

Code of Conduct

APPLICABILITY

This code will apply to all persons involved in marketing and distribution of any loan or other financial product of the YBL. The Service Provider and its Tele-Marketing Executives (TMEs) & field sales personnel, namely, Direct Sales Executives must agree to abide by this code prior to undertaking any direct marketing operation on behalf of YBL. Any TME/DSE found to be violating this code may be blacklisted and such action taken be reported to YBL from time to time by the Service Provider. The Service Provider is registered with the Department of Telecommunications (DOT), Government of India, as telemarketers. Failure to comply with this requirement may result in permanent termination of business of the Service Provider with YBL and may even lead to permanent blacklisting by the industry.

A declaration to be obtained from TMEs and DMEs by the Service Provider before assigning them their duties is annexed to this Code.

TELE-CALLING A PROSPECTIVE CUSTOMER

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

1. When prospect has expressed a desire to acquire a product through the YBL's Internet site/call centre/Branch or through the Relationship Manager at YBL or has been referred to by another prospect/customer or is an existing customer of the YBL who has given consent for accepting calls on other products of YBL.
2. When the prospect's name/telephone number/address is available & has been taken from one of the Lists/directories/databases approved by the Service Provider Owner/Manager/Team leader, after taking his/her consent. This means that the said data has been checked against the YBL DNCR (Do not call register).
3. The TME should not call a person whose name/number is flagged in any "do not disturb" list made available to him/her.
4. The Service Provider will ensure that he follows the DCNR policy processed as rolled out by YBL from time to time.

WHEN YOU MAY CONTACT A PROSPECT ON TELEPHONE

1. It may be ensured that a prospect is contacted only when the call is not expected to inconvenience him/her.
2. Calls earlier or later than the prescribed time period may be placed only when the prospect has expressly authorized TME/DME to do so either in writing or orally.

DISCUSSING PROSPECT'S INTEREST 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.

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 YBL 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 product of YBL

NO MISLEADING STATEMENTS/MISREPRESENTATIONS PERMITTED

TME/DME 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 YBL for any facility/service.

TELEMARKETING ETIQUETTES

Pre Call:

No calling on lists unless list is cleared by team leader

No Calls prior to 0930 hrs or post 1900 hrs unless specifically requested

During Call:

- i. Identify yourself, your company and your principal;
- ii. Request permission to proceed;
- iii. If denied permission, apologize and politely disconnect;
- iv. State reason for your call;
- v. Always offer to call back on landline, if call is made to a cell number;
- vi. Never interrupt or argue;
- vii. To the extent possible, talk in the language which is most comfortable to the prospect;
- viii. Keep the conversation limited to business matters;
- ix. Check for understanding of "Most Important Terms and Conditions" by the customer if he plans to buy the product;
- x. Reconfirm next call or next visit details;
- xi. Provide your telephone no, your supervisor's name or YBL_s officer contact details if asked for by the customer;
- xii. Thank the customer for his/her time.

Post Call:

- i. Customers who have expressed their lack of interest for the offering should not be called for the next 3 months with the same offer;
- ii. Provide feedback to YBL on customers who have expressed their desire to be flagged as "Do Not Disturb";
- iii. Never call or entertain calls from customers regarding products already sold;
- iv. Advise them to contact the Customer Service Staff of YBL

GIFTS OR BRIBES

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

PRECAUTIONS TO BE TAKEN ON VISITS/CONTACTS

DSE should:

- i. Respect personal space maintain adequate distance from the prospect.
- ii. Not enter the prospect's residence/office against his/her wishes;
- iii Not visit in large numbers i.e. not more than one DSE and one supervisor, if required.
- iv Respect the prospect's privacy.
- v. 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.
- vi. Provide his/her telephone number, supervisor's name or the concerned YBL's officer's contact details, if asked for by the customer.
- vii Limit discussions with the prospect to the business. Maintain a professional distance.

HANDLING OF LETTERS & OTHER COMMUNICATION

Any communication sent to the prospect should be only in the mode and format approved by YBL.