

# ***KA BAJAJ FINANCE LIMITED***

## ***KA FAIR PRACTICE CODE***

***Jymmang 2026***

***Ver.7.1***

***KA COMPLIANCE DEPARTMENT***

**Ki mat kdew**

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## 1. Ka Jingpynshai

Ka Bajaj Finance Limited, kadei ka Non-Banking Finance Deposit kadei ka Kompani ba la pyniasnoh bad Ka Reserve Bank jong ka Ri India (“RBI”) kadon ia ka jingshakri ban ai ia ki ram kiba pher bap her kaba kynthup ia ka Consumer Durable Loans, Personal Loans, Two-Wheeler loans (ka ram ban thied ia ki ar shakar), Loan against Property (ka ram ba buh bynda da ka jaka/iing), Loan against Shares bad kiwei kiwei de., sha ki kostomar. Kine ki jingai ram kidei na ka bynta ki kostomar kiba pher bap her, kiba kynthup ruh ia ki briew shimet, Ki Partnership Firms, ki Kompani bad kiwei kiwei de.

Ka Bajaj Finance Limited (“the Company”) ka la pyntreikam ia Ka *ain treikam kaba hok (Fair Practice Code)* katkum ka jingbthah jong Ka RBI bad ka la ioh ruh ia ka jingbit na Ki Board of Directors. Kane ka *ain treikam kaba hok (Fair Practice Code)* bad ki kostomar.

Ka Kompani ka la shim bad pyntreikam ia ka *ain treikam kaba hok (Fair Practice Code)* (“the Code”). Kane ka Code kan long kam ia baroh ki jingpyntreikam ba la ai da ka Kompani (baroh ki jingpyntreikam kiba don mynta bad kiban sa wan hadien ruh).

## 2. Ki Jingkular ba Kongsan

Ki jingkular ba kongsan jong ka Kompani sha ki kostomar jong Ka:

- i. Ban long kiba ai ia ka jingtreikam kaba khlem kano kano ka jingleh shiliang bad kaba beit, lyngba:
  - Ban lah ban iakynduh ia ki jingkular bad ka rukom treikam ba la thoh ha ka Code, na ka bynta ki jingpyntreikam ba ka Kompani ka ai bad, ia ka rukom treikam ba ki nongtrei ki jong ki ai;
  - Ban pyntikna ba ki jingpyntreikam ba ka Kompani ka ai ki ia kynduh bad ki long katkum ka ain bad ka kyndon;
  - Kano kano ka Kompani kaba iadei bad ki kostomar kidei ban iaid katkum ki kyndon ka jinglong hok bad ka bym don kano kano ka jingbuhrieh.
- ii. Ban iarap pynshai sha ki kostomar kumno kine ki jingpyntreikam ki treikam:
  - Ban batai kumno ban pyntreikam ia ka pisa ka jong ki
- iii. Ban shim ka jinbah khlieh haba don kano kano ka jingbakla : Pynbeit ia ki jingbakla;
  - Ban shim ia ki jingmudui jong ki kostomar;
  - Ban hikai ia ki kostomar kumno ba kin iaid shakhmat ban pynsngew ia kine ki jingmudui lada kim pat hun ia ka jubab ba ki ioh

iv. Ban pyntip paidbah shaphang kane Ka Code, ban buh ia ka ha ka website jong ka Kompani bad ban buh ruh ia ki na ka bynta ki kostomar.

### **3. Ki Jingpyntip**

- a) Ban iarap ia ki kostomar ba kin jied ia ki jingpyntreikam, kiba iahap katkum ka ingdonkam ka jong ki bad ban ai ia ka jingbatai/jingpyntip kaba shai ha kaba iadei bad kano kano ka jingpyntreikam kaba ki la jied.
- b) Ban pyntip sha ki kostomar ia ki kot ki sla bad kino kino ki jingpyntip ba ka kompani ka lah ban donkam na ki kostomar khnang ba kan lah ban pyntikna ia ka jinglong hok ka jong ki bad ka ka jaka sah ka jong ki kostomar, bad kino kino ki kot jingpyntip ban long katkum ka jingdonkam jong ka ain.

### **4. Ki rukom bad ki kyndon na ka bynta ban thep bad pyntreikam ia ka ram (loan)**

- a) Baroh ki jingpyntip ban pynpoi sha U/Ka/Ki nongpang kylliang kin long ha ka ktien ba ki nongpang kylliang ki lah ban sngewthuh.
- b) Ka phorm ban the pia kine ki ram jong kane ka kompani kin kynthup ia baroh ki jingpyntip kiba lah ban don ka jingktah ia U/Ka/Ki nongpan kylliang, khnang ba kin ioh ban ia nujor ia ki rukom bad kyndon ba la ai da ka NBFCs, khnang ba ki kostomar kin lah ban shim ia ka rai kaba kongsan. Kane ka phorm aplikation ram kan kdew shai ruh ia ki kot ki sla kiba donkam ban pynpoi ryngkat bad kane ka phorm.
- c) Ka Kompani kan don ka jingtreikam kaban ai ia ka jingpyntip hadien ba la iohpdian ia ki aplikation. Ka por ha kaba yn pynbeit ia kine ki aplikation yn pyntip ha kine ki jingpynbna.

