS to get contracts from the Company and that the Company is free to engage as many CONNECTORS/ SERVICING PARTNERS or agents who undertake similar types of Services or otherwise and enter into agreements with any other person / firm / company / third party as may be deemed fit by the Company.

9. Relationship:- This agreement is only an arrangement between the parties herein and as regards to the scope of service covered herein and nothing contained in this agreement or any instructions / guidelines that may be issued by the Company from time to time shall be construed to create any relationship of Joint venture, Partnership, Master and servant or Employer and Employees between the Company on the one hand and the CONNECTORS/ SERVICING PARTNERS on the other or between either party hereto and the personnel/ employees / other staff of the other party. The parties herein understand and specifically agree that this agreement covers only specific jobs to be carried / performed by the CONNECTORS/ SERVICING PARTNERS.

10. Confidentiality:- The CONNECTORS/ SERVICING PARTNERS acknowledges and agrees that it and its personnel/ employees / other staff will carry on their functions and operations and render its Services in such manner as to retain in strict confidence all information, data or documents received by it from the Company or from the customers (existing or proposed) and agrees not to disclose any such information, data or documents to any third party without explicit written consent of the Company. It is the duty of the CONNECTORS/ SERVICING PARTNERS to ensure that the confidential information which it / its personnel possess are not commercially exploited and the same will not be used for gaining economic or other benefits either directly or indirectly.

11. Gifts or bribes: - Employees or representative of CONNECTORS/ SERVICING

Sign

PARTNERS must not accept gifts from prospective customers or bribes of any kind. Any employee/ representative of the CONNECTORS/ SERVICING PARTNERS, who is offered a bribe or payment of any kind by a customer, must report the offer to his / her management.

12. Assignment:-The CONNECTORS/ SERVICING PARTNERS shall not assign any of his / her /its rights and obligations herein to any person / entity/ third party without the explicit prior written consent of the Company. The Company may at any time assign to any one or more Company's or other financial institutions all or any part of Company's rights and benefits under this agreement and in that event , the assignee shall have the same rights against the CONNECTORS/ SERVICING PARTNERS as it would have had if the assignee had been a party to this agreement.

13. No deemed waiver :- Any forbearance, waiver or failure of the Company to insist upon the performance of any provision of this agreement shall not constitute a waiver by the Company of any subsequent breach nor shall such waiver prejudice, affect or restrict the rights of the Company herein.

14. Entire agreement:- This agreement constitutes the entire agreement between the parties in respect of the subject matter hereof and this agreement shall be modified , amended or varied only in writing signed by both parties . This agreement supersedes all prior agreements, understanding and negotiation, whether oral or written between the parties hereto in respect of the subject matter hereof.

15. Severability:- The invalidity or unenforceability of any provisions of this agreement in any jurisdiction shall not effect the validity, legality or enforceability of the remainder of this agreement in such jurisdiction or the validity, legality or enforceability of this agreement, including any such provision, in any other jurisdiction, it being intended that all rights and obligations of the parties herein shall be enforceable to the fullest extent permitted by law.

16. Termination and its effects thereof :- This agreement shall stand terminated (with immediate effect) on the happening of any one or more of the following:-

- a. The CONNECTORS/ SERVICING PARTNERS becoming incapable of carrying out the terms of this agreement or its duties herein
- b. The CONNECTORS/ SERVICING PARTNERS committing a breach of any provisions of this agreement
- c. The CONNECTORS/ SERVICING PARTNERS goes into liquidation or is wound up or if a provisional liquidator or official liquidator or receiver is appointed to take possession of its undertaking ,business or assets
- d. In the opinion of the Company the interest of either the Company or its

customer/s will be in jeopardy should the Services from the CONNECTORS/ SERVICING PARTNERS are continued

e. Change in the management or ownership of the CONNECTORS/ SERVICING PARTNERS. Notwithstanding the clauses 16 a to e as mentioned above, the Company is entitled to terminate this agreement without assigning any reason what so ever by giving one day prior written notice to the CONNECTORS/ SERVICING PARTNERS. The CONNECTORS/ SERVICING PARTNERS is entitled to terminate this agreement by giving 30 days prior written notice to the Company without assigning any reason whatsoever.

Effects of termination: - Upon termination or expiration as dealt with in this agreement, the CONNECTORS/ SERVICING PARTNERS shall:-

- a. Immediately cease to operate as CONNECTORS/ SERVICING PARTNERS and not hold itself in any way as the CONNECTORS/ SERVICING PARTNERS of the Company and refrain from any action that would or may indicate any relationship between it and the Company.
- b. Return to the Company forthwith all materials, documents, confidential information, statements and all other properties of the Company.

