

DECCAN GRAMEENA BANK
HEAD OFFICE: HYDERABAD

CUSTOMER INFORMATION SERVICE

BANK'S POLICY ON COLLECTION OF DUES & SECURITY REPOSSESSION

1. While sanctioning loans, we will explain to you the repayment process by way of amount, tenure and periodicity of repayment. However, if you do not adhere to repayment schedule, a defined process in accordance with the laws of the land will be followed for recovery of dues which will be given to you at the time of sanction of loan. The process will involve reminding you by sending you notice or by making personal visits and/or repossession of security , if any,
2. Our loan recovery policy is built on courtesy, fair treatment and persuasion. We believe in fostering customer confidence and long-tem relationship.
3. You can get the details of recovery agents appointed by us for recovery of dues on our website www.dgbhyd.com. or at all our branches.
4. Our staff or our Bank's recovery agents deputed for collection of dues or/and security repossession will identify himself/herself and show their identity card or authorization letter to you on your demand.
5. We will provide you with all the information regarding dues and will endeavor to give sufficient notice for payment of dues.
6. We will ensure to examine all the issues, while handing over your account to our recovery agents for recovery of dues from you. On account of which you will not have any harassment from the Bank.
7. We will not initiate any legal or other recovery measures including repossession of the security without giving due notice in writing. We will follow all such procedures as required under law for recovery/repossession of security.

GENERAL GUIDELINES FOR COLLECTION OF DUES

1. Borrower/Guarantor will be contacted ordinarily at the place specified by him/her. If the borrower/Guarantor not specified any place he/she will be contacted at her/his residence, and if unavailable at his/her residence, he/she will be contacted at the place of his/her business/occupation.
1. Borrowers/Guarantor privacy and dignity would be respected.

2. Interaction with borrower/Guarantor would be respected.
3. Normally our representatives will contact you between 07.00 A.M. to 07.00 P.M., unless the special circumstances of your business or occupation require otherwise.
4. Borrower/Guarantor requests to avoid calls at a particular time or at a particular place would be honored as far as possible.
5. Time and number of calls and contents of conversation would be documented.
6. All assistance would be given to resolve disputes or differences regarding dues in a mutually acceptable and in an orderly manner.
7. During visits to your place for dues collection, decency and decorum would be maintained.
8. Inappropriate occasions such as bereavement in the family or such other calamitous occasions would be avoided for making calls/visits to collect dues.
9. Recovery Agents would resort to only legally permitted activities during the course of recovery. In case any inconvenience is caused to you by our recovery agents, you can complain in writing to us, we will make enquiry into the matter and appropriate action will be initiated if they found guilty.