

Model Code of Conduct for DSAs: Annexure-I

1. 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.
- He should not call a person whose name/number is flagged in any "do not disturb" list made available to him/her

2. 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 when the prospect has expressly authorized TME/BDE to do so either in writing or orally

3. Can the prospect's interest be discussed with anybody else?

DSAs/DSA-(Retired BOM Officers) 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.

4. 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 Officers) representing Bank of Maharashtra 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 bank product of Bank of Maharashtra

5. No misleading statements/misrepresentations permitted

Tele Marketing Executives/Business Development Executives of DSA 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 / unauthorized commitment on behalf of Bank for any facility/service.

6. 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 Officers 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 the bank 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 the bank.

7. Gifts or bribes

Tele Marketing Executives/Business Development Executives of DSA must not accept gifts from prospects or gratification of any kind. Any **TME/BDE of DSA** offered a bribe or payment of any kind by a customer must report the offer to his/her management.

8. Precautions to be taken on visits/ contacts

TMF/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 Officers's contact details, if asked for by the customer.
 - Limit discussions with the prospect to the business - Maintain a professional distance.

9. Other important aspects –

Appearance & Dress Code : BDE's/DSA-(Retired BOM Officers) must be appropriately dressed.