

BAJAJ FINANCE LIMITED

FAIR PRACTICE CODE

**October 2023
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COMPLIANCE DEPARTMENT

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1. Hmêlhriattirna

Reserve Bank of India (“RBI”)-a register tawh, Bajaj Finance Limited, Non-Banking Finance Deposit Taking Company chuan tunah hian loan chi hrang hrang pekna kawngah hma a la mek a, chung zingah chuan customer hrang hrangte hnenah Consumer Durable Loan-te, Personal Loan-te, Two-Wheeler loan, Property leh Share etc. te atana Loan-te pawh a telin a pe a ni. Chutiang credit facility chu customer chi hrang hrang, chung zingah chuan mimalte, Partnership Firm-te, Company leh Legal entity dangte pawh telin a pe ani.

Bajaj Finance Limited (“the Company”) chuan Board of Directors-in alo nemngheh tawh angin leh RBI thupek angin Fair Practice Code (FPC) chu siam ani. Fair Practice Code hian a customer-te dawr dânah tihdân/kalphûn dik a awm nan kaihhruaina thubulte a tarlang.

Company chuan he Fair Practices Code (“the Code”) hi a pawmin, a kalpui bawh ani. He Code hi Company-in a pek chhuah product leh service chi hrang hrang (tuna pek mek leh nakin lawka hman tan theih turte)-ah te hman a ni.

2. Intiamkamnate

Company-in customer-te hnenah a Intiamkamnate:

- i. Hetianga dik tak leh hrethiamna nena customer-te a dawrna hmangin:
 - Company-in a product leh service a pekah leh, a thawkate’n an zawm dân leh tih dânah te, Code-a tarlan intiamkamna leh tehfungte zawm;
 - Company product leh service te hian dân leh hrai kaihhnawih a thil pawimawhte a zawm em tih enfiah;
 - Company-in leh customer-te a dawr dân chu diktak leh fel taka tihna ah leh alangtlangnaah a innghat ang
- ii. Hetianga customer-te company product hnathawh dân hrethiam tura puihna hmangin:
 - An sum leh pai a nghawng dân turte hrilhfiah
- iii. Hetianga thil kalsualte rang tak leh hriathhiamna nena dawrna hmangin:
 - Tihsualte siamthat;
 - Customer-te sawiselinate buaipui;
 - Customer-te anla lungawi lo anih chuan an sawiselinate bawhzui zel dân tur hrilh
- iv. Code chu Puanzâr a, Company website-a dah leh customer-te mamawh hun atana a copy-te lo neih.

3. Information

- a) Customer-te chu an mamawh phuhru thei tur service leh product-te thlanna a puih leh an duh zâwng product leh service-te hnathawh dân information chiangkhang takte hrilhfiahna pêk.
- b) Company-chuan anhnên atangin dawrtute nihna diktak leh chênna leh, dân leh hrâte nena inzawmna nei document dangte a mamawh tih customer-te hnenah hriattir.

4. Loan atana Dilna leh a hnathawh dân

- a) A pûktu nena inbiakpawhna zawng zawng chu a pianpui tawng emaw, a pûktuin a hraihiam tawng hmanga tih tur a ni.
- b) Company-in Loan dilna form-ah chuan a pûktu hlâwkna nghawng thei thu pawimawh tak takte a telh dawn a, chutiang chuan NBFC dangte’n term leh condition an pekte nen chuan awmze nei takin a khaihin thei anga, a pûktu chuan hriathhiamna nen thutlûkna a siam thei dawn ani. Loan dilna form-ah hian dilna form nena thehluh ngai document-te tarlan a ni ang.
- c) Company chuan loan dilna a dawnte atana acknowledgement pek dân tur kalphûng a nei ang. Loan dilna tihtawp hun chung tur chu acknowledgement-ah tarlan a ni ang.

