

KA BAJAJ FINANCE LIMITED

Ka FAIR PRACTICE CODE

**October 2023
Ver.6.0**

COMPLIANCE DEPARTMENT

KI JINGKDEW

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1. Ka jinglamphrang

Ka Bajaj Finance Limited, kaba long ka Non-Banking Finance Deposit Taking Company ba la register bad ka Reserve Bank of India (“RBI”) ka dei kaba ai ia ki loan kiba pher ba pher kum ka Consumer Durable Loans, Personal Loans, Two-Wheeler loans, Loan na ka bynta ki Property, Loan na ka bynta ki Shares bad kiwei kiwei., sha ki customer jong ki. Ka jingai loan ka lah ban long ia ki customer kiba pher ba pher, kaba kynthup ia ki brieve shimet (Individuals), ki Partnership Firms, ki Company bad kiwei kiwei.

Ka Bajaj Finance Limited (“ka Company”) ka la buh ia ka Fair Practice Code (FPC) katsum ki jingkdew kaba la dep ban mynjur da ka Board of Directors. Ka Fair Practice Code ka kynthup ia ki rukom pyniaid ba la buh ha kaba iadei bad ki customer.

Ka Company ka la pdiang ia ka Fair Practices Code (“ka Code”) bad pyntreikam ia ka. Ka Code ka treikam ia baroh ki jait category jong ki product bad services ba la ai da ka Company (ba la ai bad ba lah ban pyntreikam hadien habud)

2. Ki jingleh ryntih

Ka jingtyrwa ban leh ryntih ka Company na ka bynta ki customer:

- i. Ban leh hok bad da kaba pynshongnia ha kaba iadei bad ki customer kum:
 - Kaba pyndep ia ki jingthmu bad jingbuh ryntih ba la buh ha ka Code, na ka bynta ki mar bad ki jingshna ia ki (products and services) is kaba ka Company ka ai bad katsum ka jingtreikam bad ka jingpyniaid ba ki nongtrei ki bud;
 - Da kaba pynthikna ba ki mar bad ki jingshna ia ki ka don hapoh ka kyndon kaba iadei;
 - Ka jingiadei ka Company bad ki customer kan shong ha ka jingiadei jingmut bad kaba shai.
- ii. Ban iarap ia ki customer ban sngewthuh ia ka jingtreikam jong ki tiar na ka company da:
 - Kaba pynshai ia ka jingbuhbeit ha ka liang ka dor.
- iii. Ban pynkloi bad ban pynsngew haba don ki jingbakla da kaba:
 - Pynbeit ia ki jingbakla
 - Pynshahshkor ia ki complaint na ki customer
 - Kaba hikai ia ki customer kumno ban ai ia ki complaint haba kam don ka jingsngewhun.
- iv. Ban pynpaw paidbah ia ka Code, bad buh ha ka website jong ka Company bad ban ai ka copy sha ki customer haba donkam.

3. Ki jingpyntip

- a) Kaba iarap ia ki customer ban jied ia ki mar bad ka jingshna ia ki, katsum ka jingdonkam jong ki bad ban ai ka jingpyntip kaba pynshai shaphang ki jinglong jong ki (key features of the services and products) ia kaba ki mon.
- b) Ban pyntip ia ki customer shaphang ki kot (documents) bad ki jingpyntip ba ka Company ka donkam na ka bynta ban pynthikna shaphang ki customer bad ia ki jaka sah bad kiwei kiwei ki kot kiba donkam katsum ka kyndon ba buh.

4. Ka aplikeshon

- a) Ia ki jingtip baroh sha kiba shim kyliang yn ai ha ka ktien kaba ki kren lane ka ktien kaba shim kyliang ki sngewthuh.
- b) Ka loan aplikeshon form jong ka Company kan kynthup ia ki jingpyntip kaba iadei bad ki nongshim kyliang, ba yn lah ban ianujor bad ki kyndon ba la buh da ka NBFCs ban ban ioh ban ai ka jingshai sha ki nongshim kyliang. Ka loan aplikeshon kan pynpaw ia ki kot kiba donkam ia kaban ai lang bad ka aplikeshon form.
- c) Ka Company kan don ia ka rukom pyntreikam kaba thikna (acknowledgement) haba ioh ka ka loan aplikeshon. Ia ka por ban ym buh shuh ia ki aplikeshon yn pynpaw ha ka acknowledgement.

5. Ka Loan appraisal bad ki kyndon (terms/conditions)

Ka Company kan pynpaw lyngba ka jingthoh ha ka ktien kaba kiba shim kyliang ki kren lane ki sngewthuh, da ki shithi ba thoh ia ka jingmang (sanction letter) lane ka loan ia kaba la mang ryngkat bad ki kyndon kynthup ia ki

sut ba la khein manla u snem bad ka rukom apply bad ban buh bha ia ki jingpyniaid. Ka Company kan kdew shai shaphang ki jingshah dain kuna (penal charge) na ka bynta ka jingpynslem ha kaba iadei bad ka jingsiew bad/lane kano kano ka jingleh bymdei na ka liang jong ki customer, ha ka loan agreement.

Ka Company kan ai ia ka copy jong ka loan agreement ha ka ktien kaba kren lane sngewthuh da kiba shim kyliang bad ia ka copy jong ki kot ki sla ba la ai lang katkum ba la kdew ha ka loan agreement sha ki nongshim kyliang, ha ka por ba la mang/ pyllait ia ki loan.

Ka tarik kaba thikna na ka bynta ka jingsiew ia ka loan, ka rukom siew, ka jingiapher kaba la buh (principal) bad ka sut, kum ka SMA/NPA ki tarik bad kiwei kiwei., yn pyntip sha kiba shim kyliang ha ka por ba la mang ia ka loan bad kumjuh ruh ha ka por kaba don ka jingkylla, ha kaba la mang/ loan agreement tad haduh kaba la siew dep ia ka loan. Lada don kino kino ki loan kaba don ka jingkylla ha kaba siew ia ka principal bad ka sut, ia ka tarik kaba thikna jong kaban siew yn pyntip sha kiba shim kyliang.

6. Ka jingshah khate (Penal Charges) ha ka Loan Accounts

- Lada don kano kano ka jingdain kuna, na ka bynta ka jingbymbud beit ia ki kyndon jong ka loan contract da ki nongshim kyliang, yn khein ia ka kum ka 'penal charges' bad yn ym shim ia ka kum ka 'penal interest' kaba la khein lang ha ka jinglong ka sut (rate of interest) kaba la khein lypa. Yn ym don ka jingpynkiew ha ka penal charges kata, yn ym khein sut halor kata ka jingdain kuna. Kane kan ym ktah ia ka jingiaid beit ha ka jingkhein ia ka sut ha ka loan account.
- Ka Company kan ym pynmih kiwei pat ki mat ha ka jinglong jong ka sut (rate of interest) bad ban bud thikna ia ki kyndon ha baroh ki liang.
- Ka Company kan thaw ia ka Board Approved Policy na ka bynta ka jingdain kuna lane kiwei kiwei halor jong ka loan, ha kano kano ka kyrteng kaba ki khot.
- Ka jingdain kuna kan long halor ka nongrim kaba dei bad katkum ka jingdonkam haba don ka jingbymbud beit ia ki kyndon jong ka loan contract khlem kano kano ka jingleh shiliang ia kano kano ka loan/ ki mar ba shim.
- Ka jingdain kuna na ka bynta ki loan ba ai ia ki riew shimet, na ka bynta kiwei kiwei ki jingdonkam, kan ym palat ia kaba la buh na ka bynta ki bymdei ki riew shimet na ka bynta ka jingbymbud beit ia ki kyndon ba la buh.
- Ka jingkhraw bad ka nongrim na ka bynta kaba shah dain kuna kan long kaba yn pynpaw da ka Company ia ki customer ha ka loan agreement bad ki kyndon kiba kongsan/ Key Fact Statement (KFS) katkum kaba dei, nalor kaba la pynmih ha ka website jong ka Company hapoh ka Interest rates and Service Charges.
- Lada don kano kano ka jingpynkynmaw na ka bynta ki jingbymbud beit ia ki kyndon ha kaba iadei bad ki mar ia ki customer, yn pyntip ia ka jingdain kuna kaba dei. Nalorkata, kano kano ka jingshim ia kaba dain kuna bad ia ka daw yn ai ka jingpyntip.

