

CODE OF CONDUCT FOR DIRECT SELLING AGENT/S/CIES

This code of conduct will apply to all the persons involved in marketing and distribution of loan products of Karnataka Bank. The Direct Selling Agencies [DSAs] and its representatives must agree to abide by this code prior to undertaking any direct marketing operations on behalf of Karnataka Bank. Any representative of the DSA found to be violating this code may be blacklisted and such action taken may be reported to the Bank from time to time by the DSA. Bank recommends that a declaration to be obtained by DSA with its representatives at the time of empaneling them for this purpose as per the annexure format.

**Tele calling:** The prospective borrower may be contacted only when he desires to avail the loan facility from the Bank and tele calling shall be made as per his consent only. DSA or its representative shall not call a person whose name or number is flagged in any “do not call” list made available to him/her. Further, the representative of DSA shall not engage in serial dialing if the caller is not available or not responding the call. Instead, he/she has to inform the Credit Officer about the same.

**When to Contact:** A prospective borrower shall be called between 0800 hours to 1900 hours as per his prior consent. Calls other than this timing may be placed only as per the specific instruction from the customer.

**Politeness:** the representative from DSA shall be polite while talking with the prospective borrower and at no instance shall be rude in conversation.

The representatives of DSA shall not mislead the customer on any products of the Bank and shall create hype about the services or features of the products of the Bank. During the Call, identify yourself, your company and your principal and request for permission to proceed. If denied, apologize and politely disconnect. Please states the reason for the calls made, and follow all the formalities to be polite and convincing during the call. Explain the product highlighting the features and reconfirm the next call or visit. Thank the customer for providing the time and disconnect.

**Post call:** The Representative shall inform the Channel Officer about the call made and update the information in full immediately after the call. Further calling shall be

made as per the instructions of the Channel Officer.

**Visit to the Customers locations:** Representative of DSA shall respect the personal space maintain adequate distance from the prospective borrower. The visit to the residence or office premises of the prospective borrower shall be as per the instruction and timing of the customer. Only the representative shall visit the customer in individual. In case the customer is not available at his residence, provide your contact details and hand over visiting card to the relative and request a call back. Further follow up shall be made as per the instructions of the Channel Officer.

**Dress Code:** Formal dressing for the representative of the DSA is recommended.

**Handling of documents:** Any documents carrying for execution shall be carefully handled by the Representative. Folding, mutilating the documents may result in penalties which please note.

### **Letter of Undertaking:**

#### **Regarding: Code of Conduct**

Dear Sir/Madam,

I am working as a representative of DSA/DSA, my job profile includes offering explaining sourcing and assisting documentation of products and linked services to prospective customers of Karnataka Bank. While discharging my duties, I am obliged to follow the Code of Conduct attached to this letter of undertaking. I confirm that I have read and understood and agree to abide by the Code of Conduct. I further confirm that I have adequate knowledge of the products of Karnataka Bank that I am going to market. In case of violation, non-adherence to the said code, you shall be entitled to take such action against me as you may deem appropriate.

Place:

Date:

Signature