

Repayment of dues pending on Loan & Credit card accounts through our Collection Agencies/Executives

Your loan / credit card / 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.

The collection executives representing the authorized agency engaged by the bank would identify themselves by carrying a Photo Identity Card having the bank's authorization on the reverse of the ID card and a QR code which can be scanned to authenticate the same

You are requested to ensure that a duly filled receipt / SMS in form of receipt is obtained for payments in any form (vide Cash, Cheque, DD etc.) of payments made to the authorized collection executive.

Interest on unpaid EMIs for retails loan is applicable for the delay in EMI payment towards the loan and will be charged on next EMI also is subjected to accrue. Payment towards current EMI will be first adjusted towards the interest on unpaid EMIs.

Receipt issued towards the collection of payment, can be in the form of an electronically generated receipt or manual receipt.

You will also receive a SMS for the payment made to your loan /credit card / Overdraft account for electronically generated receipt. Please note that SMS will be sent to your registered mobile number and to the number given at the time of receipt generation.

Kindly check and satisfy yourself on the correctness of the following details in the manual or electronically generated receipt issued by the executive at the time of payment collection.

- a) Your Loan / credit card / Overdraft details
- b) Mode of Payment (Cash, Cheque, DD etc.)
- c) Amount
- d) Availability of ID card number
- e) Agency Seal / Name (Agency seal not applicable for automated receipts)
- f) Hologram affixed in case of a manual

In case of any discrepancy (overwriting, wrong details, etc.) identified in the details endorsed on the receipt, you may obtain a fresh receipt subject to returning of aforesaid old receipt for cancellation immediately.

Receipt is only for the purpose of collecting the dues and therefore any other obligation by way of overwriting or alterations in receipt is not valid.

Addition to the field payment collection you can pay through online as well through various methods like

- Net banking
- Bill desk
- PayZapp (Smart hub) link from bank
- Bharat Bill Payment System

In case of any cancellation of the manual / physical 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 / any other documents issued by bank.

Please note that payment received by demand draft / 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: *Head - Process & Customer Complaints - Retail Asset Collection HDFC Bank, I-Think Techno Campus, Alpha Building, 2nd Floor, Kanjurmarg (E), Mumbai 400 042.*

- You will be notified with an SMS mentioning the Authorised collection vendor to whom your Loan / Card account has assigned
- Bank will be sending various communication related to the due pending to your address/ number.
- Payment SMS will have a link to generate the PDF receipt.
- Field executives will only communicate through their bank registered contact number and through direct visit only, no other mode of communication is entertained by the bank from outsourced vendors.
- The bank has a practice of reviewing the payments received to your Loan / Card account. As part of that exercise, you may be contacted further post the due payments for validating the facts.

In case you feel that the approach/demeanour 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.