Kawei ka rukom pyntreikam, kata ka Policy halor ka Fair Lending Practice- Penal Charges jong ka Loan accounts la dep ban pynkhreh bad mynjur da ka Board of Directors ha ka meeting kaba la long ha u October 17, 2023.

7. Ka jingai ia ki loans kaba kynthup ia ka jingkylla ha ki kyndon.

- Ka Company kan ai jingpyntip ia ki nongshim kyliang ha ka ktien kaba ki kren ne sngewthuh, na ka bynta kino kino ki jingpynkylla ha ki kyndon kaba kynthup ia ka por ba ai ia ka loan, ki jinglong ka sut (interest rate), ka service charges, ka prepayment charges bad kiwei kiwei. Ka Company kan pynthikna ruh ba ka jingkylla ha ka jinglong ka sut bad kiwei kiwei ki charges kan dei tang kiba shakhmat. Ia kano kano ka jingpynbeit yn pynpaw lyngba ka loan agreement.
- Ka rai ban khmih dien/ pynkiew ia ka jingsiew lane ka jingtreikam hapoh ka jingmynjur kaba hap ha ryngkat ka loan agreement.
- Ka Company kan pyllait baroh ki jingbuh security halor ka jingsiewbiang jong kaba dang sah baroh lane ka jingithuh ia kaba dang sah jong ka loan, katkum kaba dei rukom lane na ka bynta kano kano ka jingpynbeit ia kaba ka Company ka don halor kiba shim kyliang. Lada donkam ban leh, kiba shim kyliang kin ioh ia ka jingpyntip shaphang kane da kaba ioh jingtip kaba shai bad katkum ka kyndon ia kaba ka Company ka don ia ka hok ban bat ia ka security tad ynda la siew dep ia kaba la kam.

