

General Guidance For repayment of Loans 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.
- Our collection / recovery agency executives would identify themselves by carrying an identity card issued by the concerned agency with our authorization on the reverse of the ID card.
- Please check and satisfy yourself on the validity of the aforesaid ID card of the Collection Executives before making any payment to him/her.
- The Collection Executive is required to give a receipt for any amount paid by you in Cash / Cheque / DD, etc. Please note that no payment is to be made without a receipt being given by the Collection Executive.
- Please note that **HDFC Bank Hologram and validity period** are affixed / printed on the customer copy of collection receipts as a part of enhanced security measures. Please check and satisfy yourself that the receipt given to you carries the above security features.
- Please check and satisfy yourself on the correctness of your loan details, mode of payment (Cash / Cheque / DD), amount paid by you, ID Card Number of the Collection Executive collecting the amount, Agency Seal/Name, etc. as mentioned in all the **four** copies of collection receipts prepared / issued by the collection executive.
- Please check and satisfy yourself that the Collection Executive's signature on your receipt matches with that appearing on his ID card.
- In case of any overwriting on the receipt, please ask for fresh receipt issued then and there and also ensure the earlier one is immediately cancelled in your presence before making the payment.
- Receipt is only for the purpose of collecting the dues and therefore any other obligation by way of over-writing or alterations in receipt is not valid.
- In case of any cancellation of the 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 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:

National Manager - Retail Asset Collection
HDFC Bank, Retail Asset Collection,
iThink 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.