

### **Collection -Code of Conduct**

It is our constant endeavor to respect and care for the customer by maintaining confidentiality by providing quality service and ensuring highest levels of professionalism. To ensure that it is understood by all, within the collection team, employee or otherwise, the following code of conduct is to be adopted by the organization and its authorized representatives

1. The customer would be contacted ordinarily at the place of his/her choice and in the absence of any specified place, at the place of his/her residence and if unavailable at his/her residence, at the place of business/occupation.
2. Identity and authority of persons authorized to represent Muthoot for follow up and recovery of dues would be made known to the borrowers at the first instance. Muthoot staff or any person authorized to represent Muthoot in collection will identify himself / herself and display the authority letter/Id Card issued by Muthoot upon request.
3. Muthoot would respect the privacy of its borrowers
4. Muthoot is committed to ensure that all written and verbal communication with its borrowers will be in simple business language and Muthoot will adopt civil manners for interaction with borrowers.
5. Normally the representatives will contact the borrower between 07:00 hours and 19:00 hours unless, the special circumstance of his/her business or occupation requires the organization to contact at a different time.
6. Borrowers' requests to avoid calls at a particular place would be honoured as far as possible
7. Muthoot will document the efforts made for the recovery of dues and the copies of communication sent to the customer, if any will be kept on record.
8. All assistance will be given to reduce disputes or differences regarding dues in a mutually acceptable and in an orderly manner.
9. Inappropriate occasions such as bereavement in the family or such other calamitous occasions will be avoided for making calls/visits to collect dues.
10. The collection process is based on courtesy. Fair treatment and gentle persuasion. Muthoot will not use undue harassment or physical force to facilitate collections. Decency and decorum is to be maintained during customer visits.
11. Agent will be dressed formally during customer visits and will interact with customers in a most polite and civilized manner.
12. The customer would be provided with relevant information regarding the outstanding amount to enable discharge of dues