

Debt Collections Standards in India

Citibank Code for collection of dues
&
Repossession of Security

Version Eight
July 2009

Foreword:

The GCB India Collections Code outlines minimum requirements that need to be adhered by the Citibank N.A./ authorized representative when contacting a customer for due payments. These requirements are also aligned to the minimum standards of banking practices for banks set by BCSBI (The Banking Code and Standards Board of India).

TCS-eServe Ltd, is the authorized entity responsible for contacting customers on behalf of Citibank N.A. Besides TCS-eServe Ltd other Third Party Vendors may also contact Customers on behalf of Citibank N.A. The code is a mandatory requirement for all individuals/persons/vendors/entities who contact the Customer(s) on behalf of Citibank N.A.

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1.0 Summary

All Customers (including Customers who are late in paying or in default) must be treated with respect, dignity, courtesy and fairness in debt collection efforts. Citibank believes this is not only the right thing to do, but also the most effective.

It is imperative that all persons involved in collection related activities follow this policy. All Customer Assistance Specialists (CAS) must strictly agree to abide by this policy described below prior to beginning collection activities with respect to the Customers. This policy applies to all employees of Citigroup including TCS-eServe Ltd and/or other affiliates and employees/agents of companies that may be retained to collect on consumer debts on behalf of Citibank NA in India.

YOU MUST READ, UNDERSTAND AND AGREE TO ABIDE BY THESE GUIDELINES PRIOR TO BEGINNING COLLECTIONS ON DEBTS OWED BY THE CUSTOMERS.

Failure to comply will result in disciplinary action and may result in permanent termination of employment and or business with TCS-eServe Ltd / Citibank NA.

The following are the core underpinnings of the collection process. These are an extract of the Citibank collection values. For greater detail please see the following pages.

1. Customers deserve to be treated with dignity. Customer Assistance Specialists should always remain professional during telephone conversations and visits. No written or verbal threats, abuse or rudeness is permitted. Customer Assistance Specialists should use only acceptable business language, even if the other party does

not.

2. **Customer Assistance Specialists deserve to be treated with dignity.** They may refer the customer to management, or end calls when a customer becomes abusive or threatening. Customers should be informed prior to termination of such calls. All calls where the customer becomes abusive or threatening should be appropriately documented.

3. All calls being made to the Customer(s) must be recorded as per requirements of the Code of Conduct stipulated by the Reserve Bank of India. No calls may be made by any of the Agents unless there is recording facility for the same, especially by Customer Assistance Specialists from their individual mobile phones unless the said call is absolutely necessitated for checking on the availability of the Customers or for directions to the location of the Customers'. Customer Assistance Specialists should always identify themselves and the company/entity that they represent at the very beginning of every interaction with customers and the Customers must be informed that the call is being recorded.

4. Customers are entitled to privacy. Privacy policies apply to all conversations with third parties, as stipulated in this document. The Customers must be informed that their call is being recorded. Unrecorded calls to Customers are to be avoided.

5. All collection activities should be consistent with the guidelines provided in this document and in compliance with the Code for collections of dues stipulated (from time to time) by the Reserve Bank of India. All letters, telegrams and other communication must be in the format approved by compliance and/or Citibank legal counsel.

6. Customers should be called only between **0700 Hrs and 1900 Hrs** unless exceptional circumstances described in this Code warrant deviation from this timeframe. Under no circumstances, customer can be called beyond 2100hrs.

7. Customers should be called no more often than is reasonable in the context of the debt, and the conversations logged on the system and the convenience of the Customer(s) to talk, should be enquired at the beginning of each call.

8. Customer requests that calls/visits to place of work be stopped are to be honored if he/she provides a suitable alternate where he/she may be reached during collection working hours. Such customers should be asked to provide an alternate address/phone number where they may be reached.

9. Customer's questions should be answered in full. They should be provided with information requested, given assistance and issues resolved. Accounts with unresolved issues are to be escalated to management.

10. Customer or third party requests for supervisor names or requests to speak with

supervisor should always be honored.