### **5. Ki rukom/kyndon ban pynlait ia ka pisa**

Ka Kompani kan ai ia ki jingpyntip da kaba thoh sha U/Ka/Ki nongpan kylliang ha ka ktien kaba ki lah ban sngewthuh lyngba ka shithi pynlait pisa lane, ka mang tyngka ban pynlait ryngkat bad ki rukom bad kyndon ban knthup ruh ia ka dor sut jong u snem baroh uwei bad ki rukom ban pynpoi ia ki aplikation bad ban pdiang ia kine ki rukom bad kyndon da U/Ka/Ki npngpangkylliang. Ka Kompani kan thoh shai ruh da ki dak heh ha ka jingiakut ia ka dor ka jingdain kuna na ka bynta ka jingpynslem ban ai ia ka pisa/lane kano kano ka jingleh bym biang da U/Ka/Ki kostomar.

Ka Kompani kan ai ia ka kopy jong kane ka jingiakut ia ka ram (loan agreement) ha ka ktien ba U/Ka/Ki nongpang kylliang ki lah ban sngewthuh ryngkat bad baroh ki jingpyntip kiba don ha ka jingiakut ia ka ram (loan agreement) ha ka por ba la mang/pynlait ia ka ram.

Ka Tarik na ka bynta ban ai ia ka jingsiew ia ka ram, ka jingrong ka por, ka jingiaphiah hagdeng ka pisa trai bad ka sut, kumba shu ai nuksa Tarik na ka bynta ki SMA/NPA bad kiwei kiwei de, yn pyntip sha U/Ka/Ki nongpan kylliang ha ka por ba lapynlait ia ka pisa bad

kumjuh ruh ha kano kano ka por ba don kano kano ka jingpynkylla, lada don, ha ka jingiakut. Ha ki khep ba don ka jingpynsangeh ban siew ia ka pisa trai bad/lane ka sut, ia ka tarik kaba thikna ban sdang ban siew biang ruh dei ban pyntip sha U/Ka/Ki nongshim ram.

#### **6. Ka jingdain kuna ha ki Loan akount(account)**

- a) Lada don kano kano ka jingsiew na ka bynta ka jingshah dain kuna, namar ka jingbym lah ban ia id ne kohnguh ia ki rukom bad kyndon jong ka ram da U/Ka/Ki nongpang kylliang, yn shim ia ki ba ki long ki "ki jingsiew ba pynkhein ia ki rukom" bad yn kynthup ia ki ha ka "sut na ka bynta ka jingpynkhein" bad yn pynpoi ia ki ha ka dor jong ka sut ba la shim ha ka por ba sdang ia ka ram. Ym dei ban don ka jingpynrung pisa ia ki jingsiew pynkein ia ki rukom kaba mut, ym don jingkhein shuh ia ka sut halor kum kine ki jingsiew. Hynrei kane kan ym ktah ia ki rukom treikam ba man ka sngi na ka bynta ban pynlang ia ka sut ha ka account ram.
- b) Ka Kompani kan yn ym pynmih shuh kano kano ka jingsiew sha ka dor jong ka sut bad kan pyntikna ruh ba ka ia id katkum ki rukom bad kyndon jong ka RBI katkum ka *ain treikam kaba hok (Fair Practice Code)*
- c) Ka jingsiew ia baroh ia ka jingshahdain kuna kin yn ym long palat ia kaei kaba la ia kut bad kin long katkum ka rukom bad kyndon jong ka kontrak jong ka ram khlem kano kano ka jingleh shiliang.
- d) Ka jingsiew ia kine ki jingdain kuna ha kaba iadei bad ka ram kaba la ai ia ki nongshim kylliang kiba shi met, lait noh ia kito kiba shim na ka bynta ka khaii ka pateng, ka jingsiew ia ka jingdain kuna kan yn ym long palat man ia ka jingsiew dain kuna ia ki nongshim kylliang ki bym dei ki riew shimet na ka bynta ka jingbym lah ban ia id katkum ki rukom bad kyndon.
- e) Wat haba la dep ban buh ia kine ki jingthoh bad jingbatai ha ka website jong ka kompani kaba phi lah ban shem hapoh dor jong ka sut (Interest rates) bad ka jingsiew ia ka jingpyntreikam (Service Charges), ia ki jingsiew baroh bad ki daw na ka bynta ka jingshah dain kuna yn batai shai da ka kompani sha ki kostomar ha ka jingiakut jong ka ram (loan agreement) bad khamtam ia ki rukom bad kyndon / Key Fact Statement (KFS) katkum kiba donkam.
- f) Ha kano kano ka por ba yn phah ia ka jingpynkynmaw ia ka jingbym lah jong ki kostomar ba kin bud ia ki rukom bad kyndon, ha kajuha ka por ruh yn phah ryngkat ia ka dor jong ka jingshah dain kuna. Shuh shuh, lada don ka jingpynkiew ia ka jingsiew dain kuna, ia ka daw bad ia kane ka jingpynkiew yn pyntip sha ki kostomar.