8. Ka jingpynthymmai ia ka Floating Interest Rate ha ka Equated Monthly Instalments (EMI) based Personal Loans

- a) Ha ka por ba la mang ia ka EMI (sanction of EMI) based floating rate personal loans, ka company ka donkam ban sngewthuh ia ka jinglah siew phai jong kiba shim kyliang khnang ba kan pynsting bad ban pyniaryngkat bad ka por ba la buh bad ban pynkiew ia ka EMI ha ki por ba ka sut ka la nang kiew ha ka por ba la mang. Hynrei, katkum ka EMI based floating rate personal loans, haba don ka jingkiew ha ka sut (rising interest rates), ki jingkyrpad na kiba donkam (consumer grievances) ha kaba iadei bad ka jinglan ka por bad ka jingkiew ha ka EMI, khlem da ai jingtip lypa bad kiba shim kyliang, la ioh ban pdiang. Ban ioh ban pynsngew ia ki jingeh, ka NBFCs ka la pyrkhath ban pyntreikam ia ki kyndon kaba iabiang lang bad kaba lah ban bud ryntih kumne harum:
 - i. Ha ka por ba mang (sanction), ka Company kan pyntip bniah sha kiba shim kyliang shaphang ka jingkylla ha ka jingshim ia ka sut halor ka loan kaba lah ban kylla ha ka EMI bad ka por lane baroh ar. Ha kajuha por, kano kano kan jingkiew ha ka EMI/ ka por lane baroh ar katkum ba la kdew haneng yn pyntip sha kiba shim kyliang mar mar lyngba ka rukom kaba dei.
 - ii. Ha ka por ka jingpynbeit ha ka jingshim ia ka sut (reset of interest rates), ka company kan ai ka lad ban jied ia kiba shim kyliang ban kylla sha ka fixed rate katkum ka Board policy ba la mynjur. Ka rukom pyntreikam (policy), ha ryngkat kiwei, ka pynthikna ia ka jingioh lad kiba shim kyliang ia kaban pynurlong ha ka por ba la buh.
 - iii. Ki nongshim kyliang kin ioh ia ka lad ban jied ia-
 - (a) ka jingpynkiew ha ka EMI lane ka jingpynkiew ha ka por lane baroh ar; bad,
 - (b) ban siew lypa, khyndiat lane baroh, ha kano kano ka por katkum ka por ba la mang na ka bynta ka loan. Haba don kano kano ka jingbymbiang, yn bud ia ki jingpynshai katkum ki kyndon ba la buh.
 - iv. Baroh ki charges na ka bynta ka jingpynkylla ha ka loan na ka fixed rate bad kiwei kiwei kum ka service charges/ administrative costs nalor kiba la kdew haneng yn pynpaw shai ha ka sanction letter bad ha ka por ba la pynbha ia ki charges/ costs na ka Company na ka por sha ka por.
 - v. Ka Company kan pynthikna ba ka jinglan jong ka por ha kaba iadei bad ka floating rate loan kan ym don jingktah da kawei pat ka rukom.
 - vi. Ka Company kan ailad/ shah ia kiba shim kyliang, lyngba ka rukom kaba dei, ia ka statement hadien manla ka quarter bad kaba duna duh, ban pynshai shaphang kaba la ai (principal) bad ka sut (interest) ba la lum shen, ka EMI amount, katno ba ka EMIs ka dang sah bad kaba sut ba khein da u snem (annualized rate of interest) / Annual Percentage Rate (APR) na ka bynta ka jinglan jong ka por jong ka loan. Ka Company kan pynthikna ba ki statement ki long kiba suk bad ba lah ban sngewthuh shai da kiba shim kyliang.
Nalor ka equated monthly instalment (EMI) jong ka loan, kiba la pynpaw haneng kin kdew ruh, katkum ka jingdonkam, ia baroh ki equated instalment based loan jong ki por kiba pher ba pher.

Kawei pat ka Policy jong ka Reset of Floating Interest Rate on Equated Monthly Instalments (EMI) based Personal Loans la dep ban pynbeit bad mynjur da ka Board of Directors ha ka meeting kaba la long ha u October 17, 2023.

9. Kiwei ki bynta

- a) Ka Company kan kiar na kano kano ka kam shimet jong kiba shim kyliang lait noh tang kiba hap hapoh ki kyndon jong ka loan agreement (lait noh haba don kano kano ka jingpyntip ba thymmai, ia kabym shim la pyntip ia kiba shim kyliang, ka wan sha ka Company)
- b) Lada don kano kano ka jingkyrpad na kiba shim kyliang na ka bynta ban phah sha kiwei (transfer of borrowal account), lane da kiwei pat ki jingpyrkhat, kata., lada don kano kano ka objection na ka Company, yn pyntip hapoh 21 sngi na ka tarik ba la buh ia ka jingkyrpad. Kaba kum kata ka transfer kan long katba kum ka jingpynpaw shai ha ki kyndon ba la buh bad katkum ka ain.
- c) Ha ka jingshim phai ia ki loan, ka Company kan ym leh kano kano ka kam kaban pynpaw bieit ia kiba shim kyliang kum., kaba pynthut ia kiba shim kyliang ha ka por bymdei, kaba pyndonkam da ka bor ban shim phai ia ka loan bad kiwei kiwei. Ban kiar na kaba kum kata na ki nongtrei jong ka Company, ka Company kan pynthikna ba ki nongtrei ki lah ioh ia ka training kaba biang ha kaba pyniadei bad ki customer ha ka

rukom kaba dei.

Ka Company kam dei ban shim kano kano ka charge kum ka foreclosure charges/ pre-payment penalties ha ka floating rate term loans ba la mang na ka bynta ki kam ki bym dei nalog ki kam khai ia kiba shim kyliang shimet, kiba kiwei pat ki iadon ne bym iadon bynta lang (co-obligants)

(Reference: RBI Circular on Levy of Foreclosure Charges/ Pre-Payment Penalty on Floating Rate Loans by NBFCs DNBR(PD) CC.No.101/03.10.001/2019-20 dated August 2, 2019)

10. Ka jingpyntip ia ki jingeh (Grievance Redressal)

- a) Ka jingkhmih bniah ia ka jinglong jong ka Fair Practices Code bad ka jingtreikam jong ka grievances redressal ha baroh ki jaka treikam jong kiba pyniaid (management). Yn ai ia ki jingtip kiba donkam sha ka Board na ka por sha ka por.
- b) Yn pynpaw ia kine ki jingtip kiba harum na ka bynta ka jingmyntoi jong ki customer, ha baroh ki branch/ ki jaka trei jong ka Company, ha kaba la pyntreikam ia ki.
 - i. Ka kyrteng bad ka contact ba pura (Telephone / Mobile nos. bad ka email address) jong u Grievance Redressal Officer uba lah ban iakynduh na ka bynta ka jingpynbeit ia ki complaint pyrshah ia ka Company.
 - ii. Lada ym shim la pyntip ia ka complaint/concern na ki customer hapoh ka 30 sngi, ki customer ki lah ban ai ia ka complaint ha ka RBI CMS portal - <https://cms.rbi.org.in> Lane lah ban send ia ka complaint katkum ka jaka ba la kdew harum: Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017 Tollfree Number- 14448

11. Ka Ombudsman Scheme na ka bynta ka Non-Banking Financial Companies, 2018 – Kaba thung ia u Nodal Officer/Principal Nodal Officer

(a) Ka Reserve Bank – Integrated Ombudsman Scheme, 2021

Hapoh ka Ombudsman Scheme, ka Company ka la thung ia ki Principal Nodal Officer (PNO) kiba long ki nongmihkhmat jong ka Company bad ban ai jingtip sha ki Ombudsman katkum ki complaint ba la ai pyrshah ia ka Company. Ki Nodal Officers (NO) ba la thung da ka Company kin iarap ia ki PNO.

Na ka bynta ka jingmyntoi jong ki customers, ha ki branch/ jaka ba la pyntreikam, ka kyrteng bad ki contact number (Telephone/ Mobile number bad email) jong u PNO ryngkat bad ka jingtip shaphang ka complaint jong U Ombudsman (<https://cms.rbi.org.in>) yn sa pynpaw.

Ia ki jinglong kyrpang jong ka Scheme yn pynpaw shai ha ka ktien English, Hindi bad ka ktien ba kren ha ki office bad ki branch ha ka rukom ba kino kino kiba wan sha ka ophis kin ioh ia ka jingtip kaba bniah shaphang ka scheme.

Ki jinglong kyrpang jong ka Ombudsman Scheme bad ka copy jong ka Scheme bad ki contact detail jong u Principal Nodal Officer yn pynpaw shai ha ka website.

(Reference: Reserve Bank - Integrated Ombudsman Scheme, 2021 dated November 12, 2021)

(b) Ka jingthung ia ki Internal Ombudsman

Ha ryngkat ka jingbud ryntih ia ki kyndon ka RBI (RBI guidelines) ha kaba iadei bad ka 'Appointment of Internal Ombudsman by Non-Banking Financial Companies' dated November 15, 2021, ka Company ka la thung ia ki Internal Ombudsman bad yn bud ryntih ia ki kyndon.

(Reference: Appointment of Internal Ombudsman by Non-Banking Financial Companies dated November 15, 2021)

12. Ka jingpynpaw ha ka Website

Ia ka Fair Practices Code, yn pynmih ha ka ktien ba la kren ha ka website jong ka Company na ka bynta ka jingtip

jong baroh ki nongiaddon bynta.

