

**CODE OF CONDUCT FOR RECOVERY AGENTS ENGAGED BY JM FINANCIAL  
ASSET RECONSTRUCTION COMPANY PVT LIMITED (THE COMPANY)**

- The customer shall be contacted at a place of his choice and in the absence of any specified place, at his residence and if the customer is not available at his residence, then, he shall be contacted at the place of his business/occupation.
- Identity and authority of persons authorised to represent the Company for follow up and recovery of dues would be made known to the customers at the first instance. The Company's staff or any person authorised by it for collection of dues and/or security repossession will identify himself and display the authority letter / ID card issued by the Company upon request.
- The Company would respect privacy of its customers.
- The Company is committed to ensure that all written and verbal communication with its customers will be in simple business language and that the persons authorized by the Company will adopt civil manner for interaction with the customers.
- The Company's authorised persons will contact the customers between 0700 hrs and 1900 hrs, unless the special circumstances of the business or occupation of the Customer, requires the Company to contact at a different time.
- Customer's request to avoid calls at a particular time or at a particular place would be honoured as far as possible.
- The Company will document the efforts made by it for the recovery of dues and the copies of communication sent to the customers, if any, will be kept on record.
- The Company will provide all assistance to resolve the disputes or differences with regard to the dues in a mutually acceptable and in an orderly manner.
- The Company's authorized persons will avoid making calls/visits to collect the dues during such happening of events such as bereavement in the family or other calamitous occasions.
- The Company is committed to ensure that the Company's representatives shall not use criminal intimidation or threat of violence while interacting with the Borrowers.