Yn ai ruh ia ka polisi ha kaba iadei bad ka Fair Lending Practice (ka rukom ai pisa kylliang kaba khuid bad ym don kano kano ka jingshah shiliang)- ka jingdain kuna ia ki Loan accounts, ia kine la pyntreikam bad la ioh ruh ia ka jingbit na ka Board ki Directors ha ka jingialang ba la pynlong ha U Risaw 17, 2023.

### **7. Ka jingpynlait ia ki ram bad ki rukom bad kyndon haba iadei bad kane**

- a) Ka Kompani kan ai ia ka jingpyntip sha ki nongpan kylliang ha ka ktien kaba ki lah ban sngewthuh lada don kano kano ka jingpynkylla ha ki rukom bad kyndon kaba kynthup ruh ia ka jingpynkylla ia ka por pynlait ia ka pisa, ka dor jong ka sut, ka do ria ka jingpyntreikam, bad ka dor ia ka jingsiew ia ka pisa bad kiwei kiei de. Ka kompani ka ai ruh ia ka jingpyntikna ba ka jingpynkylla ha ka dor sut bad ka jingsiew ia ka jingpyntreikam kan ym jia khah khah. Ia kane ka jingpynkylla ruh yn don da ki rukom ba ka kompani kan bud bad ia kine ruh yn tyngkhap ha ka jingiakut ia ka ram (loan agreement).
- b) Ka rai ban shim biang noh/ pynstet ia ka jingsiew lane ka jingpyntreikam kan long katkum ka jingiakut ha ka ram (loan agreement).
- c) Ka kompani kan pynlait/pynphai biang ia baroh ki jingbuh bynda (securities) hadien ka jingsiew pyndep ia ka pisa lane hadien ba la pynkhuid ia ka pisa ba dang sah jong ka ram kaba hap hapoh ka hok jong ka bank. Lada yn pyntreikam ia kino kino ki hok, U/Ka/Ki nongpan kylliang kin ioh ia ka jingpyntip ha kaba iadei bad kane halor ki jingsiew ba dang sah bad ki

rukom ba ka kompani kadon ia ka hok ban bad ia ki jingbuh bynda (securities) tad haduh ba la dep ban siew pynkhuid ia ka pisa baroh.

### **8. Ka Responsible Lending Conduct – Ka jingpynlait ia ki kot ki sla ia ki jingdon jingem kiba lah ban pynkhih/ bym lah pynkhih hadien ka jingsiew/pynkhuid ia ka personal loan**

Ka Standard Operating Procedure (SOP)- Property Documents Handover & Charge Release Process kaba iadei bad ki kyndon ka RBI yn pyntreikam ha ka por ba pynlait ia ki kot ki sla ba shisha (original) ia ki jingdon jingem kiba lah ban pynkhih/ ym lah pynkhih na ka bynta baroh ki khep hadien u Nohprah 01, 2023.

- a) Ka jingpynlait ia ki kot ki sla ia ki jingdon jingem kiba lah ban pynkhih/ bym lah pynkhih
- i. Ka Kompani kan pynlait ia ki kot ki sla ia ki jingdon jingem kiba lah ban pynkhih/ bym lah pynkhih bad weng ia ki jingsiew ba la pynrung kyrteng ha kano kano ka jaka pynrung kyrteng hapoh ka por kaba 30 sngi hadien ba la siew/pynbeit pura ia ka ram.
- ii. Ki nongpan kylliang kin ioh ia ka lad ba kin jied ba kin lum ia ki kot ki sla ba shisha jong kine ki jingdon jingem ba lah ban pynkhih/bym lah pynkhih na ki banking outlet/branch ba ki don ia ki loan account lane kino kino ki ophis treikam jong ka kompani ba ki don kine ki kot ki sla, katkum ka jingsngew bit u/ka.
- iii. Ka por bad ka jaka ban pynphai biang ia ki kot ki sla ba shisha jong ki mar ki mata kiba lah ban iaid/bym lah ban iaid dei ban kdew ha ki shithi ai jingmynjur ia ka ram ba la pynmih ha ka tarik ne hadien ka tarik ba sdang treikam.
- iv. Khnang ban pynbeit ia ka jingjia ba lah ban jia jong ka jingklad

noh jong u nongshim ram marwei ne ki nongshim ram lang, ka Kompani ka don ka rukom ban pynphai biang ia ki kot ki sla ba shisha jong ki mar ki mata kiba lah ban ia id/bym lah ban ia id sha ki nongioh pateng katkum ka ain. Ia ka rukom treikam la pyni ha ka website jong ka Kompani.