11. Customer Assistance Specialist notes on the collection system should be clear, concise, accurate and free of editorial comments. All attempts, contacts, conversation and actions are to be noted on the collection system.

2.0 Why you may contact a customer

A customer is to be contacted for debt collection only under the following circumstances:

- When not contacting the Customer may lead to the imposition of an additional cost on the customer or may impact the customer's credit history/rating - e.g. customer spending pattern indicates that the customer may be about to breach his/her credit line;
- When the customer has not paid on payment date (including grace days) and this is likely to impact the customer's credit history and/or is likely to cause a financial loss to Citibank.

3.0 When you may contact a customer

It has been Citibank's experience in India that individuals with full-time employment routinely are awake by 06:00 Hrs in order to be at their jobs at the time required. Accordingly calls must normally be limited from **0700 Hrs to 1900 Hrs. A customer may be contacted beyond 1900hrs till 2100hrs on:**

1. Phone, if customer has not been contactable within last 48hrs.
2. On personal visit, if the customer has been non contactable during last two visits.

A customer may be contacted at a time when the call is not expected to inconvenience him/her. In addition, if a mobile number is called and the customer is driving, then the call may be discontinued, in the interest of safety.

Calls either earlier or later than normal hours, while effective in contacting the customer, are also likely to be inconvenient to the customer and could be viewed as harassment. Calls earlier or later than the prescribed time may be placed only under the following conditions:

- When the customer has expressly authorized TCS-eServe Ltd / Citibank NA to do so either in writing or orally;
- When attempts to contact the customer have resulted in information that the customer is normally only available outside these hours and no alternate telephone number is available to contact the customer.

- When due to nature of customer's employment i.e. working in shifts e.g.: Call Centers, Hotels etc, he/ she is usually available outside these hours.

3.1 Where you may contact the customer

The first visit /contact with the customer should be at his place of residence/ mobile. However, other telephone numbers like employment may be used.

When the Collection Unit is unable to contact the customer at his residence/ mobile, the customer may be contacted at his/her other address or number/through borrower or referee or guarantor.

In addition automated systems that choose the best time and best number to attempt to contact the customer may be used.

4.0 Which language should we use in the interaction?

A Customer Assistance Specialist should try and use the language with which the customer is comfortable. The Customer Assistance Specialist must not attempt to force the customer to speak in English if he/she is not comfortable. This may be offensive to some customers. If the Customer Assistance Specialist is not comfortable with the language spoken by the customer, the account may be referred to another Customer Assistance Specialist or the conversation should be continued in English/alternate language explaining the reason to the customer. If the customer expresses his inability to understand, then the call must be referred to a supervisor.

4.1 What mode of Address is to be used?

Customer Assistance Specialist should use the formal mode of address in the language of choice of the customer.

Customers deserve to be treated with dignity. Accordingly, Customer Assistance Specialists must be a professional. As the situation requires, they may also be assertive and firm. In any event, courtesy and respect are mandatory. Customer Assistance Specialists **SHOULD NOT** become abusive visibly irritated or demeans the customer in any fashion.

4.2 How often should the customer be called?

The purpose of a collection call is to bring to the customer's notice the obligation to pay and to seek a commitment to pay on a specified date. Once a promise is elicited, a call may be made to serve as a reminder and for confirmation of payment.

In the event a commitment is not forthcoming or has been broken, calls may be made at reasonable frequency, based on amount owed, product, aging of debt and account

history. Excessive number of calls or calls closely bunched together in the same day may be construed to be harassment.

5.0 Can the customer's debt obligation be discussed with anybody else?

Citibank NA respects a customer's privacy. The customer's debt/obligation may normally be discussed only with the customer and co borrower/supplementary cardholder or the co-signatory of the loan agreement, loan guarantor, and the employer in cases of corporate cards or corporate facilitated loans.

In certain cases the customer may specifically authorize us in writing to discuss the customer's debt with a particular third party, such authorization should be recorded on the collection system as and when the customer provides it. In such a scenario, where a record of such permission is available on our collection system and the status card, we may leave a message /disclose /receive payment from such third party specifically authorized/instructed by the customer.