5. Loan chhûtchianna leh terms/conditions

Company chuan loan latu hnenah a pianpui tawngin emaw loan latu hriathiam tawng ngeiin sanction letter emaw thildang engemaw hmangin, loan sanction zât leh kum khata a-interest rate leh a hman dân turte nen ziaikin a hriattir anga tin loan latuin he term leh condition-te a pawmna chu a record-ah a vawng ang. Company chuan repayment tlai avanga penal charge leh/emaw Customer lam atanga dik lo dang engpawh a awm chuan,

loan agreement-ah langsâr taka tarlan ani ang.

Company chuan loan agreement copy chu loan latu'n a hraithiam a pianpui tawng ngeia a siamchhuah chu duhthusâm ani a, chubakah loan agreement-a tarlan enclosure zawng zawng copy pakhat zel chu loan sanction / disbursement pek hunah loan latu zawng zawngte hnenah a pe ang.

Loan pek lêt hun tur dik tak, pek lêt a zing dân, principal leh interest inkar then dân, SMA/NPA classification date entirna, etc. te chu loan sanction lai leh sanction term/loan agreement a loan pêk tlâk vek anih hmâ lohva thlâkthlengnate a awm a, tih anih chuan loan latu hnenah hriattir tur a ni. Loan facility-in Principal leh / emaw interest a pêk ah moratorium a awm anih chuan, pek lêt leh tanni dik tak chu loan latu hnenah hriattir bawk tur a ni.

6. Loan Accounts a Penal Charge-te

- Loan contract-a material term leh condition-te loan latuin a zawm lohna avanga hremna, lâk a nih chuan, 'penal charges' anga ngaih a ni ang a, advance-te a rate of interest lakahte 'penal interest' belh anih thin anga phût anni lovang. Penal charge-ah te capitalization a awm tur a ni lo i.e., chutiang charge-te atanga interest chu chhut belh tur a ni lo. Mahse, hei hian loan account-a interest compounding kalphûng pangngai chu a nghawng dawn lo.
- Company chuan interest rate-ah hian a kaihhnawih thil dangte a belhchhah tur ani lo va, tin he kaihhruainate hi ziakin leh rilruin a zawm a nih tih a finfiah ang.
- Company chuan Board pawmpuinain loan-te atana penal charge emaw, chutiang lamhawi charge emaw chungchangah a hming engpawh vuahin, policy a siam ang.
- Penal charge quantum-te chu loan / product then hran chhungah tihbîkna awm lova loan contract-a material term leh condition-te zawm lohna nen chuan a hriatthiam pui rualin a in mil bawk tur a ni.
- 'Sumdawnna tih loh thil dang atana, Mimal loan latu' hnenah loan sanction a nih chuan a penal charge-te chu mimal ni lo loan latute'n material term leh condition-te inang chiah an zawm loh avanga penal charge-te hman tur aiin a sang tur a ni lo.
- Penal charge-te quantum leh a chhan chu Company chuan loan agreement leh terms & conditions pawimawh ber ber / Key Fact Statement (KFS) ah te customer te hnenah a theih dân angin chiah takin a tarlang tur a ni a, chubakah Company website-ah Interest rates leh Service Charge te hnuaiah a tarlang tur a ni.
- Loan latu te hnenah loan chungchanga material term leh condition-te zawm loh thu hriattirna thawn a nih apiangin, penal charge awm theite chu inbiakpawhna hmanga neih ani ang a. Tin, penal charge-te lâkna tur dinhmun eng pawh leh a chhan chu inbiakpawhna hmanga neih ani bawk ang

Loan account-a Fair Lending Practice- Penal Charge-te chungchangah Policy hran chu siam fel tawh a ni a, Board of Directors-in October 17, 2023-a an meeting neihah a remchan dân anga pawmpui tawh a ni.

