

BRANCH SHIFTING POLICY

This is to inform you that Branch Shifting policy will be effective from **01st Nov 2018** onwards.

Branch Shifting Policy Categorization:

1) Direct Branch Client:

Direct Branch to Direct Branch Shift can be done:

Conditions:

- i) Direct Branch Clients to Direct Branch Clients Shifting is possible.
- ii) Direct Branch Client to Franchise Shifting not possible.

Process:

Mutual Acceptance of both Direct Branches through Mail approval is enough for proceeding.

2) Franchise Client:

- Franchise to Franchise Shifting not Possible.

- Franchise Client to Branch service shifting possible.

Conditions:

- 1) Franchise code of the particular client remains the same, only Service can be shifted.
- 2) Shifting can be done due to language criteria.

- Inactive Franchise client Branch shifting can be possible.

Conditions:

- 1) Once closure of Subbroker code, Inactive franchise client branch shifting is possible.