As per the terms and conditions customer debt details can be discussed with Regulatory/Law enforcement agencies as well as third party service providers who are contracted with to provide debt collection and support services. Customer Assistance Specialists may always communicate with a third party about the customer's debt when and to the extent doing so is necessary to enforce a decree obtained in a lawsuit against the customer.

In addition in certain circumstances, as explained below, it may be necessary to discuss some parts of the past due obligation with related third parties.

5.1 Leaving messages and contacting persons other than the customer at the telephone numbers/addresses provided by the borrower or made available to us as a result of trying to contact borrower

Calls must first be placed to the customer. In the event the customer is not available, a message may be left for the customer to an adult family member. The aim of the message should be to get the customer to return the call. Ordinarily, the message text should be restricted to:

"Please leave a message that XXXXX (Name of officer) calling on behalf of Citibank and request the customer to call back at ZZZZZZ (phone number)".

As a general matter, the message must not indicate:

- **That the customer is overdue on his/her obligation; or**
- **That the call originates from the Collection Unit.**

Leaving Message criterion for Credit Card, Ready Cash, Ready Credit and Auto Loan:

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If the customer has not responded to at least one prior message in the format mentioned above AND account is more than 15 DPD, then it is permissible in follow up calls (placed at customer specified telephone number/address) to include:

- i) The fact that the call pertains to a credit card/other obligation of the customer.
- ii) To state/indicate that the customer is overdue on his card/loan account
- iii) To state/indicate the amount due and requesting for a payment to be made by the customer.

However, under no circumstance can any third party be asked to make a payment.

Leaving Message criterion for Equity Advance and Mortgage Advances:

Collections can disclose the loan obligations only to the customer, co-borrower or the co-guarantor.

For these loans, even if the customer has not responded to a prior message, it is **NOT PERMISSIBLE TO**

- i) To indicate that the call pertains to the loan obligation of the customer.
- ii) To state that the customer is overdue on his loan account.
- iii) To state or indicate the amount due or request the customer to make a payment.

5.2 Leaving messages and contacting the third party - For customers not available at the provided telephone numbers/ addresses.

Following approach is adopted in the situations mentioned below, where the messages may be left at telephone number/address with an adult family member. Message is on telephone number/ address other than those provided by the customer.

In situations where the customer has alienated the vehicle/ mortgage financed/pledged to a third party and is not making repayments despite recall of loan, the Collection Unit may disclose to such third party the fact, that the customer has an overdue obligation and repossess the vehicle/ mortgage. This should be done after notifying the customer through a letter sent at the address available on the system. If such third party, who is in possession of the vehicle/ mortgage on behalf of the customer, offers to make a payment towards the loan outstanding, then the Collection Unit can receive the payment from the third party.

Customer Assistance Specialists may communicate with third parties to obtain customer's location information - home address, business address, home phone number and workplace phone number. This may be done when the customer's present location is either unknown or uncertain or the customer is not contactable or a skip. While obtaining such information the Customer Assistance Specialist must clearly identify himself/herself. In specific cases where it may be difficult to obtain information from third parties regarding customer's whereabouts by identifying the organization along with the name, the Customer Assistance Specialist may choose not to mention the organization name while identifying himself/ herself, unless specifically asked for the same.

If the customer has provided a financial guarantee from a third party, the third party may be called and the customer's obligations may be discussed. In such a situation, the guarantor may be treated as the borrower. Further, if the customer is deeply delinquent (more than or equal to 2 months behind on his/her repayment) or non-contactable or a skip, then customer's debt/obligation may be discussed with references provided.

6.0 No misleading statements/misrepresentation are permitted

Customer Assistance Specialists should not -

- Mislead/misrepresent to the customer on the action proposed and consequences thereof;
- Mislead /misrepresent to the customer about their true business or organization name, or falsely represent or imply that the Customer Assistance Specialist is an attorney (lawyer), government official, officer of any court etc.;
- Threaten with any dire consequences or imprisonment or even mention imprisonment unless legal action planned or currently underway could result in imprisonment;
- Threaten with arrest/detention by the police or prosecution by any court of law

6.1 Gifts or bribes

Customer Assistance Specialists deserve to be treated with dignity. They should refer to management or end calls when the customer or third party is abusive or threatening. Customer Assistance Specialists should inform the customer that the call would be terminated prior to ending the call. All calls, where customer becomes abusive or threatening should be documented on the collection system and reported to management.