7. Loan pekchhuah dân bakah term leh condition a inthlâkthlengnate.

- Company chuan loan latu hnenah a pianpui tawngin emaw, loan latuin a hriatthiam theih tawng hmanin term leh condition-ah te siamremna a awm anih chuan loan latu chu hriattirna a pe ang a, chung zingah chuan pêk chhuah hun duan, interest rate, service charge-te, prepayment charge etc. te pawh a tel ang. Company chuan interest rate leh charge siamremna chu hmalam hun thlir chauha tih a nih tur thu a tichiang bawk tur ani. Hemi chungchangah hian condition inawm tak chu loan agreement-ah dah tel a ni ang.
- In remna anga payment emaw performance te kokîr/tichak tura thutlûkna chu loan agreement nen inrema tih tur ani ang.
- Company chuan dues zawng zawng pek let a nih veleh emaw, Company-in loan latu laka dân anga dikna emaw, lien emaw neia a claim dang engpawh awm thei nena inzawm loan la bâng chu a tih fel hunah emaw securities zawng zawng chu a chhuah vek ang. Chutiang set off dikna chu hman a nih chuan, claim la bângte leh Company-in a kaihhnawih claim settled/paid anih thlenga securities a vawn theihna tur condition kimchang chu chutiang bawkin loan latu hnenah hriattirna pek a ni ang.

8. Equated Monthly Instalments (EMI) behchhana Personal Loan-te Floating Interest Rate siam that.

- a) EMI based floating rate personal loan sanction a nih lai hian company chuan loan tenor chungha interest rate tihsan theihna dihmun awmthei ah elongation of tenor leh/ emaw EMI pun chhhohna atana headroom/ margin mumal a awm em tih tichiang turin loan latute repayment capacity a ngaihtuah angai ani. Mahse, EMI based floating rate personal loan chungchangah hian, interest rate-te a sân chho zel avangin, loan latu te nena inbiakpawhna mumal leh/ emaw remtihna awm silo lova loan tenor elongation leh/ emaw EMI amount tihpun chungchangah consumer lungawilohna engemawzat chu dawn thin ani. Heng harsatnate hi ngaihtuah anih theih nan, NBFC-te chu a hnauia thil tulte phuhruktu policy framework mumal tak chu kalpui zel dân tur leh zawm dân turte atan siam tura ruat ani:
- i. Sanction a nih lai hian Company chuan loan latu te hnenah loan-a interest rate inthlak danglamna awmthei in EMI leh/ emaw tenor emaw a pahnih emaw a nghawng a neih theih dan tur chu Chiang takin a hrilh tur a ni. Chutiang zelin, a chungha kan sawite avanga EMI/ tenor emaw a pahnih emaw a tihpunna engpawh a awm a nih chuan loan latu hnenah kawng remchang hmangin hriattir ngal tur a ni.
 - ii. Interest rate reset a nih hunah, company chuan a Board pawmpui policy angin loan latute hnenah fixed rate-a inthlak theihna duhthlan tur a pe ang. Policy hian, thil dang bakah loan tenor chungha loan latu chu vawi engzat nge switch phalsak a nih dawn tih a tarlang baw.
 - iii. Loan latute chu hêng duhthlan turte hi pêk anni baw ang-
 - (a) EMI tihchangtlun emaw tenor pawhsei emaw duhthlantur pahnihte a inkawpin; leh,
 - (b) loan tenor chung engtik hun pawha a then emaw, a pum emaw pawha pêk hmasak turin. Foreclosure charges/ pre-payment penalty lâkna chu kaihhruaina awmsa hnuaiah a awm ang.
 - iv. Loan floating atanga fixed rate-a inthlakna atana charge awm thei zawng zawng leh a chungha duhthlan turte hmanna a inhnawh service charge/ administrative cost dang eng pawh chu sanction letter-ah leh charge/cost-te a chang changa a ennawn huanah Chiang takin tarlan tur a ni.
 - v. Company chuan loan floating rate-in amortisation tha lo a rahchhuak lo anih chuan tenor chu pawhsei ani tih a tichiang ang.
 - vi. Company chuan loan latu te hnenah, kawng rintlâk hmangin, quarter tin tawpawh statement chu a share / siam a ni ang a, chu chuan a tlem berah, tun thlenga principal leh interest hmuh chhuah, EMI zat, EMI la awm zat leh annualized rate of interest/ Loan tenor pumpui atan Annual Percentage Rate (APR) te atarlang ang. Company chuan statement te chu a awlsam tak leh loan latuin a hriatthiam theih tur ani tih a chian ang.
Equated monthly instalment loan-te bakah hian, heng kaihhruainate hi periodicity hrang hranga installment based loan equated zawng zawngah pawh, a tula anga siamremna awm theite nen, hman theih ani ang.

