

CODE OF CONDUCT:

- The Field Executive should always be civil and courteous.
- The Field Executive should use the complete name of the customer to be sure that they have contacted the correct customer.
- The Field Executive should use the most appropriate formal method of addressing the customer.
- The Field Executive should identify himself, the organization and the reason for the call/Visit
- Field Executive should not make any verbal or written promises to customer on matters outside his preview.
- Should not state any false information.
- The Field Executive should maintain an ethical code of conduct.
- The Field Executive must carry his identity card while on field visits.
- Field Executive will strive to maximize the effectiveness of the visit by pre-visit preparation and result orientation in order to improve results.
- The Field Executive will document result in visit/action taken to GIC Housing Finance Ltd

Collection process is based on ethical guidelines and is built on fostering customer confidence and long-term relationship.

Particulars	Do's	Do Not's
Appearance, dress code	• Well Groomed • Clean & Tidy • Formals	• No long unkempt hair. • Shirt sleeves not rolled up. • No chappals or sandals.
Speech	• Introduce yourself with identity card • Use formal address. • Tone should be sincere polite yet assertive and firm • Decency and decorum to be maintained.	• Do not get tough or aggressive or abusive • Do not lose cool, get angry or even irritated irrespective of reason • Pitch should not be high • Should not get personal.
Belongings	• Identity Card. • Noting the information gathered to be provided into GICHFL system.	
Ethics	• Fair and ethical in your dealings with customers. • Collections interaction should be based on courtesy, fair treatment and persuasion.	• Collector should not make any verbal or written promises to customer without GIC HFC Managers approval on matters outside his preview or on product features • No personal dealings with customers. • Professional conduct to be maintained with female customer or the female family members of the customer so that there are no issues related to POSH Sexual Harassment of Women at Workplace (POSH - Prevention, Prohibition and Redressal, Act, 2013)
Information and Confidentiality	• Present all the information required to by the customer in an orderly fashion. • GIC HFL to be provided information to keep records of interactions with the customer.	• Unauthorized information written or verbal cannot be divulged to any customer / competitor / any other person. • No information on the customers to be shared with other customers
Process Product Discipline	• Collectors will perform their role within the framework of the instructions issued to them in terms of process manuals and specifics of collection procedure based on the product mentioned in the agreed contract	
Maximize Effectiveness	• Collectors will strive to maximize the effectiveness of the visits by pre visit preparation and result orientation in order to improve result.	
Proximity	• Maintain a reasonable distance from the customer	• No physical contact with the customer • No obstruction to customer movement
Timing	• Earliest: 08:00 am • Latest: 07:00 pm	Not before 08:00 am & not beyond 07:00 pm