- b) Ka jingsiew ia ka jingpynslem ban pynlait ia ki kot ki sla jingdon jingem kiba lah ban pynkhih/ bym lah pynkhih
- a. Lada don ka jingpynslem ban pynlait ia ki kot ki sla jingdon jingem kiba lah ban pynkhih/ bym lah pynkhih lane ka jingbym lah ban ai ia phorm charge satisfaction bad ki registry palat ia ka 30 sngi hadien ba la dep ban siew pynkhuid ia ka ram, ka kompani kan pyntip sha ki nongpan kylliang ia ki daw ba la pynslem. Lada kane ka jingpynslem kadei na ka daw jong ka Kompani, ka kompani kan siew ₹5,000 tyngka ha man la ka sngi ba ka pynslem.
  - b. Lada dei ba don ka jingjah/jingsniew ia ki kot ki sla ba shisha na ka bynta ki jingdon jingem ba lah ban pynkhih/bym lah pynkhih, lada baroh ne tang shi bynta, ka kompani kan iarap ia ki nongshim kylliang ban ioh biang ia kine ki kot ki sla (duplicate/sertified) jong kine ki kot ki sla na ka bynta ki jingdon jingem ba lah ban pynkhih/bym lah pynkhih, bad kin don ka jingbah khlieh ban kit ia ki jinglut jingsep baroh, shuh shuh nalor ba ki ai ia kane ka jingsiew kumba la thoh ha ka clause (i) haneng. Hynrei, ha kum kine ki khep, yn ai por shuh shuh kumba 30 sngi ia ka kompani ba kan pyndep ia kine ki jingdonkam bad yn pynjlan ia ka por ban siew ia ka jingshah dain kuna bad yn shim ia kane ka jingkhein hadien (kata kaba mut hadien 60 sngi).
  - c. Ka jingsiew ba yn ai hapoh kine ki jingbthah kin long kiba khlem kano kano ka jingleh bym hok ia ki nongpan kylliang ba kin duh ia kane ka jingioh jingsiew katkum ka ain.

**9. Ka jingpynbeit/jingpynthymmai ia ka Floating Interest Rate (ki dor jong ka sut kiba khlem pat don ka dor kaba la buh) ia ki Equated Monthly Instalments (EMI) katkum ka Personal Loans**

- i. Ha ka por ba la buh ia ka EMI katkum ki floating rate personal loans, ka kompani kadei ban shim bad sngewthuh ia ka bor ba ki nongshim kylliang ki don ban siew ia kane ka ram ban pynthikna ba ka jaka/ margin kaba biang ka don na ka bynta ka jingpynjlan ia ka por bad/lane ka jingpynkiew ia ka EMI, ha ka jinglong jingman jong ka jingkiew kaba lah ban long ha ka dor bai lutksan ha ka por jong ka ram La ai jingmut ia ki NBFC ban buh ia ka polisi kaba biang kaba pyndep ia kine ki jingdonkam harum na ka bynta ban pyntreikam bad ban bud ryntih.

- ii. Ha ka por ba la pynlait ia ka pisa, ka kompani kan pyntip sha ki nongshim kylliang ia ka jingkylla ha ka dor sut ha ka ram kaba lah ban wanrah ka jingkylla ha ki EMI bad/ lane ka por lane ha baroh ar liang. Hadien kata, kano kano ka jingkiew ha ka EMI/ tenor ne baroh ar namar kine haneng dei ban pyntip mardor sha u nongshim ram lyngba ki lad kiba biang.
- iii. Ha ka por ba pynthymmai ia ka dor sut, ka kompani kan ai ia ka lad ia ki nongpan kylliang ban pynkylla sha ka ram ba la buh ia ka dor jong ka jingsiew ram (fixed rate) katkum ka jingai jingbit jong ka Board polisi. Ka policy, nador kiwei pat, ka batai bniah katno sien yn shah ia u nongshim ram ban kylla ha ka por ba la shim ram.
- iv. Ki nongpan kylliang kin ioh ruh ia ka lad ban jied ia kine –
  - (a) (a) ka jingpynkiew ha ka EMI ne ka jingpynjlan ia ka tenor lane na ka bynta ka jingpyniasoh lang ia baroh ar ki lad; bad,
  - (b) Ban siew ha shuwa ka por, shiteng ne baroh, ha kano kano ka por jong kane ka ram. Ka jingshim ia ki jingsiew na ka bynta ka jingshah bat/ ka jingpynshitom shwa ban siew kan long katkum ki jingbthah kiba dang don.
- v. Ka jingsiew na ka bynta ka jingpynkylla ia ka ram na ka floating sha ka fixed rate bad kino kino ki jingsiew na ka bynta ka jingpyntreikam/ ka jingpyniaid na ka bynta and any kiwei pat ki jingsiew/ jinglut jingsep kiba iadei bad ka jingpyndonkam ia ki lad ba la kdew haneng yn pynpaw shai ha ka shithi jingmynjur bad kumjuh ha ka por ba pynkylla ia kum kine ki jingsiew/ jinglut da ka Kompani na ka por sha ka por.
- vi. Ka kompani kan pyntikna ba ia ka jingpynjrung ia kane ka por ban ai ia ka jingsiew ha kaba iadei bad ki floating rate loan (ka dor jong ka sut kaba lah ban kylla na ka por sha kawei pat) kan yn ym wanrah kano kano jingpynhiar ia ka dor.
- vii. Ka Kompani kan iasam / pynlong ia ki nongshim ram ban ioh, lyngba ki lad kiba biang, ia ka jingthoh ha kaba kut jong kawei pa kawei ka quarter kaba dei ban buh jingkhein ia ka pisa ba kongsan bad ka sut ba la ioh biang haduh kane ka sngi, ka jingbun jong ka EMI, ka jingdon jong ki EMI kiba sah bad ka dor ba la buh man la u snem / Ka dor ba la buh man la u snem na ka bynta ka ram baroh kawei (APR) Ka Kompani kan pynthikna ba ki jingthoh ki long kiba suk bad kiba suk ban sngewthuh da u nongshim ram. Lait na ki ram ba la pyniaryngkat man u bnai, kine ki jingbthah kin treikam ruh, katkum ka jinglong, ia baroh ki ram ba la pynshong nongrim ha ka jingsiew ba la pyniaryngkat jong ki por bapher bapher.

La buh ia ka Policy ba kyrpang halor ka jingpynkylla ia ka dor bai lutksan ha ki ram shimet ba la pynshong nongrim ha ki jingsiew ba man

u bnai (EMI) bad la mynjur hok da ka Board jong ki nongpyniaid ha ka jingjalang jong ka kaba la long ha ka 17 tarik u Risaw, 2023.

### **10. Kaba kynthup lang**

- a) Ka kompani kan yn ym tuklar bad ki kam jong ki nongshim kylliang lait noh tang ha kito ki mat ba la thoh shai ha ki rukom bad kyndon jong ka jingiakut ka ram (loan agreement) (lait noh stang da don ki jingpyntip kiba thymmai, kiba ym pat pyntip/iathuh ia ki nongshim kylliang , lane kino kino kiba wan sha ka jingtip jong ka kompani).
- b) Lada jia bai oh pdiang ia ka jingkyrpad na ki nongpan kylliang na ka bynta ban kynriah ia ka account, ka jingai jingbit lane kiwei kiwei de kita ki lah ban kynthup ia kano kano ka jingwoh dong na ka kompani, lada don, ia kane yn pyntip hapoh 21 sngi na duh ka Tarik ba la ioh pdiang ia ka jingkyrpad.
- c) Ha ka por ban shim biang ia ka ram, ka Kompani kan ym pyndonkam da ki jingpynshitom bein kiba khlem nongrim viz. ka jingpynshitom bein ia ki nongshim ram ha ki por ba pher, ka jingpyndonkam ia ka bor met ban ioh biang ia ki ram, bad kiwei kiwei Khnang ban lait na ka jingleh be-ijot na ki nongtrei jong ka Kompani, ka Kompani kan pynthikna ba ki nongtrei ki dei kiba la shah hikai bha ban iadei bad ki nongthied ha ka rukom kaba dei.
- d)
  - i. Ka Company kam lah pynsa ka kyndon khia / ka kyndon pre-payment na ki loan bad advance ba don ha floating rate:-
    - a. Ka la ai sha ki briew ban pyniaid ki kam kiba ym dei ka business, lada don ne ym don ki co-obligant(s), bad,
    - b. Ka la ai sha ki briew bad MSEs ban pyniaid ki kam ka business, lada don ne ym don ki co-obligant(s).
  - ii. Ki kyndon baroh kane ki la pyniaid shaphang ka jingpyndonkam jong ki kpaid jong ki loan ban pre-payment, lada hap ban bha ne hap ka jingia ka bynta, bad ym don ka lock-in period ba la dep.
  - iii. Ka jingpyniaid shaphang kane na ki loan ba don dual/special rate (bam-bam jong fixed bad floating rate) ka dang sngewthuh lada ka loan ka long ha floating rate ha ka por prepayment.
  - iv. Ha ki bynta kiba ym dei kiba la long ha paragraphs (i)(a) bad (i)(b), ki kyndon pre-payment, lada don, ki la pyniaid shaphang ka policy / PPG ka Company. Hynrei, ha ki term loan, ki kyndon pre-payment, lada ka Company ka pyniaid, ki la tyngkai shaphang ka amount ba la prepay.
  - v. Ka Company kam lah pynsa shuh shuh ki kyndon lada ka pre-payment ka long da kaba ka Company ka ai ka jingai.

- vi. Ka jingpyniaid ne ym shaphang ki kyndon pre-payment ki la pynshong shuh shuh ha ka sanction letter, loan agreement bad KFS. Ym lah ban pynsa ki kyndon pre-payment kiba ym la pynshong shaphang kane ha ka Company.
- vii. Ka Company kam lah pynsa shuh shuh ki kyndon / fees ha ka por pre-payment jong ki loan kiba la leh waived bha shuwa.

### **11. Ki lad ai jingmudui**

- a) Yn don ka jingpeit thuh na ka por sha kwei pat ha kaba iadei bad ka jingtreakam jong ka *ain treakam kaba hok (Fair Practice Code)* bad ka jingtreakam jong ka rukom pyniaid bad pdiang ia ki jingmudui ha baroh ki kyrdan trei (management). Yn phah ia ka report ba la thoh kynthup lang ia kine baroh sha ka Board na kawei ka por sha kawei pat.
- b) Ia kine ki jingpyntip ba la pynshai harum yn buh ha ki jaka paidbah, na ka bynta ka jingmyntoi ia ki kostomar, ha baroh ki tnat treakam/jaka trei jong ka kompani:
  - i. Ka kyrteng bad u nombar phon (Telephone / Mobile nos. bad kumjuh ruh ia ka email address) jong U/Ka Grievance Redressal Officer ha kaba ki kostomar ki lah ban leit mih na ka bynta ban pynbeit ia ki jingmudui pyrshah ia ka kompani.
  - ii. Lada kine ki jingmudui/ jingkhuslai ym shim la lah ban pynbeit hapoh ka 30 sngi, ki kostomar ki lah ban ai ia ka jingmudui lyngba ka RBI CMS portal - <https://cms.rbi.org.in>