Customer Assistance Specialists shall not accept any form of inducement/gifts of any kind from any of the customers. Any Customer Assistance Specialist offered a bribe or inducement of any kind by a customer must report the offer to his/her management immediately.

7.0 Precautions to be taken on visits

• Residence

Customer Assistance Specialists should:

- Respect personal space – maintain adequate distance;
- Not to unnecessarily call the Customer prior to or subsequent to the visit to the Customers' residence from an individual mobiles phone unless the said call is

necessitated for checking on the availability of the Customers or for directions to the location of the Customers' residence or for follow up to the visit to the Customers' residence.

- Not enter the customer's residence against his/her wishes or when they are told the customer is not at home;
- Not restrict the customer's movement or restrain him/her from entering or leaving the house/room;
- Not remain in the customer's house if he/she were to leave for any reason including to collect money from a bank/elsewhere;
- Respect the customer's privacy – do not embarrass the customer in the presence of his/her neighbors;
- Not make visits at the customer's residence if the customer;
 - Expressly forbids in writing such visits and provides suitable alternate address where he/she is connectable during collections working hours;
 - Has suffered a bereavement, or a customer's family member is gravely ill;
 - A social engagement is in progress.
- If the customer is not present and only minors/elderly / infirm are present at the time of the visit, the Customer Assistance Specialist should end the visit with a request that the customer call back. He should not enter the house unless invited. He should not wait for the customer in the customer's residence unless specifically asked to do so by the customer or family

- **Workplace**

Customer Assistance Specialist should:

- Not visit the customer in the office unless:
 - The customer has specifically requested the CAS to do so
 - The customer's mailing address is that of the workplace;
- Respect personal space; do not restrict the customer's movement.
 - Not to unnecessarily call the Customer prior to or subsequent to the visit to the Customers' work place from their individual mobiles phones unless the said call is necessitated for checking on the availability of the Customers or for directions to the location of the Customers' work place or for follow up to the visit to the Customers' work place.

7.1 What is to be done if the customer requests us to stop visiting at the office?

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In such a case, the customer should be asked to provide an alternate location where the meeting can take place during the working hours of the Collections Unit.

However, if the customer is not available at this location and attempts have been made to contact the customer, the customer may be contacted at his/her office again.

7.2 A Customer Assistance Specialists should not:

- Offer to assist the customer by driving him/her to the bank/any other spot from where money to repay the debt can be collected;
- Have discussions of a personal nature with the customer – the Customer Assistance Specialists must maintain a professional distance. Restrict conversation to the debt owed and the customer's proposed repayment plan;
- Use means that are unfair, for example –
 - Collect sums in excess of total debt of the customer;
 - Threaten to take extra judicial action (e.g. physical threat or any unlawful action) to expropriate and dispose of customer assets when no such right exists;
 - Apply payments to other accounts than those indicated by the customer.

8.0 What is to be done if the customer declines to pay?

If the customer declines to pay, the consequences of such a decision may be explained to him/her:

- Impact on credit history;
- Possible inclusion in negative list of Master Card / Indian Bankers Association;
- Possible legal action and its impact;
- Cost of defending legal action, if such action is contemplated.

Should the customer refuse to pay on the account, then such accounts must be referred to the Supervisor. The Supervisor shall, after discussing with the Agency Manager allocate the account appropriately. Further calls on the customer who communicates in writing his/her refusal to pay may follow an escalation matrix as below:

- Agency Manager
- Unit Head
- Regional Collection Head
- Country Collection Head.

9.0 What is to be done if the Customer disputes the debt?

The account must be referred to the Customer Service Unit for resolution of the dispute through the Supervisor. In the event, the customer disputes only a part of the debt, collection calling may continue for the balance/undisputed part of the debt.

