



## **RELIANCE COMMUNICATIONS LTD**

### **RECOVERY OF DUES POLICY**

#### **Background:**

Reliance is committed to provide the highest standard of customer experience to its valued post paid subscribers. The company has set up top class systems and processes to address all aspects of the customer life cycle, starting from acquisition to billing to cancellation – either voluntary or company initiated. Throughout its interaction with subscribers Reliance is committed to the values of transparency, courteousness and compliance with all applicable regulations.

#### **Objective:**

The objective of the Recovery of Dues policy is to bring uniformity in the recovery policy & procedures and ensure collections of dues in a transparent, lawful manner without affecting the rights of consumers.

The Recovery of Dues Policy lays down the procedures and time lines that need to be adhered to while contacting post paid subscribers for recovery of dues by employees or its authorized representatives and agents of the company.

#### **Framework of Policy:**

A customer may be contacted for recovery of dues under the following circumstances:

1. When the customer has not paid by the due date or is on the verge of crossing the due date or at least 1 bill is overdue.
2. When the Customer usage pattern indicates that the customer is on the verge of or has already crossed his credit limit.

The following modes would be used by the employees or authorized representatives of the company to contact the customer, in order of preference depending on the number of days past due date.

1. Short Message Service (SMS)
2. Interactive Voice Recording (IVR)
3. Manual Out call.
4. Letter through post/ courier.
5. Personal visit to the customer at Billing Address.
6. Personal visit to the customer at the alternate address.

### **Recovery Process for Bills not paid by Due Date**

The time lines and modes for various customer interactions at each step are given below:

<b>DAY</b>	<b>Event</b>	<b>Action</b>	<b>Product</b>
<b>0</b>	Bill Generation	SMS intimation of Bill amount.	Mobile
<b>18</b>	Pre Due Date Reminder	SMS/IVR IVR	Mobile Hello
<b>21</b>	Due Date reminder with intimation of overdue amount and Late Payment Charges.	SMS/IVR IVR	Mobile Hello
<b>22-24</b>	Due Date crossed without payment	Customer informed through Manual Outcall, SMS, IVR.	Mobile/Hello
<b>25</b>	Out going calls barred post intimation to customer as per previous step.	No Action	Mobile/Hello
<b>31</b>	Intimation of Hand over to Collection Agency for personal follow up.	SMS/IVR	Mobile/Hello
<b>31</b>	Hand over to Collection agency for Follow-up.	Manual Outcall/ Physical visit to the billing or alternate address by the outsourced agency	Mobile/Hello
<b>37</b>	Reminder for payment	SMS	Mobile
<b>43-50</b>	Pre Suspension / In coming barring intimation	SMS/IVR	Mobile/Hello
<b>51</b>	In Coming calls Barred	No Action	Mobile/Hello
<b>52 onwards</b>	Follow up by collection agency ongoing basis till amount due recovered	Physical visit to Billing / alternate address/ out call on alternate no. / Letter / legal action initiation etc. on case to case basis.	Mobile/Hello

Note- All legal actions will be initiated by company only, No collection agency is authorized to initiate legal action in any manner for recovery of dues.

All the above time lines are basis minimum i.e. various events and actions given above have to fulfill these time lines before being actioned. They might however, exceed these time lines depending on the subscriber profile, payment pattern etc.

### Recovery Process for Subscribers exceeding assigned Credit Limit

Every subscriber is assigned a credit limit on getting activated on the Reliance network. This initial credit limit is advised to him during the Welcome call made within 7 days of getting activated on the network. Thereafter, the credit limit is reflected on the bill every month.

The following process needs to be adhered to while following up for interim payments in case of exposure exceeding credit limit.

<b>% Exposure on Credit Limit</b>	<b>Action 1</b>	<b>Action 2</b>	<b>Action 3</b>
<b>90%-100%</b>	SMS. Manual Outcall for interim payment in next 5 days.		
<b>100%-110%</b>	Manual Outcall and Physical Visit	In case of Non payment ILD to be barred at 100% and intimation sent through SMS	In case of Non payment NLD to be barred at 110% and intimation sent through SMS
<b>120% &amp; above</b>	Manual Outcall intimating Outgoing call barring in case outstanding amount not cleared within 24 hr	Out going calls barred in case of non payment	