

# ***BAJAJ FINANCE LIMITED***

## ***FAIR PRACTICE CODE***

***January 2026***

***Ver.7.1***

## ***COMPLIANCE DEPARTMENT***

**INDEX**

<b>Sr.No.</b>	<b>Particulars</b>	<b>PageNo.</b>
1.	Thukamkeuna	3
2.	Intiamkamna langsar	3
3.	Hriattirna	4
4.	Loan atana Dilna leh a tihkal dan phung	4
5.	Loan endikna leh dan leh hrai	4
6	Loan Account a Hremna man chawi	5
7.	Dan leh Hrai a tihdanglam te tiana loan Pekchhuah	6
8.	Settlement of personal loans–mimal loan ruh let/ chinfel zawha bungraw che thei/theilo te lehkha pekchhuah	6
9.	EMI behchhana Mimal loan a floating interest rate te siamthat	7
10.	Tlanglawn	8
11.	Vuithu chinfel	10
12.	Bank nilo Sum leh pai enkawl Company te tana Ombudsman Scheme, 2018 - Nodal Officer / Principal Nodal Officer Ruat	10
13.	Website a sulhnu	11
14.	A punna uchuak lak thin hrutruah	11
15.	Lirthei man tum laklet	11
16	Rangkachak tlereuh dahkham a puktir	12
17	Company in rualbanlo/ khaw hmufiahlo te tana loan a pek	13
18	Microfinance Loan tana Fair taka Kalphung Dan	13
19	Fair taka Kalphung Dan ennawn	15

## **1. Thukamkeuna**

Bajaj Finance Limited, Bank nil em loa sum leh pai kawl thin Company, Reserve Bank of India (“RBI”) hnuaia inziaklut chu loan chi hrang hrang Consumer Durable Loan, Mimal Loan te, Lirthei Ke Pahnih nei Loan te, Inhmun dahkhamna Loan te, Share dahkhamna Loan leh adt., a customer hrang hrang te hnena pe a eizawng thin company a ni a. Chutiang sum puktheihna te chu dawrtu chi hrang hrang, Mimal, Thawhhona Firm te, Company te leh Dan in a pawm pawl te hnenah pek theih a ni.

Bajaj Finance Limited (“Company”) chuan Fair Practice Code (FPC) chu RBI kaihhruaina mil in a hmang a; tin, Board of Directors in a pawm bawk a ni. Fair Practice Code hian fair taka thil kalpui / nihphung chu a dawrtute hmachhawn chungchangah a siam a ni.

Company chuan he Fair Practice Code (“Code”) hi a kalpuiin a hmang zawmta a. Code hi bungrua leh indawrtawna kawng zawng zawng, Company in a pekchhuah ah (pekchhuah mek leh hmahun a la pek theih te nen) hman tur a ni

## **2. Intiamkamna Langsar**

Dawrtute hnena Company Intiamkamna Langsar zual te:

Dawrtute nena indawrna zawng zawngah fair tak leh pawmawm takin hetiang hian a che ang:

- Company in bungrua leh indawrna a pekchhuah apiangah leh a hnuaia thawk tena kalphung leh tihdan an zawmah te Code a intiamkamna leh nihphung sawilan te zawm chat chat in;
  - Company bungrua leh indawrna ten dan leh inkaihhruainate a mil ngei tih chian in;
  - Company in dawrtute a hmachhawn dan chu inzahtawna leh langtlang taka kalphung zahawm takah a inngat ang.
- ii. Company bungraw thawh dan dawrtute hriatthiam theih turin hetiang hian a pui ang:
- Sum leh pai a an inhnamhnawih dan tur hrihfiain.
- iii. Thil kalsual te chu hetiang hian rang tak leh hriatthiamna neiin a chingfel ang:
- Tihsual siamtha in
  - Dawrtute vuivaina chingfel in
  - Dawrtute an la lungawiloh fo chuan an vuivaina kalpui zel dan tur hrihlin

- iv. Code hi puanzar a, Company website a dah leh dawrtuten an dil huna pek mai theih tura a copy kawlin.

### **3. Hriattirna**

- a) Dawrtute bungrua leh indawrna an mamawhna zawna puhru thei tur thlan kawnga puih leh indawrna leh bungrua an ngaihven zawng chiang taka an nihna hriattir.
- b) Dawrtute lak aṅanga Company in an nihna leh chenna hriatchian theihna tur atana lehkha a mamawh te leh dan leh inkaihhraina a ṅul atana lehkha a mamawh te hriattir.

### **4. Loan atana Dilna leh a tihkal dan phung.**

- a) Puktute biakpawhna zawng zawngah chuan anmahni hnam ṅawng emaw ṅawng an hriatthiam hman zel a ni ang.
- b) Company hnuaiia Loan dilna form ah chuan hriattur pawimawh, a puku hriat duh tur a awm tel anga, hemi hmang hian NBFC dangte pek theih dan leh hrai te nena awmze nei taka khaikhin in puku chuan thutlukna a siam thei ang. Loan dilna form ah hian dilna form ruala thehluh tel tur lehkha pawimawh ṅul te a a inziak tel ang.
- c) Company hian loan dilna form a dawn te a hmu ngei a ni tih hriattirna system a nei ang. Loan dilna te hnawliam a nih hun tur chung chu chutah chuan a inziak tel ang.

### **5. Loan endikna leh dan leh hrai**

Company hian zia ngeiin anmahni ṅawngin puktute hnenah pekchhuahna lehkha in emaw kawng dangin loan a pekchhuah zat leh dan leh hrai, kum tina a punna rate leh dilna siam dan phung te awm telin ahriattir anga, chuta china puku in dan leh hrai a pawmna pawh chu a chhinchhiahna ah a dahṅa ang. Company chuan hremna man chawi, rulhletna pek tlai/emaw dawrtu in a bawhchhiat thu a a chawitir tur chu hawrawp lian in loan inremsiamna ah a hriattir tel tur a ni.

Company chuan loan inremsiamna copy chu a theih chuan puku ṅawngin emaw a hriatthiam theih tur ṅawngin loan inremsiamna a thil tel zawng zawng nen puku apiang te hnenah phalna pek / loan pekchhuah lain a pe tur a ni.

Loan rulh let huntiam ni chat, rulh let zin zawng, sum lu leh a punna ṅhensawm dan, SMA/NPA ni te ṅhensawm dan entirna,

adt. chu puktu hnenah loan pekchhuah niin hriattir a ni anga, a hnu leha pekchhuahna dan/ loan inremsiamna ah tihdanglam a awm a nih chuan loan rulh kim hma loh chu a danglam hunah zel hriattir a ni bawk ang. Sum lu leh / emaw a punna rulh let hunbi a chawllawk awm

chi loan a nih chuan, rulhletna a in tan leh ni tak puktu hnenah hriattir a ni bawk ang.

#### **6. Loan Account a Hremna man chawi**

- a) Hremna, loan inremsiamna a dan leh hrai te puktu in a zawmlah avanga chawitir a nih chuan 'hremna man chawi' anga ngaih an ni anga, 'hrem vanga punna', pek lawka a punna rate a belh thin anga lak an ni lo ang. Hremna man chawi hi sum lu a belh a ni loang, chutiang man chawi ah chuan a punna lak a ni dawnlo tihna a ni. Hei hian loan account a a punna chhut dan pangngai erawh a nghawng lo ang.
- b) Company hian a punna lak dan rate ah belh dang a siam lo anga RBI Kaihhraina hnuai Fair Practice Code chu ziak leh thu pawhin a zawm tlat ang.
- c) Penal charges zat chu a dik tur a ni a, loan contract-a material terms leh conditions zawm lohna nen a inmil tur a ni a, loan / product category bik chhunga thliar hranna awm lovin.
- d) Hremna man chawi te chu 'puktu mimal, sumdawnna niloa hman tur' a loan pekchhuahah te mimal ni lo a puktu te nen inang renga dan leh hrai an zawmlahna avanga chawi tir tam bik an ni lo ang.
- e) Hremna man chawi zat leh a chhan te chu Company hian dawrtute hnenah loan inremsiamnaah leh a pawimawh ber dan leh hrai / Key Fact Statement (KFS) ah te a hman theih dan a ziaklang tur a ni a, Company website ah Interest rate leh Service man chawi hnuai a tarlang bawk tur a ni.
- f) Puktute hnena loan dan leh hrai zawmlahna thu a hrih nawn apiangin hremna man chawi theih zat te chu a hriattir tel tur a ni. Chubakah, hremna man chawi a lak apiangin chumi chhan pawh chu a hriattir bawk ang.

