



AMRIT MALWA CAPITAL LIMITED

CODE OF CONDUCT POLICY – RECOVERY EXECUTIVES /PERSONNEL

We, at AMRIT MALWA CAPITAL LTD expect the highest level of conduct from all staff, regardless of the position. AMRIT MALWA CAPITAL LTD is a friendly and open place to work and we achieve this through a balance of office culture.

PRINCIPLES:-

The following principles form the core of our vision, core values and business plan, Failure to adhere to these principles may result in disciplinary action being taken.

- Honesty
- Integrity & Fairness
- AMCL's interest and reputation should be upheld at all times.

Instructions to the Staff executives designated to collect the installments/recovery of loans from the borrower

General Instruction:-

1. Every employee shall at all times take all possible steps to ensure and protect the interests of the company and discharge his/her duties with utmost integrity, honesty, devotion and diligence and do nothing which is unbecoming of an employee.
2. Every employee shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiation
3. Every employee shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.
4. To treat every customer of AMCL with utmost respect and courtesy and offering excellent customer service to build long term working relationship.



AMRIT MALWA CAPITAL LIMITED

Guidelines for field Executives:-

1. Every employee come in Formal Dress and wear ID card issued by the company.
2. Before going in field new employees get proper training from Existing Employees and work under the guidance of existing employees.
3. Every Employee deal with customers in polite and decent way at the time of EMI collection (both at company's collection centre or customer's place.)
4. Before visit by the company's employees to the client place, he will use as assistance measures (Phone calls) to remind customers of their contractual obligations.
5. In case customer do not response to phone calls made by employees, employees call next day to customers.
6. Company's tele-calling team also send reminder calls/messages to customer for repayment their loan installments.
7. Depositing the cash collection amount in company's account.
8. Carry out the duties as a recovery personnel in a most effective & efficient manner as per your KRA's defined.
9. Collection & phone call Timing to customer is 9am to 6pm.
10. Minimum qualification for the executives shall be 10+2 or higher education as per the work profile being assigned to the staff.

Strictly ensure that executives :

1. Do not resort to intimidation or harassment of any kind, either verbal or physical to the customers.
2. Do not act upon in any inappropriate activities including intrude upon the privacy of borrowers and their family members publicly.
3. Do not send any inappropriate messages either on mobile or through social media, making threatening/ anonymous calls to the borrowers.

Approved by the Board of Directors on 20.03.2024

SD/-

Amrit Malwa Capital Limited