

Code of Conduct for Conduct for Collection of Dues - Credit Cards

1. Introduction:

Our bank is committed to

- Following fair practices especially with regard to collection of dues.
- Fostering customer confidence and long-term relationship.

2. Dues Collection Policy Statement:

- Dignity and Respect to customers is our Debt Collection Policy and we do not follow policies that are unduly coercive in collection of dues.
- Our bank's dues-collection policy is built on courtesy, fair-treatment and persuasion.

3. General guidelines:

All dues collection staff would follow the guidelines set out below:

- Customer should be contacted ordinarily at the place of his choice and in the absence of any specified place at the place of his residence and if unavailable at his residence, at the place of business /occupation.
- Identity and authority to represent should be made known to the customer at the first instance.
- Customer privacy should be respected.
- Interaction with the customer should be in a civil manner.
- Customer should be contacted between 0700 hrs and 1900 hrs. Unless the special circumstances of the borrower's business or occupation require otherwise.
- Customer requests to avoid calls at a particular time or at a particular place should be honored as far as possible.
- Time and number of Calls and contents of conversation should be documented.
- Customer should be provided with all the information regarding dues and necessary notice should be given for enabling discharge of dues.
- All assistance should be given to resolve disputes or differences in a mutually acceptable and in an ordinary manner.
- During visits to the customers' place for dues collection, decency and decorum should be maintained.
- Inappropriate occasions such as bereavement in the family or such other calamitous occasions should be avoided for making calls/visits to collect dues.
- Demeanor that would suggest criminal intimidation or threat of violence should be scrupulously avoided.

Code of Conduct

	Do's	Do Not's
Speech	<ul style="list-style-type: none"> • Use formal address • Tone should be sincere polite, yet assertive and firm. 	<ul style="list-style-type: none"> • Do not get tough or aggressive or abusive • Do not lose cool, get angry or even irritated irrespective of reason. • Pitch should not be high. • No shouting • Should not be personal • Do not threaten/harass/torment the customer in anyway.
Ethics		<ul style="list-style-type: none"> • Collector should not make any verbal or written promises to customer without bank supervisor/bank on matters outside his preview or an ad hoc settlements/product features. • Should not State any false information
Confidentially		<ul style="list-style-type: none"> • Unauthorized information written or verbal cannot be divulged to any customer/competitor/any other person. E.g. photocopy of st cards, showing previous trails to customers.
Process/Product Discipline	<ul style="list-style-type: none"> • Collectors will perform their role within the framework of the instructions issued to them in terms of process notes and specifics of collection action based on the product. 	
Maximize Effectiveness	<ul style="list-style-type: none"> • Collectors will strive to maximize the effectiveness of the visitations by previsit preparation and result orientation in order to improve results. • Will document result in visit/action taken. 	
Proximity	<ul style="list-style-type: none"> • Maintain a reasonable distance from the customer 	<ul style="list-style-type: none"> • No physical contact with the customer • No obstruction to customer movement
Timing (City Specific)	<p>Earliest : 0700 hours Latest : 1900 hours - (Unless the special circumstances of the borrower's business or occupation demands otherwise.)</p>	