

रिटेल आस्ति कारोबार प्रभाग, प्रधान कार्यालय  
प्लॉट सं.04, सैक्टर - 10, द्वारका, नई दिल्ली - 110075  
RETAIL ASSET BUSINESS DIVISION, HEAD OFFICE  
PLOT NO. 4, SECTOR - 10, DWARKA, NEW DELHI - 110075

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**Code of Conduct and Responsibility for PNB's Marketing Associates (MAs)/  
Marketing Consultants (MCs)/ Retail Loan Counselors (RLCs)**

- (i) Marketing Associates (MAs)/ Marketing Consultants (MCs)/ Retail Loan Counselors (RLCs) shall prominently display the Identity Card issued to him/her/them by the Bank while dealing with the prospective customer (prospect) on behalf of the Bank.
- (ii) Marketing Associates (MAs)/ Marketing Consultants (MCs)/ Retail Loan Counselors (RLCs) should handle with care their responsibilities particularly aspects like soliciting customers, hours of calling, privacy of customer information and conveying correct information about products on offer, etc.
- (iii) Marketing Associates (MAs)/ Marketing Consultants (MCs)/ Retail Loan Counselors (RLCs) will not handle, on behalf of the Bank, any transaction for which they are not authorized as per the agreement.
- (iv) Marketing Associates (MAs)/ Marketing Consultants (MCs)/ Retail Loan Counselors (RLCs) shall not resort to intimidation or harassment of any kind, either verbal or physical, against any person while dealing on behalf of the Bank. Marketing Associates (MAs)/ Marketing Consultants (MCs)/ Retail Loan Counselors (RLCs) will refrain from action that could damage the integrity and reputation of the Bank.

**Dos**

Each Marketing Associates (MAs)/ Marketing Consultants (MCs)/ Retail Loan Counselors (RLCs) shall –

- (a) Adhere to extant instructions as specified in IBA/RBI/Bank's fair practice code for lending.
- (b) Disseminate requisite information in respect of products offered by the Bank through him/her/them and take into account, the needs of the prospect while recommending the specific product.
- (c) Render necessary assistance to the prospect in complying with requirements for transacting business with the Bank.
- (d) Not to enter the prospect's residence / office against his / her wishes.
- (e) Respect the prospect's privacy.
- (f) If the prospect is not present and only family members / office persons are present at the time of the visit, end the visit with a request for the prospect to call back.
- (g) Provide his / her telephone number or the concerned Bank office's contact details, if asked for by the customer.
- (h) Limit discussions with the prospect to the business on hand – Maintain a professional distance.
- (i) Any communication sent to the prospect should be only in the mode and format approved by the Bank.

**पंजाब नैशनल बैंक**  
**रिटेल आस्ति कारोबार प्रभाग, प्रधान कार्यालय**  
**PUNJAB NATIONAL BANK**  
**RETAIL ASSET BUSINESS DIVISION, HEAD OFFICE**

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- (j) Normally discuss the prospect's interest only with the prospect or any other individual / family's accountant / Secretary / spouse authorized by the prospect.
- (k) Be properly dressed.
- (l) Shall source and submit only Home Loan leads.

**Don'ts**

Marketing Associates (MAs)/ Marketing Consultants (MCs)/ Retail Loan Counselors (RLCs) shall not –

- (a) Solicit or procure any business without holding valid authority for this purpose.
- (b) Induce the prospect to omit any material information.
- (c) Induce the prospect to submit any wrong information or documents.
- (d) Behave in a discourteous manner with the prospect.
- (e) Offer different rates, advantages, terms and conditions other than those offered by the Bank.
- (f) Mislead the prospect on any service / product offered.
- (g) Mislead the prospect about their business or organization's name or falsely represent them.
- (h) Make any false / unauthorized commitment on behalf of the Bank for any facility / service.
- (i) Accept gifts or bribes of any kind from the prospects. If offered a bribe or payment of any kind, he/she/they must report the offer to his/her management/empanelling authority;
- (j) Share any customer information, in any form whatsoever, with any other person / entity.
- (k) Violate this code.
- (l) Use professional status as Marketing Associates (MAs)/ Marketing Consultants (MCs)/ Retail Loan Counselors (RLCs) for furthering personal relations with the customers.
- (m) sit in the branch except for submission of Home Loan proposals.
- (n) represent himself as Bank's staff in front of customers.
- (o) submit leads except Home Loans.
- (p) Divulge unauthorized information, written or spoken, to any customer or any other person.
- (q) Use obscene, profane or abusive language and / or hold out any threats.
- (r) Use violent or any criminal means which may harm the reputation or property of the borrower, guarantor or any other person.
- (s) Act in any manner which will affect the reputation of the Bank.

Note: The above is only an illustrative list of code of conduct. For details please visit website [www.iba.org.in](http://www.iba.org.in) , [www.rbi.org.in](http://www.rbi.org.in).