

- 19.8. HFC may prescribe the operational area for DSA/ DMA within which they can work.
- 19.9. The lead shall be shared by the DSA/ DMA in the illustrative format given at [Appendix X \(c\)](#).
- 19.10. By virtue of contract/ agreement, the DSA/ DMA or/and its employees/ representatives may have access to personal and business information of HFCs and/or HFC's customer. DSA/ DMA shall ensure the preservation and protection of the security and confidentiality of the customer information or data which are in the custody or possession.
- 19.11. DSA/ DMA should acknowledge that he/ she/ it has read the said Model Code of Conduct and has fully understood all the terms and conditions mentioned therein and declare that the DSA/ DMA shall agree to abide by the said Code of conduct in letter and spirit.
- 19.12. The DSA/ DMA shall report the fraud committed by erring employees/ representatives periodically to HFCs and consolidated data/ information on the same shall be submitted by HFCs to NHB. The information shall include name of the person, address, name of the DSA associated with and nature of fraud. Such employees/ representatives shall be barred permanently for doing the business of DSA/ DMA in future with HFCs.