CUSTOMER DNC PROCESS

Do not disturb policy

Ver 1.2

Document Sign-Off List

This document has been issued to the following people for Sign-Off (S), Review (R) or Information (I).

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Distribution List:

CRM team
Transaction Processing Team
Sales & Pre Sales Team
Marketing

Glossary of Terms

Term	Definition
DNC	Do Not Call
DND	Do Not Disturb
TRAI	Telecom Regulatory Authority of India
DNM	Do Not Message
STPOC	Service tax percentage of completion
MVAT	Maharashtra Value added tax
LPC	Late Payment Charge

Contents

1. Purpose

2. Scope

3. Process Flow

4. Definitions

4.1. Do Not Call

4.2. Promotional Messages:

4.3. Commercial Transaction

4.4.Unsolicited Commercial Transaction

5. Generic Email Id

6. Applicability:

7. Process to be followed by Sales/Pre-Sales

8. Process to be followed by Relationship Manager

9.Process for registering DND

10. Activation of DND

10. Dnd processing TAT

11. Control Mechanism:

12. Cancellation of DND

1. Purpose

With the various cross selling initiatives for existing customers, there is a need to drive compliance and respect customer privacy by ensuring customers who do not wish to be contacted are not disturbed .This needs to be achieved by defining process as per the industry norms and to comply with the regulatory bodies like for telecom, TRAI.

2. Scope

In scope:

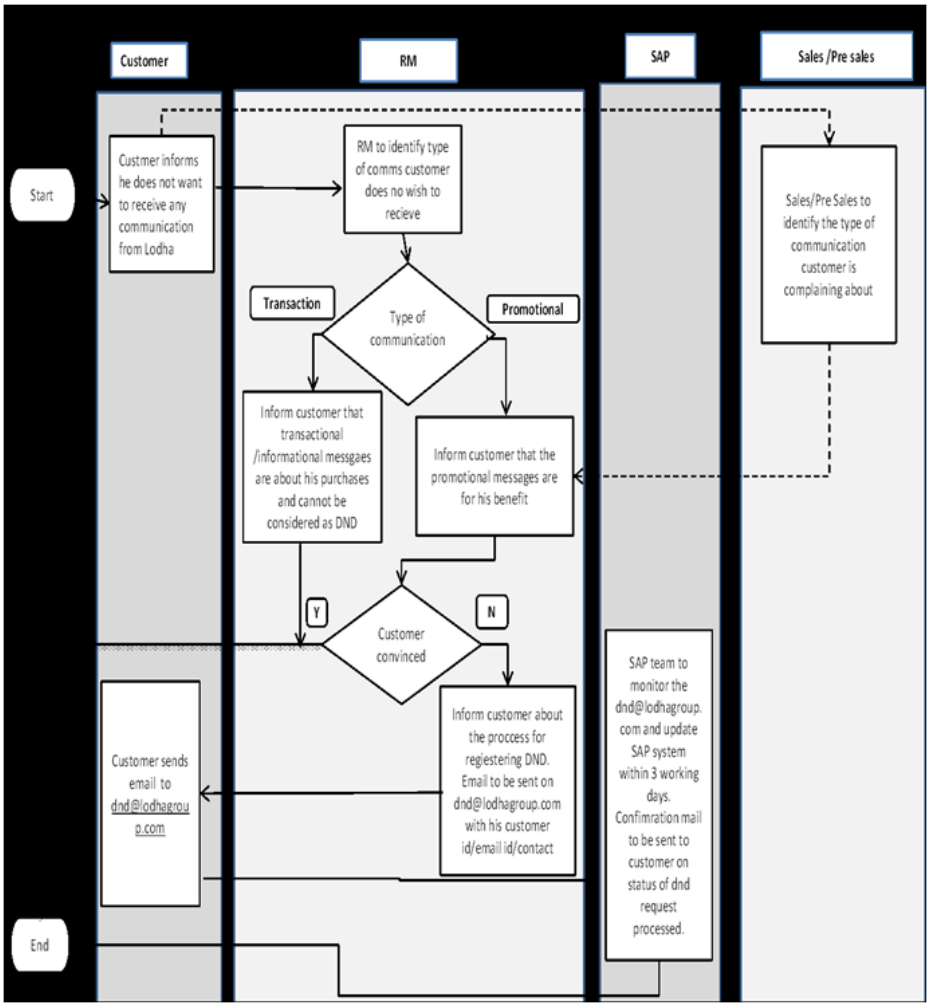
All existingcustomer(s)of LODHA applicant(s)/co-applicant(s) who do not wish to be contacted for any promotional activities and reached out by various channels

- All Customer Care project teams
- Pre sales calling team – in house and out sourced
- All Sales project teams including and catering to NRI and outstation markets
- Referral and loyalty marketing teams – in house and out sourced etc

Out scope

Communication related to transactions and information to the customers.

3. Process Flow



4. Definitions

4.1. Do Not Call

Definition of DNC as per TRAI

The primary objective of the National Do Not Call Registry (NDNC Registry) is to curb Unsolicited Commercial Communication (UCC). UCC has been defined as "any message, through telecommunications service, which is transmitted for the purpose of

informing about, or **soliciting or promoting** any commercial transaction in relation

to goods, investments or services which a subscriber opts not to receive, **but, does**

not include, ----

(i) any message (other than promotional message) relating to a service or financial transaction under a specific contract between the parties to such contract; or

(ii) any messages relating to charities, national campaigns or natural calamities transmitted on the directions of the Government or agencies authorized by it for the said purpose;

(iii) messages transmitted, on the directions of the Government or any authority or agency authorized by it, in the interest of the sovereignty and integrity of India, the security of the State, friendly relations with foreign States, public order, decency or morality."