Equated Monthly Installments (EMI) tanchhan Personal Loan-a Floating Interest Rate Reset chungchanga Policy hran chu siam a ni a, October 17, 2023-a Board of Directors-in meeting a neihah tha tak a pawm a ni.

9. General

- a) Company chuan loan agreement-a term leh condition-te tanchhana thil awmte tih lovah chuan loan latu mimal thila inrawlh chu a pumpelh ang (thu thar, a hmaa loan latuin a puanzar loh chu Company beng a lo thleng te a nih loh chuan).
- b) Loan latu hnen atanga borrowal account transfer dilna dawn a nih chuan, Company-in a remtihna emaw, a dang emaw i.e., Company-in a dodalna, a awm a nih chuan, dilna dawn atanga ni 21 chhungin a hriattir ang. Chutiang transfer chu dân nena inmilin contractual terms langtlang anga tih tur a ni ang.
- c) Loan lak let chungchangah Company chuan tul lo taka hleihlenna viz. a hun lova loan latu va tihbuai fô nate, loan-te lâk lêt lehna atana tharum hman te, etc. ang chi engpawh chu a ti ngai lovang. Company chuan a hnathawktute chu chêt dan mawi lo tak takte pumpelh nan, a staff-te chu customer-te nena inbiakpawh dân tur dik zirtirna pek an nih tih a tichiang ang.
- d) Company chuan mimal loan latu hnenah, co-obligant(s) telin emaw tello pawhin, sumdawnna thil tih loh thil dang atana sanction tawh floating rate term loan-ah foreclosure charges/ pre-payment penalty-te a la lo vang.
(Reference: NBFC DNBR(PD) CC.No.101/03.10.001/2019-20 in a Floating Rate Loan-a Foreclosure Charge/ Pre-Payment Penalty Levy chungchanga RBI Circular August 2, 2019-a tichchhuah)

10. Lungawilohnate Bawhzuina

- a) Fair Practices Code zawm anih dân leh management level hrang hranga lungawilohnate bawhzuina hmanrua hnathawh dan te hun bîk ruata enfiahna. Chutiang endikna consolidated report chu Board-ah a hun bîk ruatah te thehluh thin a ni ang.
- b) Heng a hnuaia information te hi chianguang takin, company-in a sumdawnna a beihna hmun/branch-te zawng zawngah an hlawkpui atan tarlan tur ani ang:
 - i. Company laka sawiselna awmte chinfelna atana pan theih Grievance Redressal Officer hming leh contact kimchang (Telephone/Mobile no. leh email address pawh).
 - ii. Ni 30 chhunga customer sawiselna/harsatna siamthat a nih loh chuan customer chuan RBI CMS portal - <https://cms.rbi.org.in> ah complaint a thehlut thei ang
Emaw sawiselna form chu a hnuaia tarlan address ah a thawn theih:
Centralised Receipt leh Processing Centre,
Reserve Bank of India, 4th Floor,
Sector 17, Chandigarh – 160017
Tollfree Number- 14448

11. Non-Banking Financial Companies atana Ombudsman Scheme, 2018 - Nodal Officer/Principal Nodal Officer tur atana ruatna.

(a) Reserve Bank – Integrated Ombudsman Scheme, 2021

Ombudsman Scheme hnuaiah, Company chuan Principal Nodal Officer (PNO) Company aiawhtu ni tur leh Company laka complaint thehluh chungchangah Ombudsman hnenah information a pe tur a ruat ani. Company-in Nodal Officer (NO) a ruatte hian PNO chu a tawiawm ang.