Lane ki lah ban phah ia ki phorm jingmudui sha kane ka jaka :

Centralised Receipt bad  
Processing Centre, Reserve  
Bank jong ka Ri India, 4th Floor,  
Sector 17, Chandigarh – 160017  
U nombar ba phi lah ban phon khlem kano kano ka jingsiew-  
14448

### **12. Ombudsman Skhim na ka bynta ki kompani ki bym don kano kano ka jingpyntreakam kaba iadei bad ka jingpyniaid ia ka pisa ( Non-Banking Financial Companies)**

#### **(a) Ka Reserve Bank – Integrated Ombudsman Skhim, 2021**

Hapoh kane ka Ombudsman Skhim, ka kompani kan thung ia U/Ka Principal Nodal Officer (PNO) u/ka ban long u/ka nongmihkhmat jong

ka kompani ban ai ia ki jingpyntip sha ki Ombudsman ha kaba iadei bad ka jingmudui pyrshah ia ka kompani. U/Ka Nodal Officers (NO) ba la thung da ka kompani kin don ka jingbah khlieh ban iarep ia ki PNO.

Na ka bynta ka jingmyntoi ia ki kostomar, ha baroh ki tnat treikam/ ne ki jak aba don ka jingpyntreikam, yn buh ia ka kyrteng bad phon nombar (Telephone/ Mobile nombar bad email) jong U/Ka PNO ryngkat bad ki jingpyntip ba bniah jong ka rukom ai jingmudui jongU/Ka Ombudsman (<https://cms.rbi.org.in>).

Ki mat ba kongsan jong ka Skhim yn pyni paidbah ha ka ktieng Phareng,Dkhar bad ha ka ktien jong ka Jylla ha baroh ki tnat treikam, bad ia kine ki jingpynbna yn buh ha kata ka rukom ba baroh kiba wan sha ka ophis ne tnat treikam kin ioh ia ki jingpyntip kiba bniah ha kaba iadei bad ka skhim.

Ki mat ba kongsan jong kane ka Ombudsman skhim ryngkat bad ka kopi jong kane ka skhim bad ki phon nombar jong U/Ka Principal Nodal Officer yn buh ha ka website.

(Reference: Ka Reserve Bank – Ka Integrated Ombudsman Skhim, 2021 ha ka 12 tarik u Naiwieng, 2021)

***(b) Ka jingthung ia u/ka Internal Ombudsman (u/ka Ombudsman uba/ka ba na ka ophis)***

Katkum ki kyndon jong ka RBI ha ka jingthung ia u ‘Internal Ombudsman da ki Non-Banking Financial Companies’ ha ka 15 tarik u Naiwieng, 2021, ka kompani kan thung ia u/ka Internal Ombudsman bad kine kin ia id katkum ki mat kiba la buh.

(Reference: Ka jingthung ia u/ka Internal Ombudsman da ka Non-Banking Financial Companies ha ka 15 tarik u Naiwieng, 2021)

**13. Ka jingtreikam ka Website**

Yn buh ha ka website jong ka kompani ia ka *ain treikam kaba hok (Fair Practice Code)* , ha ka ktien ba ki kostomar ki lah ban sngewthuh.

**14. Ka jingpeit bniah ban kiar na ka jingshim sut kaba heh**

- a) Ka Board jong ki Directors ki la shim ia ka model (rukom) ban khein ia dor jong ka sut pyrshah ia kano kano ka ram, ka jingpyntreikam ia ka da kaba shim khia ban kynthup lang ia kiwei pat ki jingsiew kum ka dor jong ki funds, margin bad risk premium bad kiwei kiwie de. Ka dor jong ka sut bad ka rukom na ka bynta ki jingpynkylla ia ka jingma bad ka nongrim ban shim ia ka dor bai lutksan bapher bapher na ki jait nongshim ram bapher bapher dei ban pynpaw sha u nongshim ram ha ka phorm aplikeshon bad pyntip shai ha ka shithi ai jingbit.

- b) Ka dor jong ka sut bad ka rukom treikam ban pynduna ia ka jingma /jingduhnong, ia kine yn buh ha ka website jong ka kompani. Kine ki jingpyntip ba la buh ha ka website yn pynthymmai ha man la ka por ba don ka jingpynkylla ha ka dor jong ka sut.
- c) Ka dor jong ka sut kan long jong u snem baroh uwei.