10.0 Other important aspects - Appearance & dress code:

Customer Assistance Specialists must be appropriately dressed –

For men this means

- Trouser
- Shirt,
- Well groomed appearance

For women this means

- Well-groomed appearance.

11.0 How should letters & other communication be handled?

Communication to the customer either through mail or through telegrams shall be handled directly by Citibank as appropriate. Mail dunning / telegrams / phonograms shall be in a format approved by Compliance Unit of Citibank. All such mail shall be in envelopes that do not bear any marking on the outside to indicate their content (aside for origin – Citibank and return mail address). Postcards/other open media are not to be used.

12. Repossessions

Bank's Security Repossession Policy aims at recovery of dues in the event of default and is not aimed at whimsical deprivation of the property. The policy recognizes fairness and transparency in repossession, valuation and realization of security. All the practices adopted by the bank for follow up and recovery of dues and repossession of security will be inconsonance with the law.

Repossession of Security Repossession of security is aimed at recovery of dues and not to deprive the borrower of the property. The recovery process through repossession of security will involve;

- (a) Notice period before taking possession
- (b) Circumstances under which the notice period can be waived
- (c) The procedure for taking possession of the security
- (d) A provision regarding final chance to be given to the borrower for repayment of loan before the sale / auction of the property
- (e) The procedure for giving repossession to the borrower and
- (f) The procedure for sale / auction of the property.

All the aforesaid procedures would be carried out in a fair and transparent manner. Due process of law will be followed while taking repossession of the property. The bank will take all reasonable care for ensuring the safety and security of the property after taking custody, in the ordinary course of the business.

Valuation and Sale of Property: Valuation and sale of property repossessed by the bank will be carried out as per law and in a fair and transparent manner.

12.1.0 Repossessions for Auto

- Borrower will be given a notice of 7 days to pay the dues before the repossession of the Vehicle. It will be clearly mentioned that in case of non-payment of the dues within this notice period, the Bank will be constrained to repossess the hypothecated vehicle.
- Repossession agencies are responsible for retrieving collateral where self-help remedies are lawful. To ensure sufficient help to load, transport and dispose of property, Repossession agency representatives may visit the customer/custodian at the site of the car in group of 3/5 as required
- Repossession agencies should clearly communicate to the customer / occupant/custodian of the vehicle that the vehicle is being repossessed as per the terms and conditions of the signed contract and as per the notification to the customer. The agency should offer use of their cell phone to get the driver/occupant to call the borrower.
- Repossession agency should neither threaten to nor use physical force to dispossess the customer/occupant of the vehicle. All the relevant points articulated in this document regarding norms of behavior are to strictly observed while interacting with the customer/occupant /custodian
- Where the occupant of the vehicle include any of the following:
 - Women / Girls / Children
 - Elderly or infirm
 - Physically or mentally challenged person.
- The Repossession agencies should ensure that the occupants of the vehicle are escorted to a nearby location, convenient to the occupants. If the above categories of occupants are the only occupants in the car, the repossession should not be done,
- If the car is in motion then the discussion with the custodian /driver/occupant of the car should only be initiated once the car halts at a destination on it's own (not at a traffic light). No attempt should be made to block the passage of the car to bring it to a halt; such obstruction will be strictly prohibited and must not be

done.

- Repossession Teams must ensure that there is no damage to the vehicle and it's contents while conducting the repossession. All contents will be duly recorded in the numbered inventory sheet available in the numbered repossession file.
- Pre and post intimation will be made at the concerned local police station. All documents in the repossession file including 'due diligence/compliance' checklist will be completed by the agency representative conducting the repossession.
- No repossession will be done without an authorized, valid repossession documents.
- All Repossessions will be conducted between 0700hrs and 1900hrs unless it is impossible to repossess a vehicle during the said time. The reason for repossession outside this time should be documented.