13. Ka jingpynbeit ha kaba palat ka interest charged

- a) Ka Board of Directors ka la pdiang ia ka interest rate model na ka bynta ka jinglong ka sut kaba hap halor ka loans and advances, processing bad kiwei ki charges da kaba pynbeit bha ia kiwei kiwei, kum ka cost of funds, margin and risk premium, bad kiwei kiwei. Ka jinglong ka sut bad ka jingpyniaid na ka bynta kano kano ka jingkylla na ka bynta ka rukom shim ia ka sut ia ki nongshim kyliang kiba pher ba pher yn pynpaw sha kiba shim kyliang lane ki customer ha ka application form bad ban pynpaw shai ha ka sanction letter.
- b) Ka jinglong ka sut bad ka e approach for gradation of risks shall also be made available on the web-site of the company. Ia ka jingpyntip ia kaba yn pynpaw lyngba ka website lane pynmih ha ki jingthoh yn pynjanai katkum ka jingkylla jong ka jinglong ka sut.
- c) Ka jinglong ka sut kan long katkum da ka snem khnang ba kiba shim kyliang kin tip ia ka dor ba la buh ia kaba yn dei ban siew ha ka account.

14. Ka jingiohbiang ia ki kali ba la ai jingkyrshan

Ka Company kan don ia ki mat kiba donkam ha ka kyndon jong ka loan agreement bad I nongshim kyliang ia kaba yn pyntreikam katkum ka ain. Ban pynthikna ia ka jinglong hok, ki kyndon jong ka loan agreement kin kynthup ruh ia (a) ka por ai jingtip (notice period) shwa kaban shim (b) ki rukom long jong ka por ia kaba lah ban ai jingtip (c) ki rukom treikam na ka bynta kaban shim ia ka security, (d) ka jing (d) a provision regarding final chance to be given to the borrower for repayment of loan before the sale / auction of the property; (e) ka rukom treikam ia kaban pynphai biang sha kiba shim kyliang (f) ka rukom pyntreikam na ka bynta kaba thied/ pynshongdor (sale / auction) jong ki mar ba la shim. Yn ai ia ka copy shaphang ka kyndon sha kiba shim kyliang.

15. Ka jingioh shim kyliang ha kaba iadei bad ka ksiar

Nalor ki kyndon ba la kdew haneng, ka Company haba ka ai kyliang na ka bynta ka jingdeng ksiar, kan bud beit ia ka rukom treikam (policy) ba la mynjur da ka Board of Directors, nalor kiwei kumne harum:

- i. La buh beit ia ki jing KYC guidelines stipulated by RBI are complied with bad ban pynthikna ba ka jing that adequate due diligen is carried out on the customer before extending any loan.
- ii. Ka rukom khmih bniah na ka bynta ki jingdeng ba la ioh
- iii. Ka rukom treikam kaba pynhun ia ka jinglongtraia ia ki jingdeng ksiar.
- iv. Ka rukom treikam kaba biang na ka bynta ban buh bha ia ki jingdeng ksiar, kaba peit bha ia ki man la ka ki por, ban ai jinghikai ia ki nongtrei bad ban don ruh ka jingleh adkar da ki nongpynbiang (auditor) ban pynthikna ia ka jingbud beit ia ki kyndon. Ia ka loan ha kaba iadei bad kaba shim ia ka ksiar yn ym pynjlan ha ki branch ki bym don ia ka jaka buh kaba biang.
- v. Yn pyniaid kat kum ka rukom kaba dei ia ki ksiar ba la shim.
- vi. Ia ka rukom pyntreikam (policy) ha kaba iadei bad ka jingpynshongdor ia ka ksiar lada ym dei kaba siew kan long kaba shai bad kaba pura. Yn ai jingtip lypa ia I nongshim kyliang shwa ka sngi kaba pynlong ia ka jingpynshongdor (auction). Yn ai ia ki jingpynshai shaphang ka jingpynshongdor. Yn ym don kano kano ka jingiapher jingmut bad ia ka jingpynshongdor yn leh ryntih ha ka rukom pyniaid ha kaba iadei bad ki group company bad kiwei kiwei.
- vii. Yn ai jingtip shaphang ka jingpynshongdor (auction) sha ki paidbah lyngba ki advertisement ha kumba 2 tylli ki kotkhubor, kawei ha ka ktien ba kren bad kawei ha ka paper ba la pynmih ha ka ri.
- viii. Ka Company kam lah ban iashim bynta ha ki jingiapan dor ba pynlong.
- ix. Ia ka ksiar (Gold pledge) yn pynshongdor tang da ki briew ia kiba la buh da ka Board.
- x. Ka policy kan kynthup ruh ia ki kyndon ba buh beit buh ryntih ia kaba yn buh haba don kano kano ka jingleh tuh kaba kynthup ia kaba pyniaid ia ki kam. ka jingtrei jong ki bad ka jingpynthikna.
- xi. Ka loan agreement na ka bynta ban ai ia ka ksiar kan kynthup ruh ia ki jingtip kiba donkam ha ka jingiapynshong dor.