**15. Ka jingshim noh ia ka kali ba la thied lyngba ka fianace (ka pisa ba la bei da ka kompani)**

Ka Kompani kan buh ruh ha ka loan agreement ia ki mat ba batai shai ha kaba iadei bad ka jingshim noh kiba yn pyntreikam katkum ka ain. Ban pyntikna ba ka don ka jingleh hok, ki rukom bad kyndon jong ka ram kin kynthup ruh ia ki rukom treikam kiba iadei bad ka: (a) ka jingpynkynmaw ban siew ia ka ram hashuwa ban wan tan ia ka kali; (b) ki khep ba yn don ka jingmap ban siew ia ka ram; (c) ki rukom ba yn shim ia ki jingbuh bynda; (d) ka rukom ban ai lad ia ki nongshim kylliang ba kin siew ia ka ram ha shuwa ban die/ ban die lilam ia ka jaka; (e) ki rukom ban ai biang ia ki jingdon jingem sha ki nongpan kylliang, bad (f) ki rukom ban die/ die lilam ia ka jaka. Yn ai ia kane ka kopy ba don ia ki rukom bad kyndon sha U/Ka/Ki nongpankylliang.

**16. Kaba ai kylliang da kaba buh bynda ia ki jingdeng ksiar**

Shuh shuh nalor jong kitei ki kyndon ba la ai haneng, ka kompani kan leh ia kine, haba ka ai ram da kaba buh pynda ia ki jingdeng ksiar, kin ia id katkum ka poilisi, ba la pdiang da ka Board of Directors, kiba kynthup ia kine harum;

- a. Ki lad kiba tikna ban pynskhem ia ka jingbud ia ki kyndon KYC ba la ai da ka RBI bad ban pyntikna ba la don ka jingbeit thuh/wad bniah ia ki kostomar hashuwa ban ai ia kano kano ka ram.
- b. Ban peit thuh bhai a ka rukom shim ia kine ki jingdeng ksiar.
- c. Ka jinwad bniah na ka kompani ban pyntikna ia ka jinglong trai jong ki kostomar halor kine ki jingdeng ksiar.
- d. Ka rukom kaba paka ha kaban buh ia kine jingdeng ksiar, ban peit thuh ia kane jaka na ka por sha kwei pat, ban ai jinghikai ia ki nongtrei kiba dei ban peit ia kane, bad ka jingwan jngoh na ka por sha ka por da ki auditor ban pyntikna ba ka don ka jingbud ia ki rukom bad kyndon. Ka jingai ram da kaba buh bynda da ki jingdeng ksiar kan yn ym lah ban treikam/long ha ki bank ki bym don ia ki jaka kiba biang ban buh ia ki.
- e. Ia ki jingdeng ksiar kiba la buh bynda yn buh ia ki ha ka jaka kaba la biang bha ka jingiada.
- f. Ki polisi kin long kiba shai bad ba pura, ha kaba iadei bad ka jingdie lilam ia kine ki jingdeng ksiar lada jia ba don ka jingbym siew ia kane ka ram. Yn ai ia ka jingpyntip hashuwa ka Tarik ban die lilam ia kine ki jingdeng ksiar sha ki nongshim kylliang. Kane ka jingpyntip kan kynthup ruh ia ka rukom long/iaid kane ka

- jingdie lilam. Kan yn don kano kano ka jingia kaja bad ha kane ka jingiadei yn pyntikna ba kan don ka jingja jngai hapdeng ki kynhun bad kane ka mar.
- g. Ia kane ka jingdei lilam yn pyntip paidbah lyngba ki jingpynbna ha 2 tylli ki kot khubor, kawei ha ka ktien jong kato ka jaka bad kawei ha ka kot khubor national.
  - h. Ka komapni kan ym ia shim bynta lada don ka jingdie lilam ia kine ki jingdeng kshar.
  - i. Ka jingdie lilam ia kine ki jingdeng kshar kiba buh bynda kan long tang na kam bynta kito ki nongthied ba ia ioh jingbit na ka Board.
  - j. Ka polisi kan kynthup ruh ia ki rukom bad ki lad treikam ba dei ban bud ha ban lait na ka jingshah leh thok kaba kynthup ia ka jingpyniakhlad ia ki kamram, ka jingtreikam bad ka jingmynjur.
  - k. Ka loan agreement ha kaba iadei bad ka jingai ram da kaba buh bynda ia ka kshar kan kynthup ruh ia ki mat ban die lilam ia ki.

**17. Ka jingpyntreikam ban ai ram na ka bynta kito kiba don ka jingduna ha ka dkhot met/matlah**

Ka kompani kan yn ym don kano kano ka jingleh shiliang ha kaba idei bad ka jingai ia ka jingpyntreikam kaba kynthup ruh ia ka jingai ram ia kito kiba don ka jingduna ha ka dkhot met/matlah. Baroh ki tnat treikam jong ka kompani kin ai ia ka jingiarap ia kum kine ki brieve ba kin lah ban shim ia kine ki jingpyntreikam.

