

List of Authorized Collection & Recovery Agents

List of Authorized Collection Call Centre Agents						
Location	Vendor Name	Date of Agreement	Date of Expiry	Agency Signatory	Agency Address	Pin Code
Mumbai	CSK Associates	11-Jan-19	11-Jan-20	Chandrashekhar M Katkar	1st Floor, 101, Bal Ganesh Society, Dada Patil Wadi Road, Naupada, Thane (West) , Near Thane Station.	400602
New Delhi	Phantom Global	12-Jan-19	12-Jan-20	Manpreet Singh	413, Jaina Towers, District Center Janak Puri New Delhi.	110058

Guidelines to be followed by the service provider

All employees/personnel of the Service Provider should follow the following guidelines strictly:

- I. Borrower should be contacted ordinarily at the place of his/her 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/ Property agreed by the Borrower;
- II. Identity and authority to represent should be made known to the Borrower at the first instance.
- III. Borrowers' privacy should be respected.
- IV. Interaction with the Borrower should be in a civil manner.
- V. Borrower should be contacted between 07:00hrs and 19:00hrs, unless the special circumstance of the Borrower is business or occupation require otherwise.

- VI. Borrower request to avoid calls at a particular time or at a particular place should be honored as far as possible.
- VII. Borrower should be acquainted with all the information regarding overdues for enabling discharge of dues.
- VIII. All assistance should be given to resolve disputes or differences in a mutually acceptable and in an ordinary manner.
- IX. During visit to the Borrowers place for collection of amounts dues, decency and decorum should be maintained.
- X. Inappropriate occasions such as bereavement in the family or such other calamitous occasions should be avoided for making visits to collect the dues.
- XI. Demeanor that would suggest criminal intimidation or threat of violence should be carefully avoided.
- XII. The Service Provider while collecting the amounts due should not resort to any false, deceptive or misleading representation. It should not falsely represent or imply that he or she is connected with or affiliated with any of the governmental or judicial authority. It also needs to abstain using any identification which can lead to wrong representation.
- XIII. The Service Provider or its employees, personnel should also not falsely represent the character, amount, or legal status of the debt.
- XIV. In case of non-adherence to above guidelines/procedures, Service Provider will be solely responsible for any and every consequences arising thereof.