Customer-te tangkaipui tur atan, sumdawnna kalpuina branch/ hmunah te, PNO hming leh contact kimchang (Telephone/ Mobile number leh email) te bakah Ombudsman complaint tehluhna portal (<https://cms.rbi.org.in>) chu tarlan ani ang.

Scheme-a thil langsar zualte chu office leh branch zawng zawngah te English, Hindi leh Regional tawngin, mi tupawh office emaw branch emaw a tlawh huna Scheme chungchanga thu chiankuangte chu a hriat theihna turin langsar tawk taka tarlan ani ang.

Ombudsman Scheme-a ziarâng pawimaw takte chu Scheme copy leh Principal Nodal Officer biak pawhna kimchangte te nen chiang takin tarlan tur a ni a, website-ah update bawh tur a ni.

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

(b) Internal Ombudsman ruatna

'Appointment of Internal Ombudsman by Non-Banking Financial Companies' dated November 15, 2021, a RBI kaihhruaina nen in remin, Company chuan Internal Ombudsman tur chu a ruat anga, tin a kaihhnawih kaihhruaina chu a zawm bawh ang.

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

12. Website-a Hosting

Mahni pianpui tawngin, Fair Practices Code chu Company website-ah stakeholder hrang hrangte hriattirna atan dah tur a ni.

13. Interest lâk hnem lutuk chungchanga kaihhruaina dân

- a) Board of Directors chuan thil pawimawh tak tak, sum senso, margin leh risk premium, etc. te ngaihtuah chungin, loan leh advance, processing leh charge dangte atanga interest lâk tur rate tehna atan interest rate model a hman a ni. Interest rate leh risk gradations atana hmalâkna leh loan latu then hran hrâng hrângte hnena rate of interest hran hran lâkna tur rationale chu application form hmangin borrower

- emaw customer emaw hnenah tarlan a, sanction letter-ah a biik takin hriattir tur a ni.
- b) Interest rate leh risk gradation dân tur chu company web-site-ah hmuh theihin tarlan tur a ni. Website-a pho chhuah emaw, hmun danga tihchhuah emaw te chu interest rate-a inthlâk danglamna a awm apiangin update tur a ni.
 - c) Interest rate chu kum khat atana rate a ni ang a, chutiang chuan loan latu chuan account-a charge tur rate dik tak chu alo hre thei ang.

14. Vehicle finance-te neih lehna

Company chuan loan latu nena loan agreement an siamah dân anga hman theih tur built in re-possession clause a dah tel ang. Thil chu langtlang a nih theih na turin loan inremna thuthlung term leh condition ah te chuan hetiang lam hawi ruahmanna pawh a awm tur a ni: (a) Thil neihte lâk hmaa inhriattirna hun; (b) hriattirna hun chhông tihtawp theihna tur dinhmun; (c) Security chhuh lêt dan tur kaihhraina; (d) Bungrua te hralh / lilam hmaa loan latu hnena loan pêk let theihna chance hnuhnung ber ruahmanna pêk; (e) loan latu hnena repossession pek dan tur, leh (f) bungrua te hralh / lilam dan tur kaihhraina. Chutiang term leh condition-te copy chu loan latute hnenah pek tur a ni.

15. Rangkachak tlereuhte dahkhamna hmanga loan lâkna

Heta kaihhraina tlangpui te bakah hian Company chuan mimal hnena rangkachak tlereuhte hmanga loan a pêk laiin, Board of Directors-in a pawmpui policy chu a zawm tur a ni a, chutah chuan, thil dangte bakah, a hnuia mite hi a tel ang:

- i. RBI-in KYC kaihhraina a siamte pawm tlâka zawm a nih theih nan leh loan eng pawh pek chhuah hmain customer chungah fimkhurna tha tâwk tak lâk ani tih tihchian.
- ii. Tlereuh dawnte tha taka endikna ruahmanna.
- iii. Rangkachak tlereuh neitu tih lungawina atana Internal system-te.
- iv. Tlereuhte chu him taka dahna tur system tha tak siam te, system te chu a kal zel dan tur enfiah fo nate, a kaihhnawih staff te inzirtirna leh internal auditor ten kaihhruinate khauh taka zawm a nih leh nih lohte a hun taka enfiah thin te. Rangkachak collateral atana loan chu branch-te chuan tlereuhte dahna tur hmun remchâng a neih loh chuan an pe chhuak tur a ni lo.
- v. Collateral atana pawm tlereuhte chu mumal taka insured nghal tur ani.
- vi. Pawisa pêk lohna avanga, tlereuhte lilâm anih chungchangah policy chu langtlang leh rintlâk a ni tur a ni. Lilam ni hmain loan latu hnenah hriattirna pêk hmasak tur a ni. Lilam anih dân tur pawh a târlang bawk ang. Conflict of interest a awm tur a ni lo va, he lilâm kalphûng hian group company leh a kaihhnawih entity te pawh tiamin auction chhunga thil tih zawng zawngah ramrî feltak nei inlaichinna a awm theih nan a pui dawn a ni.
- vii. He lilâmna hi chanchinbû 2 talah puanzâr tur ani a, pakhat chu mahni pianpui tawngin, adang chu rampum nitin chanchinbû ah.
- viii. Company chu he lilâm na ah hian a telve lovang.
- ix. Rangkachak pledged te chu Board-in a pawmpui auctioneer-te kaltlang chauhva lilâm ani ang.
- x. Policy hian inbumna te hmachhawn dân turte bâkah mobilization duty-te sem sawm dân turte, execution leh approval atana te system leh kaihhraina peihfela lo dah te chu a huam tel ani.
- xi. Rangkachak hmanga inpûk tirna atana inremna thuthlûng chuan lilâmna ruahmannate chu a târlang tel ang.

16. Microfinance Loans atana Fair Practice Code

Reserve Bank of India (RBI) chuan Master Direction a pechhuak a - Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022 under reference DoR.FIN.REC.95/03.10.038/2021-22 dated March 14, 2022. He kaihhraina hi NBFCs leh Microfinance Institutions leh Housing Finance Company-te pawh telin commercial Bank-te zawng zawngah a hman theih a ni. He kaihhraina hi April 01, 2022 atang hman tan thei ani.

Section chungah kan sawi tawh angin FPC bakah hian Company chuan Microfinance Loan a hman tur biik, ahnuai tarlan dik taka thil tihna chu a kalpui ang:

(i) General

- a. FPC chu Company website tih loh ah chuan Company office leh branch hmunah te mahni pianpui tawng hmangin a târlang tur a ni.
- b. Tualchhung tawngin statement siam ani anga, a hmunhmâhte chuan atarlang anga, tin loan card-te chuan langtlang tak leh fair lending practices chungah thu an tiam ani tih an lantir ang.
- c. Field staff-te chu loan latute sum lakluh leh leiba neihsa chungchangah enquiry pawimawh takte siam turin zirtir an ni ang.
- d. Inzirtina, a awm anih chuan, loan latute hnena a thlawna pek tur a ni. Field staff-te chu chutiang training pe turin zirtir an ni ang a, tin chubakah loan / thil dang nena inzawm kalphung leh system hrang hrangte pawh loan latute chu an hrih hre vek tur a ni.
- e. Hman mêk Interest rate lâkte, leh Company-in lungawilohnate bawhzuina system a siam te chu a office zawng zawngah te, a literature a tihchhuah (tualchhung tawngin) leh a website-ah te pawh langsar takin a lang tur a ni.
- f. Loan agreement-ah leh Company office, branch hmun leh website-a tarlan FPC-ah chuan, a hnathawkte emaw, outsourced agency-a hnathawkte emaw chêtze mawi lo chungah chuan mawh a phurh tur thu leh a hun taka lungawilohnate bawhzuina a pek tur thu puan chhuahna a siam tur ani.
- g. Reserve Bank of India (RBI) KYC kaihhruinate a zawm tur a ni. Loan latu ten an sômte ruh lêtna tur tha an nei em tih ulûk takin an chian tur ani.
- h. Sanction leh loan pêk chhuah zawng zawngte hi central location-ah chauh tih tur a ni a, tin he hnaah hian mipakhat aia tam an tel tur a ni. Chubâkah, disbursement function pawh uluk taka enzui a ni tur a ni.
- i. Loan dil dân tur chu a buaithlak loh nan leh loan pekchhuah chu ruahman lawk chhûnga tihzawh anih theih nan kawng pawimawhte atan hmalâk tur ani.