12.1.2 Sale of Repossessed Vehicle

After the repossession of the vehicle, a Pre-Sale Notice would be issued to the borrower giving him a timeline of 7 days to make payment of the outstanding dues. In case the borrower makes the payment in accordance with the agreed terms of settlement, the vehicle will be released back to the borrower within 7 days from the realization of the payment.

The Pre Sale Notice would clearly mention the details of the concerned office and the corresponding contact person for payment and release of vehicle.

The vehicle will be sold by way of auction through dealers empanelled with Citibank NA. All the repossessed vehicles would be disposed off within 90days from the date of repossession. However if there are any legal/other issues reported on the said vehicle, it shall not be disposed off. The vehicle will always be sold at the highest quoted price.

12.2 Repossessions for Mortgages

Policy on Security repossession shall come into effect post the customer loan becoming a Non Performing Asset (NPA) on the bank's books i.e. the customer's loan is 90 days overdue and all efforts to regularize it have failed.

12.2.1 Notice

A Notice u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) will be issued to the borrower, co-borrower and guarantor, with all the relevant details.

The Notice will be sent to the mortgaged property address and other addresses provided on the application form.

12.2.2 Possession

The customer will be allowed 60 days post issuance of the notice to regularize the account or come forward to settle the account.

If the customer does not respond in accordance with the point mentioned above, an authorized officer of the bank will visit the mortgaged property and ask for the payment of outstanding dues from the borrower as mentioned in the notice.

If the borrower refuses to pay, then the authorised officer will ask for the physical possession of the mortgaged property by handing over the demand possession notice to the borrower or the Agent empowered on behalf of the borrower to receive the notice.

The physical possession of the property shall be taken in a peaceful manner.

12.2.3. Voluntary surrender of immovable property

The customer will be requested to sign a surrender letter.

The Panchnama will be signed by the authorized officer, two independent witnesses and the customer.

An inventory list will be made for all the articles found in the mortgaged property. The customer will also have to give a written declaration that all his valuables like jewellery, cash etc. has been retrieved by him. This also needs to be signed by the authorized officer and two independent witnesses.

12.2.4. Possession of immovable Property.

Panchnama will be signed by the authorized officer of the bank and two independent witnesses.

In case the borrower refuses to hand over the property then a complaint will be made before the Chief Metropolitan Magistrate/ District Magistrate.

The Chief Metropolitan Magistrate/ District Magistrate will appoint an officer for taking the possession of the property. Before the physical possession of the property the court order needs to be communicated to the local police asking for assistance.

An inventory list will be made for all the articles found in the mortgaged property. The customer will have to give a written declaration that all his valuables like jewellery; cash etc has been taken by him.

12.2.5. Sale of Secured Assets

The Bank shall proceed with the Auction of the attached property post 30 days of taking possession of the property, in the event, that the customer does not come forward and settle the loan.

The Bank shall send the customer a letter intimating him, of the venue of the sale indicating date and time of the Auction / Sale.

The bank will consider handing over possession of property to the borrower any time after repossession and before concluding sale transaction of the property, provided the bank dues are cleared in full.

In case of a settlement by the customer, the property documents will be released to the customer within 30 days of the receipt of payment of the total settlement amount.

12.2.6. APPEAL AGAINST THE BANK'S ATTACHMENT: The SARFAESI act gives the customer the right to appeal against a possession order only in DRT.

12.2.7. RECOVERY OF THE BALANCE AMOUNT: The Bank shall move an application before the Debt Recovery Tribunal for recovery of any balance due on the loan account after adjusting dues from the sale proceeds.

12.2.8. REFUND OF BALANCE AMOUNT: Any excess amount obtained after adjusting the dues on the Loan shall be refunded to the borrower within 30 days.

13.0 Grievance handling

In case of any query / grievance you may contact our customer grievance cell at:

All India Toll Free helpline # 1800-419-4357 (HELP)

Timing: 8:30AM to 5:30PM Monday to Friday

Or Write to Julio.Ribeiro@citi.com .

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The collection process would involve reminders by sending the customer notices, or by making personal visit and / or repossession of security, if any.

