

Ref: CLPC-DSA/DMA-2026-27

Date: 06-10-2026



NOTIFICATION

INVITATION OF APPLICATIONS FOR EMPANELMENT OF DIRECT SELLING AGENTS (DSAs) / DIRECT MARKETING AGENTS (DMAs) FOR SOURCING LOAN BUSINESS

The Andhra Pradesh Co-operative Bank Limited (APCOB) proposes to strengthen its customer outreach and business generation by engaging Direct Selling Agents (DSAs)/Direct Marketing Agents (DMAs) and their sub-agents/field personnel for sourcing and marketing of the Bank's eligible loan products.

1. Scope of Engagement

The appointed DSAs shall be permitted to identify and refer prospective borrowers to the Bank and facilitate sourcing of eligible loan proposals, as permitted under the Bank's Engagement of Recovery Agents and Direct Selling/Marketing Agents Policy (2026-27) and other applicable guidelines.

The eligible loan products may include, inter alia:

- Personal Loans
- Housing/Mortgage Loans
- Vehicle Loans
- Education Loans
- MSME/Business Loans
- Agriculture Loans
- Other retail/loan products as notified by the Bank from time to time.

The Bank reserves the right to add, modify or withdraw any loan product covered under the DSA arrangement.

2. Eligibility

Applications are invited from:

- Individuals who are eligible to act as DSAs;
- Proprietorship/Partnership firms/Companies/LLPs or other eligible entities, as permitted by the Guidelines issued by RBI from time to time;
- Existing professional agencies having experience in financial product/loan sourcing; and

- Other persons/entities meeting the eligibility and due-diligence requirements prescribed by the Bank.

The applicant should possess the requisite experience, infrastructure, manpower and resources for sourcing loan business and should satisfy the fit-and-proper, KYC, due-diligence and other requirements prescribed by the Bank. the area of the operation of the bank is strictly confined to the state of Andhra Pradesh and DSA shall source applications in the state of Andhra Pradesh only. DSA shall work in coordination with 18 branches of APCOB located in CRDA region and one branch in Tirupati and also with Regional processing centres located at Visakhapatnam, Rajahmundry, Vijayawada, Nellore and Ananthapur.

3. Documents to be Submitted

Applicants shall submit the following documents, as applicable:

- Application in the prescribed format;
- PAN and Aadhaar/other valid KYC documents;
- Address proof and contact details;
- Registration/Incorporation documents, in case of an entity;
- GST Registration Certificate, wherever applicable;
- Details of previous experience in sourcing financial/loan products;
- Details of business activities and infrastructure;
- Bank account details;
- Details of proprietor/partners/directors/key persons, as applicable;
- Declaration regarding fit-and-proper status and absence of any adverse record;
- Details/declaration regarding any existing association with other banks/FIs, wherever applicable;
- Financial quotation - per application basis (percentage or absolute amount) and

Any other documents/information required by the Bank.

4. Selection and Appointment

Applications received shall be scrutinized by the Bank. Selection of DSAs shall be subject to:

- Verification of credentials and antecedents;
- KYC and due diligence;
- Fit-and-proper assessment;
- Verification of submitted documents;
- Assessment of experience and sourcing capability; and
- Approval by the competent authority of the Bank.

Mere submission of an application shall not confer any right for appointment as a DSA. The Bank reserves the right to accept or reject any application without

assigning any reason.

5. Terms of Engagement

Selected DSAs shall be required to execute an appropriate DSA Agreement/Service Agreement with the Bank before commencing any sourcing activity. The DSA shall strictly comply with:

- The terms and conditions of the DSA Agreement;
- The Bank's policies and procedures;
- Applicable RBI/NABARD and other regulatory guidelines;
- KYC/AML requirements;
- The Bank's Code of Conduct;
- Customer confidentiality and data protection requirements; and
- Instructions issued by the Bank from time to time.

The DSA shall not have any authority to sanction or reject loan applications, determine loan terms, collect charges other than those specifically authorized by the Bank, or represent itself as an employee/authorized officer of the Bank.

6. Commission/Remuneration

The DSA shall be paid remuneration/incentive/commission as per the approved DSA Commission Structure of the Bank, subject to applicable terms and conditions. Payment of commission shall be subject to successful sourcing/disbursement and fulfillment of the conditions prescribed by the Bank.

7. Code of Conduct

The DSA and its employees/sub-agents, if permitted by the Bank, shall strictly adhere to the prescribed Code of Conduct.

The DSA shall not:

- Make any false or misleading representation to prospective customers;
- Promise sanction/disbursement of loans;
- Misrepresent the terms and conditions of the Bank's loan products;
- Misuse customer information or documents;
- Demand or collect unauthorized charges from customers;
- Use the Bank's name/logo without authorization; or
- Engage any sub-agent/sub-DSA without prior approval of the Bank, wherever such approval is required.

Any violation may result in suspension/termination of the engagement and such other action as may be deemed appropriate by the Bank.

8. Submission of Applications

Eligible applicants may submit their applications in the prescribed format along with the required documents to:

The General Manager, L & A, CLPC, APCOB, Head Office Address

or to the concerned Branch Manager at any branch of the Bank, as specified by the Bank.

Last date for submission of applications: **31.10.2026**

Applications received after the stipulated date or without the required documents may not be considered.

9. General Conditions

- The appointment shall be purely contractual and shall not create any employer-employee relationship between the Bank and the DSA or its personnel.
- The DSA shall not be entitled to any salary, allowances, employee benefits or other service benefits from the Bank.
- The Bank reserves the right to modify, amend or withdraw this notification at any time.
- The Bank shall not be responsible for any loss or expense incurred by applicants in connection with submission of applications.
- The engagement shall be subject to satisfactory performance and periodic review by the Bank.
- The Bank reserves the right to terminate the engagement in accordance with the terms of the DSA Agreement and applicable policy/guidelines.
- The Bank's decision regarding selection/appointment shall be final, subject to applicable rules and regulations.

10. Contact Details

For further information, applicants may contact: CLPC, APCOB

Phone: 0866-2429033/53

Email: clpc@apcob.bank.in

Website: www.apcob.bank.in

Place: Vijayawada

Date: 06-10-2026

R VENKATA RAMAKRISHNA
MANAGING DIRECTOR

APPLICATION FORMAT

S. No.	Parameters	
1	Name of the Agency	
2	Name of Applicant	
3	Constitution	(Proprietorship/Partnership/LLP/Company)
4	Registered Office/ Branch Address	
5	Contact Person	
6	Mobile Number	
7	Email ID	
8	PAN	
9	GST Registration Number	
10	Date of Establishment	
11	UDYAM Registration No. (if registered)	
12	TAN/CIN No. (if there)	
13	Years of Experience	
14	Business Activities	
15	Experience in Retail Loan Sourcing	
16	Number of Employees present working under the firm	
17	References	1) Name: Address:

		Mobile No. 2) Name: Address: Mobile No.
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18. Declaration

I/We hereby certify that the information furnished above is true and correct. I/We agree to comply with all the terms and conditions prescribed by the Bank. I/We understand that empanelment is at the sole discretion of the Bank and does not guarantee any business allocation.

Place:

Date:

Signature of Authorized Signatory

Name:

Designation:

Seal/Stamp: