

# **BAJAJ FINANCE LIMITED**

## **FAIR PRACTICE CODE**

**October 2023  
Ver.6.0**

## **COMPLIANCE DEPARTMENT**

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## 1. Introduction

Bajaj Finance Limited, ekta Non-Banking Financial Deposit para lua Company Reserve Bank of India (“RBI”) logo registered ase etiya etu company toh alag kisim loan de ase jenika Consumer Durable Loans, Personal Loans, Two-wheeler loans, mati-bari loan, shares laga loan etc., tai khan laga customer logote. Enika dhar dia facilities khan toh alag kisim customer khan ke de ase, jinika individuals, Partnership Firms, Companies aru dusra Legal entities khan ke.

Bajaj Finance Limited (“the Company”) tai khan Fair Practice Code (FPC) jagah te dali deshe RBI laga directives laga hisab te aru etu toh Board of Directors khan para approved kuri deshe. Fair Practice Code toh fair practices/standards laga principles khan set kure tai khan laga customers ke deal kuriya homoy te.

Company para adopt kurishe etu Fair Practice Code toh (“the code”) aru implement kuri deshe. Etu code toh sob samaan aru services laga categories khan te apply kure company para offer kura khan te (etiya offer kura khan aru kuntu future te introduced kuribo pariya khan).

## 2. Key Commitments

Company laga key Commitments customers khan ke:

- i. Fairly aru reasonably act kuribo sob dealings te customes khan logo te:
  - Commitments aru standards code te kui Kena thakia khan punchibole, samaan aru services company para deya khan te aru, procedures aru practices khan te staff para follow kura;
  - Company laga samaan aru services khan laws aru regulations punche na nopunche check kure;
  - Company para customers khan logo deal kura toh ethical principles laga integrity aru transparency te hubo.
- ii. customers khan ke modot kuribo bujai dibole kinika company laga samaan toh kaam kure:
  - Tai khan laga financial implications bujai dibo
- iii. Joldi aru sympathetically deal kuribo galti hua khan te enika kurikena:
  - Galti toh thik kurikena
  - Customers laga Complaints handle kurikena
  - Customers khan ke bujai dekena tai khan laga complaint toh kinika agai lujabo jodi customers khan mun barta nahuile.
- iv. Code toh Publicize kuribo, company laga website te dali dibo aru copies khan customer nimite rakhibo jodi customer khan request kurikena mangishe kuile.

## 3. Jankari (Information)

- a) Customer khan ke samaan aru services khan poson kuribole modot kuribo, kuntu tai khan beshi lagai aru customers khan ke sapha jankari dibo services aru samaan khan laga kuntu te tai khan interested ase.
- b) Customers khan ke kui dibo company para documents aru jankari lagia khan customer laga hosa identity aru address establish kuribo nimite aru dusra documents legal aru regulatory lagia laga hisab te.

## 4. Loan aru tai laga processing karne Applications

- a) Sob communications dhar lua manu logote toh nejor laga khota te hubo nahuile dhar lua manu laga bujia khota te hubo lage.
- b) Loan application forms company laga toh lagia jankari thakibo juntu dhar lua manu laga interest te affect hubo, juntu para ekta meaningful comparison kuribo paribo dusra NBFCs khan para term aru conditions deya khan te banabo paribo aru dhar lua manu khan para kui deya decisions khan toh lubo paribo. Loan application form para dhikabo documents lagia khan application form logo te dibole.
- c) Company ekta system thakibo loan applications laga receipt te acknowledgement dibole. Time frame kuntu para Loan application toh disposed hubo etu toh indicate kuridibo acknowledgement te.

## 5. Loan appraisal aru tai laga terms/Conditions

Company para dhar lua manu logo likhi kena convey kuribo dhar lua manu laga nejor khota te nahuile dhar lua manu bujibo para laga khota te sanction chitti te nahuile dusra para, loan rohum sanction kura toh terms aru conditions logote saal laga rate interest milaikena aru method of application aru etu terms aru conditions laga

acceptance toh dhar lua manu rakhibo tai laga record te. Company para tai laga penal charges khan Kubo Kuntu deri repayment karne charge kura aru/nahuile kunba dusra customer laga side para galti huile, bold para loan agreement te.

Company para ekta copy furnish kuribo loan agreement laga nejor laga khota te dhar lua manu para bujia laga khota te etu logote ekta copy aru bhi dibo sob enclosures quoted kura khan loan agreement te dhar lua manu khan ke sanction kuribole homoy te/loan dibole homoy te.

Exact tarik loan terabole, wapas terabole laga frequency, principal aru interest laga majot te bhag kura, examples SMA/NPA laga classification tarik, etc. etu toh dhar lua manu logo communicate kuribo loan dibole homoy te aru subsequent bodli laga homoy te, jodi kiba ase kuile, sanction terms te/ loan agreement sob loan wapas nitera tak. Jodi loan facilities moratorium principal terabole laga cases huile aru/ nahuile interest, exact shuru hua laga tarik wapas terabole bhi dhar lua manu logo communicate kuribo.

## 6. Penal Charges khan Loan Accounts te

- Penalty, jodi charged, terms aru Conditions loan laga contract namana karne dhar lua manu para etu toh 'penal charges' laga hisab te treat kuribo aru 'penal interest' laga hisab te levied nokuribo kuntu rate of interest te charged kuri kena ase advance para. Penal charges te capitalisation nathakibo i.e., enika te interest compute nokuribo. Huilebi, etu toh compounding interest laga normal procedures khan te affect nokuribo loan account te.
- Company para dusra additional component introduce nakuribo rate of interest te aru etu guidelines manibole ensure kuribo chitti aru spirit te bhi.
- Company para ekta Board banabo penal charges nahuile bhi enika neshina eki loan khan te charges thakia approve kuribole, ki naam matile bi.
- Penal charges laga daam toh reasonable hubo aru eki hubo non-compliance material terms aru conditions loan contract te discriminatory nathaki kena particular loan/samaan category te.
- Penal charges khan jodi loan toh 'individual dhar lua manu, business charikena dusra karne', etu penal charges toh non-individual dhar lua manu logo beshi nohubo lage enika eki non-compliance material laga terms aru conditions te.
- Daam aru karan penal charges karne toh sapha para kui dibo lagae Company para tai khan laga customer logo te loan agreement te aru sobse important terms aru conditions /key Fact Statement (KFS) khan te kuntu te applicable hui, Company website te dhika milaikena Interest rates aru Service Charges khan te.
- ketiyabhi material laga terms aru conditions namana laga reminder dhar lua manu ke phataishe kuile, etu applicable penal charges khan toh communicate kuridibo. Arubhi, kuntu instance penal charges levy kura aru etu laga karna toh bhi communicate kuribo.

Alag Policy Fair Lending Practice te- Penal Charges Loan Account te jagah te dali dishe aru Board of Directors para approved kuri deshe tai khan laga meeting te kuntu lok paishe October 17,2023 te.

## 7. Loan disburse kura terms aru Conditions te bodli milaikena

- Company para notice dibo dhar lua manu khan ke nijor laga khota te, nahuile ekta khota te kuntu dhar lua manu para bujibo pare jodi terms aru conditions te kiba bodli thakile, disbursement schedule , interest rates, service charges, prepayment charges etc. khan milai kena. Company para aru bhi ensure kuribo etu bodli interest rates aru charges khan te ahiya toh prospectively effect hubo. Ekta suitable condition incorporate kuribo loan laga agreement te etu laga hisab te.
- Recall kuribole decisions / accelerate payment nahuile performance etu agreement toh loan agreement laga hisab te hi hubo.
- Company para sob securities toh release kuribo ketiya sob baki khan toh wapas teraile nahuile outstanding rohum loan subject laga toh realise kurile dusra legitimate right nahuile lien dusra claim company para thakile dhar lua manu logote. Jodi enika right of set off toh exercise kuribole ase, dhar lua manu ke notice dibo etu eki toh sob particulars para remaining claims laga aru conditions juntu company entitled ase etu securities khan toh rakhi thakibole etu claims khan toh settled/nitera tak.

## 8. Floating Interest Rate reset kura equated Monthly Instalments (EMI) based Personal Loans te.

- a) EMI based floating rate personal loans deya homoy te, company para sabo lage dhar lua manu wapas terabole takot ase na nai adequate headroom ensure kuribole/ margin thakia elongation homoy karne aru/ nahuile barabole EMI te, judi interest rate toh uthi jai loan tera laga homoy te. Huilebi, EMI laga floating rate personal loans laga hisab te, interest rate utha homoy te, beshi consumer tai khan laga duk janai de loan laga homoy to lamba hui ja karne/ nahuile EMI rokum uthi jaile, bhal para communication nathaki kena aru/ nahuile dhar lua manu laga eccha paishe kuile. Etu dikdar khan address kuribo nimite, NBFC khan ke kui kena ase ekta policy framework meeting rakhibole etu implement aru compliance kuribole:
  - i. Sanction dibole homoy te, company para sapha para communicate kuribo dhar lua manu khan ke interest rate loan laga te badli hubo para khan kuntu para EMI te badli ahibo pare aru/ nahuile homoy nahuile duita te bhi. Etu neshina EMI/ homoy te increase huishe kuile nahuile duita te bhi etu opor te deya laga hisab te communicate kuribo dhar lua manu logote para tak joldi para appropriate channels para.
  - ii. interest reset laga homoy te , company para option dibo dhar lua manu khan ke switch kuribole fixed rate te Board policy te approve kuri kena thakia neshina. Etu policy, inter alia, te kui kena ase dhar lua manu kiman baar switch kuribo paribo loan laga homoy te.
  - iii. Dhar lua manu khan ke bhi choice dibo opt kuribo karne-
    - (a) EMI beshi huile nahuile tai laga homoy beshi lamba kurile nahuile duita options bhi milaikena; aru,
    - (b) wapas terabole, bhag para nahuile sob ekbar te, kuntu homoy te huile bhi loan laga homoy te. Ekbar para loan laga rokum tera laga charges/ pre-payment penalty penalty toh extant instructions laga upor te hubo.
  - iv. Loan switch kura laga sob applicable charges floating para fixed rate aru dusra service charges khan/ administrative daam upor laga options hisab te sapha para kui dibo sanction chitti te aru bhi revision laga homoy te enika charges/daam company para homey para homoy te.
  - v. Company para ensure kuribo homoy toh lamba kura toh judi floating rate loan toh negative amortisation te uku duk nade kuile.
  - vi. Company para share/dhar lua manu khan ke appropriate channels para accessible kuribo, statement ekta quarter te dibo kuntu minimum hubo, ekta-ekta principal aru interest recover kurikena thakia etu din tak, EMI amount, EMI kiman bachi kena ase aru saal laga rate of interest/ Saal (Annual) Percentage Rate (APR) sob loan homoy laga. Company para ensure kuribo etu statements toh simple aru asaan ase aru araam para buji jabo dhar lua manu para. Equated Monthly Instalment loans charikena, etu instructions khan toh apply kuribo, mutatis mutandis, sob equated instalment based alag loan periodicities khan te.

Ekta alag Policy Reset of Floating Interest Rate te Equated Monthly Instalments (EMI) te based Personal Loans khan jagah te dalikena ase aru Board of Directors para approved kurikena thakia tai khan laga meeting te held kura October 17, 2023.

## 9. General

- a) Company para interference nokuribo dhar lua manu laga affairs te khali terms aru conditions loan agreement laga kaam nimite hi kuribo (Khali notun jankari, kuntu dhar lua manu para kui dekena nai, kuntu company para notice kurishe kuile).
- b) Jodi dhar lua manu para receipt karne request kurishe kuile tai laga dhar lua account toh transfer kuribole nimite, tai laga monjur nahuile alag i.e., Jodi kiba objection ase kuile company para, tai logo janai dibo 21 din bitor te receipt request kura laga din para. Enika transfer toh transparent contractual terms laga hisab te hubo.
- c) Loan recover kuribole laga kaam te toh, company para harassment nokuribo viz. dhar lua manu khan ke dikdar nedibo odd homoy te, takot nacholabo loans recover kuribole, etc. Staff khan laga rude behaviour avoid kuribo nimite company laga staff khan logo te, company para ensure kuribo tai khan laga staff khan bhal para trained ase customer khan ke bhal para deal kuribole.
- d) Company para ekbar para loan rokum terai deya laga charges nolubo/ pre-payment penalties floating rate term loans sanction kura business laga charikena individual dhar lua manu ke, co-obligant(s)

thaikena nahuile nathaki kena.

(Reference: RBI Circular ekbar para loan rokum terai deya laga charges/ pre-payment Penalty Floating Rate Loans NBFC para DNBR(PD)CC.NO.101/03.10.001/2019-20 dated August 2, 2019)

#### 10. Grievance Redressal

- a) Review homoy-homoy te thakibo Fair Practice Code nimite aru dikar redressal mechanism alag levels of management te. Enika consolidated report enika reviews khan Board ke dibo ekta regular intervals te.
- b) etu deya information khan toh bhal para dikhabo lage, customer laga benefit nimite, sob branches/company laga jagah te, kute business hui:
  - i. Naam aru contact details khan (Telephone / Mobile nos. aru email address) Grievance Redressal Officer laga kun logote jabo paribo complaints dalibo nimite company laga against te.
  - ii. Jodi customer laga complaint/ concern toh 30 din bitor te redress nakure kuile, customer para complaint kuribo paribo RBI CMS portal te – <http://cms.rbi.org.in>  
Nahuile complaint form phatabhi neche te deya address te:  
Central Receipt aru Processing Centre,  
Reserve Bank of India, 4<sup>th</sup> Floor,  
Sector 17, Chandigarh – 160017  
Toll-free Number- 14448

#### 11. Ombudsman Scheme Non-Banking Financial Companies Karne, 2018 – Nodal Officer/Principal Nodal Officer Appointment kura

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

Ombudsman Scheme laga bitor te, Company para ekta Principal Nodal Officer (PNO) appoint kurishe Kun responsible hubo company ke represent kuribole aru information khan dibole Ombudsman ke jodi kiba complaints khan file kuri kena thakishe kuile company laga against te. Nodal Officer (NO) Kun company para appoint kuri kena ase PNO ke assist kuribo.

Customer laga laab karne, branches/ jagah kute business kure, naam aru contact details (Telephone/ Mobile number aru email) PNO laga aru etu logote complaint lodging portal Ombudsman laga (<http://cms.rbi.gov.in>) toh display kuri dibo.

Scheme laga salient features sapha para English, Hindi aru neyor jagah laga khota te sob offices aru branches khan te dhikhabole lage ekta manu office te ahishe nahuile bhi branch te ahishe kuile tai bhal para information pabo lage etu scheme laga dikhaikena notice board khan te.

Ombudsman Scheme laga features aru copy scheme laga aru contact details Principal Nodal Officer laga sapha para dikhabo lage aru website te bhi update kuribo lage.

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

##### (b) Internal Ombudsman laga appointment

RBI laga guidelines laga upor te 'Ombudsman laga Appointment Non-Banking Financial Companies khan para' dated November 15, 2021, Company para Internal Ombudsman ke appoint kurishe aru manibo lagibo corresponding guidelines te.

(Reference: Internal Ombudsman laga appointment Non-Banking Financial Companies khan para dated November 15, 2021)

#### 12. Website Hosting kura

Fair Practice Code, bujibo pariya laga khota te company laga website te dalibo lage information karne alag-alag stakeholders nimite.

#### 13. Beshi Interest lua nimite Regulations

- a) Board of Directors khan para ekta rate of interest model adopt kurishe determine kuribole rate of

interest loan aru advances khan te charge kuribole, processing aru dusra charges khan relevant factors bhabana kurikena jinka, funds laga daam, margin aru risk premium, etc. Rate of interest aru gradation risk laga approach aru rationale alag rate of interest charge kuribole alag categories dhar lua manu khan ke toh disclose kuri dibo dhar lua manu ke nahuile customer ke application form te aru sanction chitti te communicate kuridibo.

- b) Rate of interest aru gradation risk laga toh available hubo company laga website te. Jankari website te dikena thakia nahuile website te published kuribole takia khan toh update kuridibo jodi kiba bodli ahishe kuile rate of interest te.
- c) Rate of interest toh saal laga rate hubo kile mane dhar lua manu khan exact rates jankari thakibo nimite kuntu tai khan laga account te para katibo.

#### 14. Wapas lui lua financed gari

Company para re-possession clause dalibo loan agreement te dhar lua manu khan logo kuntu legally enforceable hubo. Transparency ensure kuribo nimite, loan agreement laga terms aru conditions te provisions thakibo jinika: (a) possession nolua agae te notice homoy te debo; (b) notice period toh ketiya waived kuribo paribo; (c) procedures khan security te rakhi kena thakia samaan khan; (d) ekta provision final chance dhar lua manu ke dibole loan toh wapal terabole tai laga mati bari bekai/ auction te nadala agae te; (e) Repossession samaan khan dhar lua manu ke deya laga procedure, aru (f) Mati bari bikawole/ auction laga procedure. Enika ekta terms aru conditions dhar lua manu khan karne rakhidibo.

#### 15. Dhar dia suna (gold) aru jewellery collateral rakhikena

Upor te general guidelines dekena thakia milaikena, company para, ketiya dhar deya homoy te manu khan ke suna aru jewellery laga against te, policy follow kuribi, Board of Directors para approved kurikena thakia, inter-alia, thakikena, etu khan neshina:

- i. RBI para KYC guidelines dekena thakia khan ensure kuribole toh compiled ase aru due diligence ensure kuribole customer logo kui dekena ase loan nediya agae te.
- ii. Thik thak procedure jewellery paikena thakia khan nimite.
- iii. Internal systems mon Khushi kuribole ownership suna jewellery laga.
- iv. Thik thak system jewellery rakhibole safe custody te, etu laga system khan review kuri ase on-going basis te, concerned staff khan ke training deya aru periodic inspection internal auditors khan para ensure kuribole procedures khan toh thik para mani ase na nai. Loan suna rakhikena lua khan toh extend nokuribo branches khan para kuntu te thik thak facility nai etu Jewellery rakhibole.
- v. Jewellery kuntu collateral laga hisab te luishe etu toh properly insured kuribo.
- vi. Jewellery laga policy toh jodi loan laga poisa toh netara huishe kuile etu auction toh transparent aru adequate hubo. Auction din laga agae te dhar lua manu ke notice di dibo. Tai khan para auction procedure bhi kui dibo kuntu follow kuribo auction din te. Tate uku conflict of interest nathakibo aru auction process te insure kuribo uku intimacy nathakibo sob transactions te etu auction laga homoy te group companies aru related entities khan ke milai kena.
- vii. Public khan ke auction laga homoy toh kui dibo advertisement para komti para bhi 2 newspaper te, ekta toh neyor laga khota te aru dusra toh national hodai newspaper te.
- viii. Company khan auction kura te participate kuribo naparibo.
- ix. Suna pledge khan toh auctioned kuri dibo auctioneers khan para kuntu Board para approved kuri dekena ase.
- x. Policy para systems aru procedures khan bhi cover kuribo fraud te deal kuribo nimite, separation duties mobilization laga, execution aru approval bhi milaikena deal kuribo.
- xi. Loan agreement dhar dibole karne suna laga against te disclosed kuribo detail te auction procedure khan.

#### 16. Fair Practice Code Microfinance Loans nimite

Reserved Bank of India (RBI) para Master direction ekta deshe – Reserve Bank of India ( Microfinance Loans nimite Regulatory Framework) Directions, 2022 laga bitor te reference DoR.FIN.REC.95/03.10.038/2021-22 tarik March 14, 2022. Etu Directions toh sob commercial Banks khan ke applicable ase, NBFCs Microfinance Institutions milaikena aru Housing Finance Companies. Etu guidelines toh April 01, 2022 para effective hubo.



FPC milaikena upor te mention kuri kena thakia neshina, company para adopt kuribo etu fair Practices khan kuntu Microfinance Loans te specified ase:

(i) General

- a. FPC nejor laga khota te display kuridibo office te aru company branch laga premises te, Company's laga website te bhi.
- b. Ekta statement nejor laga khota te likhibo aru displayed kuridibo premises te aru loan cards te tai khan laga commitment transparency aru fair dhar dia practices bhal para dhikhabole.
- c. Field staff khan trained kuridibo enquiry kuribole dhar lua manu khan laga income aru thakia dhar khan.
- d. Training, thakishe kuile, deshe kuile dhar lua manu khan ke toh etu toh free hui jabo. Field staff khan enika training dhar lua manu ke dibole bhal para trained kuridibo aru dhar lua manu khan ke bhi bhal para janai dibo procedure aru system khan loan laga/ dusra samaan laga.
- e. Effective rate of interest charged, aru duksuk redressal system company para banai kena thakia khan bhal para displayed kuridibo sob offices te, tai khan para literature issued kuri kena thakia te( nejor laga khota te) aru tai khan laga website te bhi.
- f. Ekta declaration dibo loan agreement te aru FPC office te displayed kuri kena thakia te, branch premises aru company laga website te tai khan accountable hubo jodi kiba inappropriate aadat hui le tai khan laga employees para nahuile employees outsourced agency laga aru homoy duksuk redressal dibo.
- g. Reserve Bank of India (RBI) laga KYC directions toh compiled hubo. Bhal para ensure kuribo jodi dhar lua manu para wapap terabole takot kiman ase.
- h. Sob transactions aru disbursement loan khan laga toh central location para hi kuribo aru ekta para beshi individual involved thakibo etu function te. Etu laga upor te, osor para supervision kuribo disbursement laga function te.
- i. Thik thak steps lubo ensure kuribole etu procedures loan application laga toh uku dikdar nohubole aru loan disbursements toh pre-determined homoy para kuri ase.

(ii) Loan agreement laga disclosure/ loan card

- a. Company Board approved standard form ekta thakibo Microfinance loan agreement nimite. Etu loan agreement toh nejor laga khota te hi hubo.
- b. Etu loan agreement te, company para etu khan disclose kuribo:
  - Sob terms aru conditions loan laga
  - loan laga daam toh teenta components hi ase viz. interest charge kura, processing charge aru insurance premium ( kuntu administrative charges khan include ase),
  - Security deposit nai/ margin toh dhar lua manu logo para jama kuri ase,
  - Dhar lua manu toh ekta para beshi SHG/ JLG laga member nohubo lage,
  - Moratorium homoy loan dibole homey aru loan terabole first instalment laga tarik laga bitor te,
  - Assurance di ase dhar lua manu laga privacy data khan respect kuribo.
- c. Loan card toh etu details khan follow kuribo:
  - Simplified factsheet daam laga te effective rate of interest charged milaikena,
  - Dusra sob terms aru conditions kuntu loan logo attached ase,
  - Jankari khan kuntu para dhar lua manu ke identify kure,
  - Sob Repayment instalment milaikena aru final discharge khan laga Acknowledgements company para deya khan,
  - Loan card para bhal para kubo dikdar (grievance) Redressal system company para set up kurikena thakia khan aru naam aru contact number nodal officer laga,
  - Non-credit samaan deya khan dhar lua manu laga eccha te hubo aru etu laga fee structure toh loan card te communicate kuridibo,
  - Sob entries loan card te toh nejor laga khota te hi hubo nahuile ekta language te hubo kuntu dhar lua manu bujibo paribo.



(iii) Jobor josti nakurikena loan recovery kuribole laga tarika:

- a. Recovery toh central designated jagah te hi hubo. Field staff ke allow kuribo recovery kuribole dhar lua manu laga ghor te nahuile tai laga kaam kura jagah te jai kena jodi dhar lua manu dui baar upor central designated jagah te ahibo napare huishe kuile.
- b. Company para ensure kuribo Board approved policy ase Code of Conduct laga hisab te field staff aru systems para tai khan laga recruitment, training aru supervision kuribo nimite. Etu code toh field staff hubole laga minimum qualifications kui dibo aru lagia training tools khan thakibo lage customer logo deal kuribole nimite. Field staff laga training toh include hubo appropriate behaviour programs tai khan logo inculcate kuribo nimite dhar lua manu laga agae te gali nahuilabi Jobor josti debt jama kuribole/recovery practices.
- c. Staff laga Compensation methods toh service laga jagah te beshi emphasis kuribo, employee laga conduct aru dhar lua manu laga satisfaction te Khali loans khan mobilize aru rate of recovery nokurikena. Penalty khan bhi impose kuribo pare field staff para jodi code of conduct mananai kuile. Outsourced Recovery agents nahuikena employees khan he recovery kuribo sensitive areas khan te toh.

### **17. Fair Practice Code laga Review**

Managing Director laga upor te authorize thakibo review aru approve kuribole judi kiba bodli thakishe kuile Fair Practice Code homoy para homoy te.

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