4.2. Promotional Messages:

Promotional message are message(s) containing promotional material or advertisement of a product or service.

4.3. Commercial Transaction

Commercial Communication means any message, e-mail, voice or SMS, made through written communication/telecommunication, which is transmitted for the purpose of informing about, or soliciting or promoting any commercial transaction in

relation to goods, investment or services.

4.4. Unsolicited Commercial Transaction

Unsolicited Commercial Communication means any commercial communication which a subscriber opts not to receive but does not include,

(i) any transactional message; or

(ii) any message transmitted on the directions of central Government Or State Government or agencies authorized by it.

5Generic Email Id

All requests for DNC/DND shall be applicable only when the customer sends email to dnd@lodhagroup.com with a cc to respective RM if available from his registered email id with Lodha.

6. Applicability:

For all promotional activities carried across functions DND shall be applicable for various initiatives for contacting customer apart from his existing property related matters:

Example:

. Loyalty Calling

. Emailer on New launches

. Pre Sales Calling

. Any other promotional schemes/events etc

DND shall not be applicable for any transactional communications like

. Collection calling

. STPOC

. MVAT

. Service Calls

. Existing product related changes & Updates

. My Gain/Advance Payments/ LFC callings

. Informational calling/email/SMS etc.

. Any payment related activities

. Any other communication with customer

7. Process to be followed by Sales/Pre-Sales

Information Sought:

Customer informs sales/pre-sales that he does not want to receive any promotional communication from Lodha Group.

Action:

. Sales/Pre-sales team will understand the reason why the customer wants to register for dnd.

. Based on final discussion, if customer still wants to register for dnd, sales team to inform customer to send an e-mail to dnd@lodhagroup.com for activation of DND from his registered email address along with customer id (mandatory) can also mention his email and contact number.

8. Process to be followed by Relationship Manager

Information Sought:

Customer contacts RM and informs that he does not want to receive any call/email/sms etc from LODHA.

Action:

1. RM shall verify customers id and registered contact details of customer.

2. Apologise the customer and seek clarity why he does not want to receive any communication.

3. Handle customer's objections and convince him that the updates are for customers benefit as being existing customers they get special benefits being our privileged customer(s).

Note:

RM needs to make an effort and convince customer on the benefits. However if the customer

is adamant and still wishes to register, RM can inform the process for registering for DND.

Clear communication to be given to customer by RM that for the matters related to DND shall be limited only for promotional communications from LODHA and not for any communication related to his product and service.

Examples for Disposition in SFDC:

Query:

When the above process is communicated same shall be categorised as Query

Request:

Customer has written email on dnd@lodhagroup.com with CC to RM, on receipt of mail RM to categorise the interaction as request along with the mail received and close it as FTR.

Complaint:

. Customer complaints that he had given a request for DND & he is still receiving promotional communications.

. RM to check the interaction history if dnd is activated as per Cust id and if not same needs to be tagged as complaint and assigned to transaction processing team for status.

Categorisation as per SFDC

Nature of Request	Request Type L1	Request Type L2	Request Type L3	TAT for updation in SFDC
Query/Request/Complaint	Updation of info on systems	SAP	DNM	3 working days for systems

9. Process for registering DND:

DND shall be registered only when customer send an e-mail from his registered email id to dnd@odhagroup.com with CC to Relationship Manager if available so that the RM is updated. However it's not mandatory to mark cc to RM as the mails would be monitored and executed by transaction processing team.

10. Activation of DND

TPU:

Upon receipt of email confirmation from the customer to opt out from promotional communications TPU shall:

. Ensure that on receipt of the DND request from registered email id of customer on dnd@lodhagroup.com SAP is updated within 3 working days.

. Confirmation e-mail is sent to customer.

. In case of reject information is sent to customer along with cc to respective RM.

. Reconciliation done on request received on DND email and data as updated in SAP.

SFDC:

. Post updating SAP, SFDC system needs to be updated within 2 hours (automated)

. Customer screen shall display if the customer id is activated for dnd (new change)

11. Dnd processing TAT

Cell	Unit	Process	TAT (only working days)
Transaction Processing Unit	DND updation	Generic email dnd@lodhagroup.com to be checked daily for request received for activation of dnd	Daily to be checked by 5 pm for any request received.
		SAP system to be updated for dnd as per customer id	To be updated iwithin 1 working day as per request received
		Confirmation mail to be sent to customers email on status of dnd processed or rejected	To be sent within 1 working day post updating in SAP
SFDC Team	DND updation	SFDC system to be updated post updation in SAP in customer profile	24 hours
	DND cancellation	Cancellation request received for DND from RM. SFDC system to be updated along with SAP system	3 working days.

12. Control Mechanism:

1.All functions initiating promotional activities need to ensure the DND data is scrubbed as per SAP.

2.RMs while contacting customer for any promotional activity should check for the customer id if DND is registered (additional step for checking at RM level)

3.Any escalation/failure reported by an existing customer shall be considered as non compliance and non-adherence to the policy and may result in suitable disciplinary action against the respective associate.

4.Reconciliation by TPU team

5.Scrubbing of DND data by TPU team while sharing data.

13. Cancellation of DND

In case customer wishes to cancel his DND, customer needs to write mail ondnd@lodhagroup.com with CC to RM, post that RM shall initiate the same manuallythrough SFDC. Post that SFDC shall update TPU team for updating SAP system.

Frequently Accessed Links

Cancellation & Retention Policy Possession process Registration Process Name Change Policy Demand Generation process Transfer Policy
Payment Handling Process Customer Interaction Management Policy Customer Interaction Tagging - L1, L2 & L3 Customer DNC Process