16. Ka Fair Practice Code jong ki Microfinance Loans

Ka Reserve Bank of India (RBI) ka la pynmih da ka Master Direction - Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022 hapoh u reference DoR.FIN.REC.95/03.10.038/2021-22

dated March 14, 2022. Kine ki jingkdew (Directions) ka long kaba yn pyndonkam ha ki commercial Banks, NBFCs kynthup ia ki Microfinance Institutions bad Housing Finance Companies. Kine ki kyndon kin treikam naduh ka April 01, 2022.

Nalor kaba la kdew haneng ha ka FPC, ka Company kan pdiang ia ki jingyniaid (fair practices) kiba long kyrpang ia ka Microfinance Loans:

(i) Ki bynta

- a. Ia ka FPC ha ka ktien ba kren yn dei ban pynpaw ha ki office bad ki branch jong ka Company, nalor ka website jong ka Company.
- b. Dei ban ai ia ka jingtip ha ka ktien kaba ki kren bad ban pynpaw ha ka jaka trei bad ha ki loan cards ha kaba ki pynpaw ia ka jingkular jong ki ban long kiba leh hok bad kiba bud ryntih ia ka Fair lending.
- c. Ki nongtrei kin ioh ban shah hikai ia kaban buh ki jingkylli shaphang ka jingioh bad shaphang kano kano ka jingsah ram jong kiba shim kyliang.
- d. Lada don ka training, yn ai ia kiba shim kyliang khlem kano kano ka jingsiew. Ki nongtrei kin shah ban ai jinghikai kumno ban ai training ia kiba shim kyliang bad ban pyntip ia ki shaphang kano kano ka jingpyniaid ha kaba iadei bad ka loan bad kiwei kiwei.
- e. Ka sut ia kaba pyntreikam (effective rate of interest charged) bad ia ka system ba la shna ban pynpaw ia ki jingeh (grievance redressal system) ba la buh da ka Company yn pynpaw ha baroh ki ophis, ha ka ktien kaba ki kren bad kumjuh ruh ha ka website
- f. Yn buh ia ka jingkular ha ka loan agreement bad ha ka FPC ia kaba yn pynpaw ha ki ophis, hapoh ka branch bad ha ka website jong ka Company ban don ka jingshimkhia na ka liang jong ki nongtrei na ka Company ne na ki Agency bad ban pynsgew ia ki jingeh.
- g. Dei ban bud ryntih ia ka KYC Directions jong ka Reserve Bank of India (RBI). Yn pyndep hok ia ki jingsiew phai katkum ba la shim da kiba shim kyliang.
- h. Baroh ka jingmang (sanctions) bad ka jingai (disbursement) ia ka loan kan long tang ha ka jaka ba la pynbeit bad yn donkam palat marwei briew ha kane ka bynta. Nalor kane, yn don ka jingpeit bniah ha kaba iadei bad ka rukom ai ia ka loan
- i. Yn buh ki kyndon kiba beit ba ryntih khnang ba ka aplikeshon jong ka loan kam long kaba eh bad ka jingai ia ka loan ka long katkum ka por ba la buh beit.