(ii) Loan agreement / loan card-a thupuan chhuahte

- a. Company chuan Microfinance loan agreement, Board-in apawmpui standard form a nei tur a ni. A theih chuan Loan agreement chu tual chhûng tawng hmanga tih tur ani ang.
- b. Loan agreement-ah chuan, hengte hi Company-in a tarlang ang:
 - Loan term le conditions zawng zawngte,
 - Loan man siamnaah chuan component pathum chauh a tel a viz. interest charge, processing charge leh insurance premium (chumi tanchhana administrative charge-te pawh a tel),
 - Security deposit / margin chu loan latu atang engmah khawn a awm lo.
 - Loan latu chu SHG / JLG member pakhat aia tam ani thei lo.
 - Loan pêkna leh Installment hmasa ber pêk lêt hun tur inkara moratorium hun chhûng,
 - Loan latu mimal data te zah sak ani ang tih nemnghehna.
- c. Loan card chuan a hnuaia thute hi a tarlang ang:
 - Effective interest rate lâkte pawh telin pricing factsheet mâwlmang tak,
 - Loan-a thil tel term leh condition dang zawng zawngte,
 - Loan latu nihna chianguang tak târlangtu information,
 - Instalment dawn tawh leh final discharge te pawh tiamin repayment zawng zawngte Company-in a hriatpuina,
 - Loan card-ah chuan Company-in lungawilohnate bawhzuina ruahmanna a siamte leh nodal officer hming leh contact number chianguang takte a tarlang ang,
 - Non-credit product pêkchhuah chu loan latu te remtih thlâpna nen a ni tur a ni a, fee structure chu loan card ah chuan hriattir tur a ni,
 - All entloan card-a chhinchhiah zawng zawngte chu tualchhung tawngin emaw loan latu tawn hriatthiam in ani tur ani.

(iii) Non-coercive recovery dân method-te:

- a. A tlangpuiin Recovery chu central designated hmunah chauh tih tur a ni. Field staff-te chuan loan latu chu central designated place-ah vawi hnih emaw a aia tam emaw a zawna alo inlan loh hunah

chuan, loan latu awmna hmunah emaw, hnathawhna hmunah emaw recovery an va siam phalsak an ni ang.

- b. Company chuan Board-in a pawmpui field staff-te Code of Conduct leh lâkluhna, zirtirna leh enzuina atana system-te chu peih fel sa vekin a awm tih a chian tur ani a. Code chuan feild staff tur atana qualification mamawh a tlêm thei ang ber chu a siam anga, tin customer-te dawrna kawnga an mamawh hria a tanpuitu tur hmanraw tûl chu a nei bawk ang. Field staff-te hnena zirtirna pêknaah chuan leiba lakkhawm / lak let dân dik lo emaw, nawr luih emaw hmang lova, loan latute chungga chêtze mawi lantir zirtirna programme a tel tur a ni.
- c. Staff-te tana compensation pêkna kawngah hian loan tihchêt zat leh recovery rate-te chauh aiin an service area, hnathawktu nungchang leh loan latu lungawina te chu ngaih pawimawh ber zawk tur a ni. Field staff ten Code of conduct an zawm loh chuan hremna pek theih a ni bawk. A tlangpui thuin, hmun sensitive-a recovery atan hian outsourced recovery agent ni lo hnathawktute chauh hman tur a ni.

17. Fair Practice Code ennawnna

Managing Director chu a chang changa Fair Practice Code siamremna atana ennawnna leh pawmpuina pechhuak tura tih ani.

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