**Model Code of Conduct for Partners**

A. **Applicability**
This code of conduct for partner/ agent (“Code”) is for adoption and implementation by partners/ agent while acting as agents of Bharat Nidhi. This code will apply to all persons involved in sales/ distribution of any product/ service of channel Partners. All vendors/ partners/ agents, by whatever name called and its tele-marketing executives, field sales personnel, business development executives, employees, representatives and all persons involved directly or indirectly by the them for carrying out the services as provided for under the service level agreement executed between Bharat Nidhi & them must agree to abide by this code prior to undertaking any services under the agreement on behalf of Bharat Nidhi.

B. **Code of Conduct**
Every Partners/ Agent shall adhere to this code of conduct specified below:
1) Identity and authority to represent Bharat Nidhi should be made known to the customer at the first instance.

2) No misleading statements/ misrepresentation permitted Partners/ Agent should not
a) mislead the prospect/ Customer on any service /product offered
b) mislead the prospect/ Customer about their business or organization’s name or falsely represent themselves
c) make any false / unauthorized commitment on behalf of Bharat Nidhi for any facility / service.

3) Gifts or Bribes/ Kick backs
Partners/ Agent must not accept gifts from prospects / customers or bribes/ Kickbacks whether in cash or kind. Any Partners/ Agent offered a bribe or payment of any kind by prospects/ customers must report the offer to his/her management and Bharat Nidhi.

4) Handling of letters and other communication sent to the prospect / customers should be only in the mode and format approved by the Bharat Nidhi.

5) Partners/ Agent shall:
a) be responsible for all acts of omissions and commissions of its personnel
b) ensure that all personnel’s are properly trained, skilled and knowledgeable in the loan/Wealth Management products they market
c) shall bring to the notice of the Company any income inconsistency of the prospect and any material fact that may adversely affect the risk underwriting decision of the Company as regards to acceptance of the proposal, by making all reasonable enquiries about the prospect.
d) take appropriate steps to maintain the security of confidential documents of customers in
their possession.
e) be Compliant with Business Continuity Plan (BCP) norms as required by Bharat Nidhi from time
to time.
f) ensure confidentiality of customer data and shall not disclose to any third party without
the consent of customer.
g) adhere and comply with all process and procedures laid down by Bharat Nidhi.

6) Partners/ Agent shall not:
a) Induce the prospect to omit any material information in the proposal/ application form.
b) Induce the prospect to submit wrong information in the proposal form or documents
submitted to the Company or acceptance of the proposal.
c) Behave in a discourteous manner with the prospect.

7) Tele-calling a prospect
A prospect/ customer is to be contacted for sourcing after 8:00 am and before 19:00 pm only.
The Partners/ Agent should not call a person whose name/ number is flagged in any “do not disturb” list made available to him/ her.