

THANVIR BROS. PVT. LTD.

Flat 43, 1st Floor, Palace Court, 1 Kyd Street
Kolkata 700016; Email: thanvirbros@gmail.com
CIN No.: U17125WB1984PTC038350

BOARD APPROVED FAIR PRACTICES CODE FOR THANVIR BROS. PVT. LTD.

Revision Date 09/09/2022

Collection of Dues

- a) Whenever loans are given, the **Company** will **inform** to the **customer** and also include in **Sanction letter the repayment process** by way of amount, tenure and periodicity of repayment.
- b) The Company will also inform to the customer that on **non-adherence to repayment schedule**, all the actions will be taken in accordance with the laws of the land, for recovery of dues such as reminding the customer by sending him / her notice or by making personal visits and / or repossession of security (if any).
- c) **Company's Collection Policy** is built on courtesy, fair treatment & persuasion. Company believes in fostering customer confidence & long-term relationship. Company's Staff or any person authorized to represent in collection of dues or / & security repossession shall identify himself / herself & display the Authority Letter issued by Company & upon request, display his / her Identity Card issued by the Company or under authority of the Company. Company shall provide Customers with all the information regarding dues & shall endeavour to give sufficient Notice for payment of dues.
- d) The Company will provide customers with all the information regarding dues and on case to case basis give sufficient notice for payment of dues.

All the members of the staff or any person authorized to represent the Company in **collection or / and security repossession** should follow the **guidelines** set out below:

- i. 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, from reference if customer is not reachable on contact details available with the Company.
- ii. Identity and authority to represent the Company would be made known to the customer at the first instance.
- iii. Customer's privacy would be respected.
- iv. Interaction with the customer shall be made in a civil manner

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- v. Company's representatives shall contact the customers between 0930 hrs and 1900 hrs, unless the special circumstances of the customer's business or occupation require otherwise or he has specially requested to connect on other time.
- vi. Customer's request to avoid calls at a particular time or at a particular place shall be honoured as far as possible.
- vii. Time and number of calls and contents of conversation would be documented.
- viii. All assistance should be given to resolve disputes or differences regarding dues in a mutually acceptable and in an orderly manner.
- ix. During visits to customer's place for dues collection, decency and decorum would be maintained.
- x. Inappropriate occasions such as bereavement in the family or such other calamitous occasions would be avoided for making calls/visits to collect dues.
- xi. Calls to references given by the customer during loan application will only be made incase customer is inaccessible even after various tries to connect.

Further apart from above, our person and agents abide by the following Do's and Don'ts to help serve our customers better.

	DOs	DONTs
Appearance, dress code	<ul style="list-style-type: none">Well GroomedClean & Tidy	<ul style="list-style-type: none">No long unkempt hairShirt sleeves rolled up
Speech	<ul style="list-style-type: none">FormalsIntroduce yourself with identity cardUse formal addressTone should be polite yet assertive and firm	<ul style="list-style-type: none">No chappals or sandalsDo not get tough or aggressive or abusiveDo not lose temper, get angry or even irritated irrespective of reasonPitch should not be high
Belongings	<ul style="list-style-type: none">Decency and decorum to be maintainedIdentity Card, Letter of authorityDiary for writing the information gathered	<ul style="list-style-type: none">Should not get personalCollector should not make any verbal or written promises to customer on matters outside his preview or on product featuresNo personal dealings with customers
Ethics	<ul style="list-style-type: none">Fair and ethical in your dealings with customers	<ul style="list-style-type: none">Unauthorized information written or verbal cannot be divulged to any customer / competitor / any

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	DOs	DONTs
		<p>other person</p> <ul style="list-style-type: none">No information on the customers to be shared with other customers
Information and Confidentiality	<ul style="list-style-type: none">Collection interaction should be based on courtesy, fair treatment and persuasionPresent all the information required to by the customer in an orderly fashionLoan details should be shared with the customer or the person authorized by the customer only in writing	<ul style="list-style-type: none">Do not share the Loan details other than customer without customer consentFor Agencies only specific information to be shared which is required for collection of dues.
Process, Discipline	<ul style="list-style-type: none">Collectors will perform their role within the framework of the instructions issued to them.	<ul style="list-style-type: none">No physical contact with the customer
Timing	<ul style="list-style-type: none">Earliest : 08.00 hours ISTLatest : 20:00 hours IST	<ul style="list-style-type: none">Interact with customer on other time unless customer has specifically requested any other timing.
Mode of Payment /Reconciliation	<ul style="list-style-type: none">Customers should be advised to pay through electronic mode, using respective lenders virtual account / UPI links/ Payment Gateway / on Bank Account in name of Company.	<ul style="list-style-type: none">No payment should be collected without issuing an authorized receipt
Contact Number	<ul style="list-style-type: none">Correct contact number needs to be captured while submitting the proof of payment received.Reference no to be captured and used to get updated contact no of customer	<ul style="list-style-type: none">Incorrect contact number should not be capturedContact number of self/other executives should not be captured
KYC Norms	<ul style="list-style-type: none">All documents of KYC should be correct & latest details need to be provided	<ul style="list-style-type: none">Do not provide any Fake / Incorrect KYC

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Leave	<ul style="list-style-type: none">An ID Card needs to return to the agency in case of a planned leave more than three days.	<ul style="list-style-type: none">
Call Recordings	<ul style="list-style-type: none">Each & every call made to the customer should be through the recorded phones only & recording need to be store as per norms	<ul style="list-style-type: none">Do not call the customer from numbers where a recording facility is not available
Self-Introduction	<ul style="list-style-type: none">Introduce yourself & the organization before starting the customer communication during a visit or call	<ul style="list-style-type: none">Do not hide your/organization name while making collection visit/call
Miscommunication	<ul style="list-style-type: none">All waiver / Settlement approval should be communicated to the customer in written only after taking approval from competent authority from Company.	<ul style="list-style-type: none">Do not make a wrong commitment to the customer
Data Security	<ul style="list-style-type: none">All sensitive customer-related data should be in safe custody.Customer data will Agencies / others will be shared on need to know basis only	<ul style="list-style-type: none">Do not share customer information through unauthorized mediums.