**18. Ka ain treikam kaba hok (Fair Practice Code) na ka bynta ki Microfinance Loans (ki ram kiba rit)**

Ka Reserve Bank jong ka Ri India (RBI) ka ia pynlait ia ka Master Direction - Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022 hapoh ka DoR.FIN.REC.95/03.10.038/2021-22 ha ka 14 tarik u bnai Lber 2022. Kine ki jingbthah kin treikam naduh ka 1 u bnai laiong 2022, bad kane kan dei na ka bynta baroh ki Bank, NBFCs bad ban kynthup ruh ia ki Microfinance Institutions (ki jaka ba ai ia ki ram kiba rit) bad Housing Finance Companies (ki jaka ba ai ram ban shna iing). Nalor jong ka FPC ba ia thoh haneng, ka kompani kan shim bad pyntreikam ia ka *ain treikam kaba hok (Fair Practice Code)* kiba long na ka bynta ki Microfinance Loans:

- (i) Kaba shim kyllum
  - a. Ia ka FPC yn thoh ha ka ktien ba lah ban sngewthuh da ki kostomar bad yn buh ia kine ki jingpyntip ha ki ophis treikam bad ha ki tnat treikam jong ka kompani, nalor jong ka website kompani.
  - b. Yn ai jinghikai ia ki nongtrei ba kin wad bniah ha kaba iadei bad ka jingioh (tulop) bad ki ram kiba sah jong ki nongpan kylliang.
  - c. Lada don kano kano ka jingai jinghikai (training) sha ki nongpan kylliang, kine baroh kin long kiba ioh ei.
  - d. Ia ka dor jong ka sut (kaba rit tam, kaba heh tam ne kaba pdeng)

ha ki ram microfinance yn buh pyni paidbah ha baroh ki ophis treikam, ha ka ktien ba lah ban sngewthuh ki nongpan kylliing bad kumjuh ruh ha ka website.

- e. Yn pynbna ha ka jingiateh ram bad kumjuh ruh ha ka FPC ba la pyni ha ka ophis, ki tnad bad ka website jong ka Kompani ba kan kitkhlieh na ka bynta ka jingleh bym dei jong ki nongtrei jong ka ne ki nongtrei jong ka tnad ba la aiti shabar bad kan ai ia ka jingpynbeit ia ki jingeh ha ka por kaba biang.
- f. Ym shym la lum pisa / margin na u nongshim ram,
- g. Ka kompani kan don ia ka phorm na ka bynta ka jingiakut ia ka ram (loan agreement) na ka bynta ka Microfinance . Kane ka jingiakut ia ka ram (loan agreement) kan long ha ka ktien ba ki kostomar ki lah ban sngewthuh.  
Baroh ki rukom bad kyndon jong ka ram kin don ha ka jingiakut ia ka ram (loan agreement).
- h. Ka kard ram kan kynthup ia kine ki mat kiba harum:
- Ka jingthoh shai ia ki dor,
  - Baroh ki rukom bad kyndon kiba iadei shibynta bad ka ram ,
  - Ki jingpyntip kiba kdew shai shaphang U/Ka nongpan ram,
  - Ki jingpynshisha da ka Kompani ia baroh ki jingsiew kynthup ia ki jingsiew ba la ioh bad ka jingpynmih kaba khatduh, .
  - Ha ka card ram dei ban kdew shai ia ka rukom pynbeit ia ki jingeh ba la buh da ka Kompani bad kumjuh ruh ia ka kyrteng bad u nombar ba lah ban iakynduh ia u ophisar nodal,
  - Ki mar bym dei ram ba la pynmih dei ban long da ka jingmynjur ba pura jong ki nongshim ram bad ia ka rukom siew bai ram yn pyntip ha ka card ram hi,
  - Baroh ki jingthoh ha ka loan card ki dei ban long ha ka ktien tynrai lane ka ktien katkum ka jingsngewthuh jong u nongshim ram.
- (ii) Ka lad ban ioh biang ia ka pisa khlem kano kano ka jingpynibor:
- a. Ka jingpynmih biang ka long kaba thikna tang ha ka jaka ba la buh kyrpang pdeng. Yn shah ia ki nongtrei ha ka lyngkha ban leh ia ka jingpynphai ha ka jaka sah ne jaka trei jong u nongshim ram tang lada u  
nongshim ram um lah ban wan ha ka jaka ba la buh pdeng ha ki ar ne palat ki sien ba ia bud.
- b. Ka Kompani kan pynthikna ba ka polisi ba la mynjur da ka Board ka don ha ka jaka jong ki ha kaba iadei bad ka jinglong jong ki nongtrei bad ka rukom thung kam, jinghikai bad jingpeit bniah ia ki. Ka Code kan buh ia ki jingtbit kiba rit tam kiba donkam na ka bynta ki nongtrei bad kan ai ia ki tiar ai jinghikai kiba donkam ban iadei bad ki nongthied. Ka jinghikai ia ki nongtrei kan kynthup ia ki prokram ban pynrung ia ka jinglong kaba dei shaphang ki nongshim ram. Ka jingleh jong ki nongtrei shaphang ki nongthied ruh dei ban pynrung katkum ka jingdonkam ha ka matrix jong ka jingsiew bai lutksan jong ki.

**19. Ka jingbisha bniha ia ka ain treikam kaba hok (Fair Practice Code) .**

*Ia u Managing Director yn ai bor ban bisha bad mynjur ia kino kino ki jingpynkylia ha ka ain treikam kaba hok (Fair Practice Code ) na ka por sha ka por.*

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