

Repayment of dues pending on Loanaccounts through our Collection Agencies/Executives.

Your loan/overdraft account may be assigned to our authorized Collection / Recovery Agencies for liaison with you for recovery of our dues. The list of such authorized agencies along with their addresses is available in our website for your reference.

The collection executives representing the authorized agency engaged by the bank would identify themselves by carrying a Photo Identity Card having the bank's authorization on the reverse of the ID card.

You are requested to ensure that a duly filled receipt is obtained for payments in any form (vide Cash, Cheque, DD etc.) made to the authorized collection executive.

Receipt issued towards the collection of payment, can be in the form of an electronically generated receipt or manual receipt.

You will also receive a SMS for the payment made to your loan account for electronically generated receipt. Please note that SMS will be sent to your registered mobile number only.

Kindly check and satisfy yourself on the correctness of the following details in the manual or electronically generated receipt issued by the executive at the time of payment collection.

- A. Your Loan details
- B. Mode of Payment (Cash, Cheque, DD etc.)
- C. Amount
- D. Availability of ID card number
- E. Agency Seal / Name (Agency seal not applicable for automated receipts)
- F. Hologram affixed in case of a manual / physical receipt

In case of any discrepancy (overwriting, wrong details, etc.) identified in the details endorsed on the receipt, you may obtain a fresh receipt subject to returning of aforesaid old receipt for cancellation immediately.

Receipt is only for the purpose of collecting the dues and therefore any other obligation by way of overwriting or alterations in receipt is not valid.

In case of any cancellation of the manual / physical receipt post your signature, please record the reason for cancellation on all the four copies of the receipts with your signature.

Please note that our collection executives are not authorized to write/record any information/confirmation/details other than that required/called for as per the format of the receipt. The bank shall not be held responsible / liable for all such unauthorized information / confirmation recorded /written on the receipt.

Please note that payment received by demand draft / cheque shall be subject to realization thereof. You may also confirm the status of your payment by contacting our customer services help line after 5 working days from the date of issues of such a receipt. In the event of your payment made through a

receipt and is not reflecting in your statement, you may please inform us at **customerhelp@hdfcbank.com** or contact:

Head - Process & Customer Complaints - Retail Asset Collection HDFC Bank, I-Think Techno Campus, Alpha Building, 2nd Floor, Kanjurmarg (E), Mumbai 400 042.

In case you feel that the approach/demeanor of our Collection Executive has grieved you or the executive has not adhered to the aforesaid guidelines, please feel free to inform us at **codecomplianceofficer@hdfcbank.com**.