(ii) Ki jingpynbeit ha ka loan agreement / loan card

- a. Ka Company kan don ia ka Board standard form ba la mynjur jong ka Microfinance loan agreement. Ka jingmynjur ha ka loan kan dei ha ka ktien ba kren.
- b. Ha ka jingmynjur na ka bynta ka loan (loan agreement), ka Company kan pynpaw ia kine harum:
 - Baroh ki kyndon jong ka loan
 - Ka jingbuh dor ha ka loan ka kynthup ia ki lai tylli ki mat kata ka long ka interest charge, ka processing charge bad ka insurance premium (kaba kynthup lang ia ka administrative charges),
 - Yn ym shim kano kano ka jingbuh security/ margin na kiba shim kyliang.
 - I/Ki nongshim loan in/kin nym lah ban long i/ki member palat ia kawei ka SHG/ JLG
 - Ka jingtreikam (moratorium period) hapdeng ka grant jong ka loan bad ka due date jong kaban siewbiang ia ka First Instalment.
 - Ka jingpynthikna ba yn burom shaphang ka jingioh jingtip ba shimet jong I nongshim loan.
- c. Ka loan card kan don ia kine ki mat harum:
 - Ki rukom pyntreikam kiba kham suk halor kabab uh dor kynthup ia ka sut.
 - Baroh ki kyndon (terms and conditions) ha kaba iadei bad ka loan.
 - Ki jingtip kiba biang shaphang I/ki nongshim loan
 - Ka jingpyntip da ka Company shaphang kab la siew biang kynthup ia ki instalment ba la ioh bad kaba pyndep khatduh.
 - Ka loan card kan shon bniah ia ka system shaphang kaba iathuh ia ki jingeh (grievance redressal system) ba la buh da ka Company bad kumjuh ruh ia ka kyrteng bad u contact number jong u

nodal officer.

- Kino kino ki tiar ia kiba la ai da ka jingtip jong kiba shim kyliang bad ka jingsiew (fee structure) yn pynpaw ha ka loan card.
- Baroh ki jingthoh/ jingpyniaid ha ka loan card kin dei ha ka ktien kaba la kren ne sngewthuh da l nongshim kyliang.

(iii) Kiwei kiwei ki rukom shim phai

- a. Kaba shim phai ia kaba la ai kan long ha ka jaka kaba dei. Ki field staff kin lah ban shim phai ha ka jaka sah ne jaka trei jong kiba shim kyliang tang lada kim lah ban wan sha ka jaka ba la pynbeit kumba ar lane lai sien.
- b. Ka company kan pynthikna ba ka Board ba la mynjour da ka policy ka long kaba treikam katsum ka Code of Conduct da ki nongtrei ha madan (field staff) bad ka system kaba treikam na ka bynta ka jingaikam, ka training bad ki jingbatai. Ka Code kan kdew ruh ia ka qualification kaba duna duh kaba donkam na ka bynta ki field staff bad kin ai ia ki jinghikai lyngba ka training katsum ka jingdonkam ha kaba iadei bad ki customer. Ka training ia ki field staff kan kynthup ia ki program ka ban hikai ia ki kumba ban burom ia kiba shim kyliang khlem kano kano ka jingleh khlemakor.
- c. Ki rukom ai nong ia ki nongtrei kan ban khia halor ka jingtrei jong ki, ka jinglong ki nongtrei bad ka jingsngewhun kiba shim kyliang ban ia kaba katno sien ba ki shim loan bad kaba siew dep ia ki. Ia ka jingshah dain kuna yn pyntreikam lada kam don ka jingbud ryntih na ka liang ki nongtrei bad ka Code of conduct. Borabor, tang ki nongtrei bad ym ki recovery agent kiba lah ban shim phai haba donkam.

17. Ka jingkhmih bniah ia ka Fair Practice Code

U Managing Director u don ia ka hok ban khmih bniah ia ka jingpynbeit bad ban shim ka rai ia kano kano ka jingpynkylla ia ka Fair Practice Code na ka por sha ka por.

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