



Non Coercive Collection Practices

1. We choose the meeting/recovery place keeping in mind the convenience of our clients. In no case it falls beyond five hundred meter from the house of the farthest member. The place of meeting is easily accessible to the non members, guardians and husbands of the clients.
2. We empower the cluster to be self disciplined from the date of formation to payment of last instalment. The members themselves take care of any lapse in discipline including absence, late coming and/or non repayment of instalment/s. Mitrata operation staff plays the role of facilitator and neither imposes the clients nor takes any disciplinary action.
3. We treat the clients with utmost dignity and respect. We maintain the standard practice of calling them “behenji” or “didi” or “Aapa” across the organization and across the board irrespective of the designation and functional responsibility of employees. Every time we visit the cluster or clients visit to office we greet everyone with smile and a “namaskar”.
4. In case of recovery of delinquent accounts our operation staffs visit the house of the clients only with proper consent and physical presence of their fellow group members who mutually share the joint liability with the default member. We visit the houses of delinquent clients only during the convenient day times and not in odd hours.
5. In no case our staffs use coercive or abusive language which hurts the dignity, self respect and emotion of our clients. No strong arm recovery practices are followed in our organization. Also we have a strong policy that there will be no seizure of any assts or holding client’s personal documents as collateral for recovery.
6. We put our best possible endeavour to educate and empower the clients during the Compulsory Group Training.
7. We also have a dedicated Grievance Redressal number to listen to the complaints of clients about any misbehaviour or misconduct of any employees working in the field and resolve the issues within 7 working days.
8. We focus on customer satisfaction during the independent Internal Audits.