It is distinctly understood by the parties herein that expiration or termination of this agreement shall be without prejudice to the accrued rights of the Company.

17. Jurisdiction: - Any disputes arising out of this agreement in any manner

or in relation thereto or regarding the interpretation of this agreement, shall be referred to an arbitrator appointed by the company and provisions of the Indian arbitration and Conciliation Act. 1996 and Statutory modification there of shall be applicable to such reference and within the exclusive jurisdiction of the Delhi, /Mumbai/ the place decided by the company.

18. Indemnity:- The CONNECTORS/ SERVICING PARTNERS hereby indemnifies and agrees at all times to indemnify the Company and to hold it harmless from and against all actions, suits, claims, proceedings, damages, liabilities, expenses or costs in the event of the Company incurring or sustaining any loss or damage or prejudiced by any unauthorized or careless act, deed, or things done, committed or omitted by the CONNECTORS/ SERVICING PARTNERS, its employees / personnel / other staff. This indemnity clause shall survive this agreement.

19. Counter parts:- This agreement shall be executed in as many counter parts as are necessary, each of which shall be deemed to be an original.

20. Notice :- Any notice by either party to the other party shall be in writing and delivered at the address of the other party given herein below:-

Company: - \_\_\_\_\_  
CONNECTORS/ SERVICING PARTNERS: - \_\_\_\_\_

Either party shall intimate the other as to the change of address in writing and from the date of receipt of the said communication by the addressee, the new address would take effect.

**IN WITNESS WHEREOF**, the parties hereto have hereunto set and subscribed their respective hands and seals the day and year first hereinabove written.

SIGNED, SEALED AND DELIVERED

By the within named Roha Housing Finance Private Limited  
through its Authorized Signatory

Signature\_\_\_\_\_

SIGNED, SEALED AND DELIVERED

By the within named----- )

(Partner/Connector/ Center/LSP)

\_\_\_\_\_  
Sign

( \*\*\*Annexures to be prepared and incorporated as per the recitals .Each annexure is to be duly filled in and the parties must affix their seal and signatures therein.)

Annexure 1 (List of Products / Services)

## Home Loan and Loan Against Property

Annexure II (Territory / List of Locations where services will be rendered)

## Near 75 Km from RHFPL Offices

### Annexure III – CONNECTORS/ SERVICING PARTNERS Payout - Model 1

Grid	Monthly Payout
Service fee	1% including GST on sanction amount of disbursed cases – if LSP is there 25% of this fee will be shared with LSP
Education Fees	Rs 100 per EMI cleared from NACH

Disbursement cheque must be cleared for release of payout. Fee and Insurance and ROI as per ROHA rules.

**NOTE:**

1. Service payout will be released on per case basis as and when the invoice is received
2. Invoice must be in the prescribed format duly signed and stamped by the concerned person.
3. Disbursement Volume is defined as the net of OTC and cheque clearance.
4. Payout is subject to change from time to time and will be communicated in mail.

Signatures

Date \_\_\_\_\_

Service Partner's Name

Authorised signatory

Roha Housing Finance Pvt Ltd

Authorized signatory

\_\_\_\_\_  
Sign

## GST declaration

I \_\_\_\_\_ have applied for the empanelment as a Service Center/ Connector with Roha Housing Finance Private Limited

I/We..... , do hereby state that we are not required to get ourselves registered under the Goods and Services Tax Act, 2017 as *(please  and fill below for the relevant reason)*

- We deal in to the category of goods or services which are exempted under the Goods and Service Tax Act, 2017
- We have the turnover below the taxable limit as specified under the Goods and Services Tax Act, 2017

We hereby also confirm that if during any financial year we decide or require to register under the GST in that case we undertake to provide all the requisite information and documents.

We request you to treat this communication as a declaration regarding non-requirement to be registered under the Goods and Service Tax Act, 2017.

