



Code of Conduct for Collections and Recoveries

- Customer to be contacted ordinarily at the place of his choice, whether office or residence. In the absence of any specified place, customer to be contacted at the residence between 8 a.m. to 7 p.m.
- Identity and authority to represent the Bank to be made know to the customer immediately on making the contact
- Customer privacy to be respected
- Customer to be contacted at an appropriate time, unless the special circumstances of the customer's business or occupation demand otherwise
- In case customer wants to avoid calls at a particular time or place, such request to be honored
- Number and time of calls made to the customer to be documented
- Customer to be provided relevant information regarding amount outstanding to enable discharge of dues
- Customer to be provided all assistance to resolve disputes or differences, if any, as regards dues, in a mutually acceptable and amicable manner
- Professional and formal language to be used in all interactions with the customer
- Decency and decorum to be maintained during visits to customer's place
- Inappropriate occasions such as bereavement in the family or such other calamitous occasions to be avoided for making calls or visits