

BC AGENTS -CODE OF CONDUCT

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BC AGENTS ADVISORY ON TRANSACTIONS

1. BC Agents need to do maximum transactions
2. Transactions need to be done on KBS portal

BC Agents with Zero Transactions in April will be permanently deactivated after April 30th 2023.

BC agents, do maximum transactions and avoid deactivation.



**BC AGENTS ADVISORY
ON
KBS PORTAL LOGIN**

1. BC Agents should login on KBS portal **mandatorily**
2. **Four** hours login per day is required, as per RBI directive
3. Banking operations should be done between **8:00 AM to 8:00 PM**

All BC Agents, login by 9:00 AM everyday !



**BC AGENTS ADVISORY ON
Regulatory Requirements**

For All BC Agents , **Regulatory Requirements** which are mandatory to be completed, to continue services as a BC Agent are :-

- 1) **IIBF Certification** : Register for IIBF Examinations at your nearest center through Digi Seva Portal
- 2) **Police Verification**: Visit your nearest police station and submit with your CSC DM
- 3) **Complete Capacity Building Module**: By logging into <https://digipaathshala.cscacademy.org/>, with your Email Id login and Mobile number as password.

Complete at the earliest to avoid suspension of services



BC AGENTS ADVISORY ON KBS TRANSACTIONS

1. BC Agents to pay or collect cash only when **success message** on receipt.
2. Issue **system generated receipt** to the customer for all transactions.
3. Check **transaction status in KBS** in case of network failure and no receipt being generated.
4. For Failed transactions where Customer account is debited, ask customer to **contact their respective Bank**.
5. Refrain from **Split or Multiple transactions** which will not earn the agent any incentive.

For support write to bc.complaintdesk@hdfcbank.com



AGENTS ADVISORY ON Fixed Deposit/Recurring Deposit Register

1. Maintaining FD/RD Register is **mandatory** for all Agents.
2. Register works as **proof** in case of any disputes.
3. Enter below **details** in the Register without fail,

Sr. No.	Date	Name of the Customer	Last 4 digits of Account No.	Deposit Type (FD/RD)	Deposit Amount in Rs	Duration of Deposit	Customer Signature

Agents, follow the advisory and earn with ease on FD/RD



BC AGENTS ADVISORY ON COMPLAINTS REGISTER

1. Mandatory to maintain **complaints register** at BC Agents Centre.
2. Record **all customers complaints or query** in the complaints register.
3. Issue **acknowledgement** to customer for complaints and query.
4. Display the **mandatory and regulatory posters** like grievance redressal, Banking Ombudsman and Service Charges etc. at the centre in a visible location to customers.

For support write to bc.complaintdesk@hdfcbank.com



**BC AGENTS ADVISORY
ON
TRANSACTION REGISTER**

1. **Mandatory** for BC Agent to maintain the Transaction Register
2. Enter all Transactions daily in the Register including **AePS Transactions**
3. Transaction register works as **proof** in case of any disputes
4. BC Agent A/C will be debited in disputed transactions for **missing Register entry**

Agents, follow the advisory and earn with ease on Transactions !



BC AGENTS ADVISORY ON FAILED TRANSACTIONS

1. Do **not pay cash or collect cash** from customer, if transaction is failed
2. Even if Agent account is credited/debited, do not pay /collect cash
3. Amount will be reversed **within 5 days**
4. Keep **sufficient balance** in your account for reversing the transaction

Follow the advisory and do transaction with ease !



**AGENTS ADVISORY
ON
ACCOUNT OPENING
PROCESS**

1. Customer's E-mail is a **mandatory field** during the customer account opening journey
2. Agents are advised to enter **only customer's E-mail ID** which is valid
3. To correct a wrong customer E-mail ID:
 - a) Get customer to nearest branch
 - b) Use CRMNext WOW Journey.

Avoid regulatory action, input valid customer details only !

CSC

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HDFC BANK



IMPORTANT ADVISORY FOR CSC VLE ON ONLINE FRAUDULENT ACTIVITIES

“Beware of any fraudster posing as an HDFC Bank official who calls you and suggests to make any online money transaction”



Important advisory for CSC VLE Agents

“Do not ask Customers to share documents like Aadhaar, Pan Card, Passport, Ration Card, Bank Statement, Rent Agreement or any documents which are proof for identity, address or income on What’s APP”



Important advisory for CSC VLE Agents on Premature Closure of FD/RD's

**"Kindly reconfirm the tenure with the customers before booking the deposits
and abstain from closing before maturity"**