

DIRECT SALES AGENT (DSA) AND DIRECT SALES TEAM (DST) CODE OF CONDUCT

1.0 Preamble

Model Code of Conduct for the Direct Selling Agents (DSAs) and Sales team of Agrim Housing Finance Pvt Ltd (here after referred as "AHFPL") is a non-statutory code issued by AHFPL for adoption and implementation by DSAs and Sales staff of AHFPL while operating as Agents or employees of AHFPL.

1.1 Applicability

Upon adoption and inclusion as part of agreement between AHFPL and the DSA or on appointment of a candidate as Sales personnel of AHFPL as per the prescribed guidelines of AHFPL, this code will apply to all persons involved in marketing and distribution of any loan or other financial product of AHFPL. The Direct Selling Agent (DSA) and its Tele-Marketing Executives (TMEs) & field sales personnel, namely, Business Development Executives (BDEs) and Direct Sales Team (DST) of AHFPL must agree to abide by this code prior to undertaking any direct marketing operation on behalf of AHFPL. Any DSA / DSA employee in Sales found to be violating this code may be blacklisted and such action taken for the employees of AHFPL as per rules of AHFPL by AHFPL. DSA's employees will also be covered under this code of conduct and any violation of this code of conduct needs to be reported to AHFPL from time to time by the DSA. Failure to comply with this requirement may result in permanent termination of business of the DSA with AHFPL and may even lead to permanent blacklisting for sourcing business of any group companies and sharing data with external agencies of termination.

A declaration will be obtained from TMEs and BDEs by the DSAs before assigning them their duties is annexed to this Code. This code has to be placed clearly visible at all branches of AHFPL and DSA offices who have signed DSA agreement with AHFPL.

2.0 Tele-calling a Prospect (a prospective customer)

A prospect is to be contacted for sourcing a mortgage loan product of AHFPL only under the following circumstances:

- When prospect has expressed a desire to acquire a product through AHFPL's internet site/call centre/Branch or through the Relationship Manager at AHFPL or has been referred to by another prospect/customer or is an existing customer of AHFPL or its group companies who have given consent for accepting calls on other products of AHFPL or group companies of AHFPL.
- 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.
- For contacting any new customer for sourcing through tele calling, TME's or BDE's should adhere to the guidelines issues by TRAI from time to time. No call should be made to any customer without checking the name of the customer in "DO NOT CALL" registry as directed by TRAI.
- All telemarketing calls to fresh customers who are not existing customers of AHFPL as stated in point no 1 above, needs to be contacted through the dedicated line starting from 14 as per the directive of TRAI.

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

3.0 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. For the reason while conducting a telemarketing call TME's should ask customer about suitable time to call him and ensure that they call customer back in the specified time slot only.

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.
- Customer has provided time slot either prior to or after the specified time line as above on recorded call line

4.0 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 of the prospect who may be directly involved in the interest shown by prospect and after prospect providing consent for the same, such as prospect's accountant/secretary /spouse, authorized by the prospect.

4.1 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 Agrim Housing Finance Private Limited 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 loan product of AHFPL.

5.0 No misleading statements/misrepresentations permitted

TME/BDE/DST 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 AHFPL for any facility/service.

6.0 Telemarketing Etiquettes

PRE-CALL No calls prior to 09:30 Hrs or post 19:00 Hrs unless specifically requested.

- No serial dialling
- 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 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 AHFPL 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 AHFPL.

7.0 Gifts or bribes

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

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

9.0 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.

10.0 Handling of letters & other communication

Any communication sent to the prospect should be only in the mode and format approved by Agrim Housing Finance Private Limited.