

## **ANNEXURE-I**

### **GENERAL CODE OF CONDUCT :**

#### **1.0 Tele-calling a Prospect (a prospective customer)**

A prospect is to be contacted for sourcing a bank product or bank related product only under the following circumstances:

- When prospect has expressed a desire to acquire a product through the bank's internet site/call centre/Branch or through the Relationship Manager at the bank or has been referred to by another prospect/customer or is an existing customer of the bank who has given consent for accepting calls on other products of the bank.
- When the prospect's name/telephone no/ address is available & has been taken from one of the lists/directories/databases approved by the DSA 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

#### **1.1 When you may contact a prospect on telephone**

Telephonic contact must normally be limited between 0930 Hrs and 1900 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

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

DSA 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.

#### **2.1 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 XXXXX (Name of officer) representing Bank of Maharashtra called and requested to call back at ZZZZZZ (phone number)".

As a general rule, the message must indicate:

That the purpose of the call is regarding selling or distributing a bank product of Bank of Maharashtra

#### **3.0 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 XXXBank for any facility/service.