Signature of Authorized Signatory:

Date \_\_\_\_\_  
(if non Individual than stamp is required)

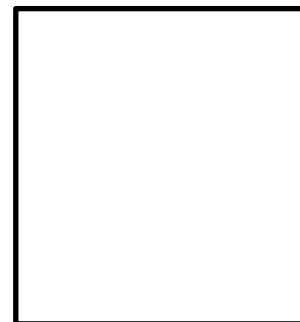
\_\_\_\_\_  
Sign



**APPLICATION FORM FOR EMPANELMENT OF CONNECTORS/ SERVICING PARTNERS**

To,

**The Manager**  
**Roha Housing**  
**Finance Private**  
**Limited**



Sir/Madam,

Sub: APPLICATION FOR EMPANELEMENT AS CONNECTOR/ Service center WITH ROHA HOUSING FINANCE PRIVATE LIMITED

I submit herewith my application for the empanelment as Connectors/ Servicing Partners for Roha Housing Finance Private Limited. I have read the terms and conditions relating to the service and I undertake that those are acceptable to me.

1	Full name (in block letters)	
2	Father's/Husband's name	
3	Constitution (tick appropriate option)	
4	Date of birth/ incorporation (DD/MM/YYYY)	
5	Age	
6	Address	
7	Mobile number	
8	Alternate contact number	
9	PAN card no	
10	Present occupation	
11	No. of years in employment	
12	Qualification	
13	Languages known	
14	Reference (name and contact number)	
15	MSME number if taken	I have not taken MSME/ I have and provide the MSME
16	LSP Name	

I declare that the statements 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 declare, that no criminal proceedings are pending against me. I further declare that I am not related to any existing employee of \_\_\_\_\_. 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.

Place: Signature:

Documents to be submitted along with application:

\_\_\_\_\_ Sign

- 1) Copy of PAN card; 2) Address proof (Aadhar card / latest telephone/ mobile bill, electricity bill, gas bill, passport or ration card);
- 3) Latest IT return/ Form 16; - **Optional**, 5) Bank statement for last 6 months; - **Optional**
- 6) Enrolment letter, if enrolled with other bank/FI for similar services; - optional.

#### Annexure-IV

<b>Model Code of Conduct (“Code”) for the Connectors/ Servicing Partners</b>
(APPLICABLE TO TELEMARETERS & FIELD SALES PERSONNEL)
<p><b>INDEX</b></p> <ol style="list-style-type: none"> <li>1. Applicability</li> <li>2. Tele-calling a prospect</li> <li>3. When you may contact a prospect on telephone</li> <li>4. Can the prospect's interest be discussed with anybody else?</li> <li>5 Leaving messages and contacting persons other than the prospect</li> <li>6. No misleading statements/mis-representations permitted</li> <li>7. Telemarketing etiquettes</li> <li>8. Gifts or bribes or Unethical behavior</li> <li>9. Precautions to be taken on visits / contacts</li> <li>10. Other important aspects - appearance &amp; dress code</li> <li>11. Handling of letters &amp; other communication</li> <li>12. Declaration cum undertaking</li> </ol> <p><b>1. Applicability</b></p> <p>Upon adoption and inclusion as part of agreement between Roha Housing Finance Private Limited (“<b>ROHA</b>”), and _____, this code will apply to all persons involved in marketing and distribution of any loan or other financial product of ROHA. The connectors/servicing partners and its tele-marketing executives (“<b>TMEs</b>”) and field sales personnel, namely, business development executives (“<b>BDEs</b>”) must agree to abide by this code prior to undertaking any direct marketing operation on behalf of ROHA. Any TME/BDE found to be violating this code may be blacklisted and such action taken be reported to ROHA from time to time by the Connectors/ Servicing Partners. Failure to comply with this requirement may result in permanent termination of business of the Connectors/ Servicing Partners with ROHA and may even lead to permanent blacklisting by the industry.</p> <p>A declaration to be obtained from TMEs and BDEs by the _____ before assigning them their duties is annexed to this Code.</p> <p><b>2. Tele-calling a prospect (a prospective customer)</b></p> <p>A prospect is to be contacted for sourcing a ROHA product or ROHA related product only under the following circumstances:</p>

\_\_\_\_\_  
Sign



- When prospect has expressed a desire to acquire a product through ROHA's internet site/call centre/branch or through the relationship manager at ROHA or has been referred to by another prospect/customer or is an existing customer of ROHA who has given consent for accepting calls on other products of ROHA.
- When the prospect's name/telephone no/ address is available and has been taken from one of the lists/directories/databases approved by the Connectors/ Servicing Partners manager/team leader, after taking his/ her consent.

The TME should not call a person whose name/number is flagged in any "do not disturb" list made available to him/her.

### **3. When you may contact a prospect on telephone**

Telephonic contact must normally be limited between 09:30 Hrs. and 19:00 Hrs. However, it may be ensured that a prospect is contacted only when the call is not expected to inconvenience him/her.

Calls earlier or later than the prescribed time period may be placed only under the following conditions:

- When the prospect has expressly authorized TME/BDE to do so either in writing or orally

### **4. Can the prospect's interest be discussed with anybody else?**

Connectors/ Servicing Partners should respect a prospect's privacy. The prospect's interest may normally be discussed only with the prospect and any other individual/family member such as prospect's accountant/secretary /spouse, authorized by the prospect.

### **5. Leaving messages and contacting persons other than the prospect.**

Calls must first be placed to the prospect. In the event the prospect is not available, a message may be left for him/her. The aim of the message should be to get the prospect to return the call or to check for a convenient time to call again. Ordinarily, such messages may be restricted to:

- Please leave a message that \_\_\_\_\_ (Name of officer) representing \_\_\_\_\_ called and requested to call back at \_\_\_\_\_ (phone number)".

As a general rule, the message must indicate:

- That the purpose of the call is regarding selling or distributing a financial product of ROHA

### **6. No misleading statements/misrepresentations permitted**

TME/BDE should not -

- Mislead the prospect on any service / product offered;
- Mislead the prospect about their business or organization's name, or falsely represent themselves.
- Make any false / unauthorised commitment on behalf of ROHA for any facility/service.

### **7. Telemarketing Etiquettes**

#### **PRE-CALL**

No calls prior to 0930 Hrs or post 1900 Hrs unless specifically requested.

- No serial dialing
- No calling on lists unless list is cleared by team leader

#### **DURING CALL**

- Identify yourself, your company and your principal
- Request permission to proceed
- If denied permission, apologize and politely disconnect.
- State reason for your call

- Always offer to call back on landline, if call is made to a cell number
- Never interrupt or argue
- To the extent possible, talk in the language which is most comfortable to the prospect
- Keep the conversation limited to business matters
- Check for understanding of "Most Important Terms and Conditions" by the customer if he plans to buy the product
- Reconfirm next call or next visit details
- Provide your telephone no, your supervisor's name or your bank officer contact details if asked for by the customer.
- Thank the customer for his/her time

#### POST CALL

- Customers who have expressed their lack of interest for the offering should not be called for the next 3 months with the same offer
- Provide feedback to ROHA on customers who have expressed their desire to be flagged "Do Not Disturb"
- Never call or entertain calls from customers regarding products already sold. Advise them to contact the Customer Service Staff of ROHA.

#### 8. Gifts or bribes

TME/BDE's must not accept gifts from prospects or bribes of any kind. Any TME/BDE offered a bribe or payment of any kind by a customer must report the offer to his/her management.

#### 9. Precautions to be taken on visits/ contacts

BDE should:

- Respect personal space - maintain adequate distance from the prospect.
- Not enter the prospect's residence/office against his/her wishes;
- Not visit in large numbers - i.e. not more than one BDE and one supervisor, if required.
- Respect the prospect's privacy.
- If the prospect is not present and only family members/office persons are present at the time of the visit, he/she should end the visit with a request for the prospect to call back.
- Provide his/her telephone number, supervisor's name or the concerned bank officer's contact details, if asked for by the customer.
- Limit discussions with the prospect to the business - Maintain a professional distance.

#### 10. Other important aspects - Appearance & Dress Code

BDE's must be appropriately dressed -

For men this means:

- Well ironed trousers;
- Well ironed shirt, shirt sleeves preferably buttoned down.

For women this means:

- Well ironed formal attire (saree, suit, etc);
- Well-groomed appearance.
- Jeans and/or T Shirt, open sandals are not considered appropriate.

#### 11. Handling of letters & other communication

Any communication sent to the prospect should be only in the mode and format approved by ROHA.

**12. Declaration cum undertaking** to be obtained by the Connectors/ Servicing Partners from TMEs/ BDEs employed by them in the following format:

Dear Sir,

I am working in your company as a Center/ Connector/ LSP My job profile, inter-alia, includes offering, explaining, sourcing, and assisting documentation of products and linked services to prospects of ROHA.

In the discharge of my duties, I am obligated to follow the Code attached to this document.

I confirm that I have been explained the contents of the Code and I have read and understood and agree to abide by the Code.

In case of any violation, non-adherence to the said Code, you shall be entitled to take such action against me as you may deem appropriate.

Signed on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

Signature \_\_\_\_\_ Name \_\_\_\_\_