Key Factors	Do's	Don'ts
Appearance and Dress Code	<ul style="list-style-type: none"> - Well Groomed - Clean & Tidy - Formals 	<ul style="list-style-type: none"> - No Chappals or Sandals
Speech	<ul style="list-style-type: none"> - Introduce yourself with identity card. - Use formal address. - Tone should be sincere and polite - Decency and decorum to be maintained. 	<ul style="list-style-type: none"> - Do not get tough or aggressive or abusive. - Do not lose cool, get angry or irritated irrespective of reason. - Pitch should not be high - Should not get personal.
Belongings	<ul style="list-style-type: none"> - Identity Card, Letter of Authority. - Notepad for writing the information gathered. - Receipt Book. - Stat Card. - DCR Booklet. 	
Ethics	<ul style="list-style-type: none"> - Fair and ethical in your dealings with customers. - Collections interaction should be based on courtesy, fair treatment and persuasion. 	<ul style="list-style-type: none"> - Collector should not make any verbal or written promise to customer without Supervisor / Bank on matters outside his perview or on product features. - No personal dealings with customers.
Information and Confidentiality	<ul style="list-style-type: none"> - Present only the customer information required in an orderly fashion. - Bank to keep records of interactions with the customer. 	<ul style="list-style-type: none"> - Unauthorised information written or verbal cannot be divulged to any customer / competitor / any other person. - No information of one customer to be shared with other 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 manuals and specifies of collection procedure based on the product. 	
Maximise Effectiveness	<ul style="list-style-type: none"> - Collectors will strive to maximize the effectiveness of the visits by previsit preparation and result orientation in order to improve result. 	
Privacy Promise	<ul style="list-style-type: none"> - Soft-copy files containing customer confidential information to be returned and purged on a monthly basis post monthly billing. 	<ul style="list-style-type: none"> - No customer information to be revealed to any external organization unless previously informed by the customer in the disclosure agreement and is being authorized by the customer. - No CAS will use or share internally or externally personally identifiable information without customer consent.
Timing	<ul style="list-style-type: none"> - Earliest:0700 hrs. - Latest:1900hrs. 	
Repossession	<ul style="list-style-type: none"> - repossession to be carried out strictly as per Bank's norms. 	<ul style="list-style-type: none"> - No repossession to be done beyond 1900hrs.

<p>Making unrecorded calls from mobile phones</p>	<p>- Clarify to the Customer(s) that the call is not recorded and is in furtherance to a previously recorded call whereby the visit to the Customer had been informed.</p>	<ul style="list-style-type: none"> - Unnecessarily call the Customer prior to or subsequent to the visit to the Customers' residence/work place from individual mobiles phones unless the said call is necessitated for checking on the availability of the Customers or for directions to the location of the Customers' or for follow up to the visit to the Customers' residence/work place.
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THE LETTER OF DECLARATION - CUM - UNDERTAKING TO BE OBTAINED FROM:

- 1. THE TCS-eServe Limited, COLLECTION EXECUTIVES**
- 2. THE PROPRIETORS AND EMPLOYEES OF THE COLLECTION AGENCIES**

Declaration-Cum-Undertaking*

* : The address of the Collection Vendor Agency/ TCS-eServe ltd Collection location

Re: Code for collections of dues and repossession of security

Dear Sir,

I am working in the company as a _____. My job profile, inter-alias, includes collection of installments; follow up by telephone calls, service of notice etc. from delinquent and other customers of Clients of Citibank N.A.

In the discharge of my duties, I am obligated to follow the Code for collections of dues and repossession of security framed by Citibank N.A.

I confirm that I have read and agree to abide by the contents of this document. I further confirm that the trainer mentioned below has explained the contents in full to me. I agree to abide by the Code for collections of dues and repossession of security as detailed in this document while collecting debts due to Citibank in India.

I have read and understood the Citi privacy Promise for Collection staff. I have understood my role in safeguarding customer privacy.

In case of any violation, non-adherence to the said Code, the Management shall be entitled to take such action against me, as deemed appropriate.

Signed on this _____ day of _____ 20____

Signature_____ Name_____

Signature of Trainer_____ Name_____ Company_____