Fair Taka Puktir dan kalphung – Loan Account a Hremna Man chawi hrang hlak chu hman a ni a, Board of Directors in October 17, 2023 a meeting a neihah a pawm thlap bawk.

### **7. Loan pekchhuah leh dan leh hrai a tihdanglam te**

- a) Company chuan puktu hnenah anmahni tawngin dan leh hrai tihdanglam apiang, pekchhuah hunbi, interest rate, service man chawi, pek lawk man chawi, adt. tiamin hriattirna a pe thin ang. Company chuan interest rate a danglamna awm te chu hriattir lawk an ni tih a chian bawk tur a ni. Hemi chungchang hi a awm tawkin loan inremsiamna ah telh a ni ang.
- b) Inremsiamna hnuaia pawisa pek emaw chet lak dan hnuhlet/tih chak chungchanga thuhtlukna chu loan inremsiamna mil a kalpui a ni ang.
- c) Company chuan invenna zawng zawng chu leiba rulh kim ah emaw loan rulh hmabak zat a hmuhlet hunah dan hnuaia dikna a neih emaw dahkham dan ang zela puktu laka chanvo Company in a neih hran tihloh te chu a pe chhuak ang. Chutiang hmalak theihna chanvo chu dah hran an nih chuan, puktu hnenah chutiang chu hriattirna pek a ni anga, Company in a chanvo hran nei hnuaia a invenna lak chan chu chinfel/rulh a nih theih dan te chu telh a ni bawk ang.

### **8. Rintlak Taka Hawhtir Kalphung - mimal loan rulh let/ chin fel zawha bungraw che thei/theilo te lehkha pekchhuah**

Standard Operating ocedure (SOP) – Bungraw Lehkha Inhlanchhawn & Mawhphurhna Pekchhuah Kalphung chu RBI inkaihhraina mil in bungrawn che thei/ theilo te lehkha original pekchhuah chungchang zawng zawng chu December 01, 2023 hnulam atan zawng hman a ni.

- a) Bungraw che thei/theilo lehkha pekchhuah
  - i. Loan account rulh let kim/ chin fel a nih ni atanga ni 30 chhungin Company chuan bungraw che thei/theilo lehkha zawng zawng chu a pe chhuakin ziahluhna a enkawltu nihna a ziahluh zawng zawng te pawh a paih tur a ni.
  - ii. Puktu hnenah chuan a bungraw che thei/theilo lehkha original chu loan account a neihna hmun banking outlet/branch emaw Company hnuaia office khawi emaw ber, a lehkha a awmna hmun atang lak let thu ah a duh a thlang thei ang.
  - iii. Bungraw che thei/theilo lehkha original pek kir hun leh hmun tur chu loan pekchhuahna lehkha a hman theih ni emaw a hnua pekcuahah a in tarlang ang.

- iv. Puktu mal emaw puk puitute an boral palh thu hlaah chuan, Compy ch bungraw che thei/theilo lehkha original chu an rokhawmtu hnena pekchhuah kalphung a nei a ni. He kalphung hi Company website ah tarlan a ni.
- b) Bungraw che thei/theilo lehkha pekchhuah tlai avanga zangnadawmna
  - i. Bungraw che thei/theilo lehkha original pekchhuah tlai a awm emaw, ziahluhna hnena loan rulh let kim/chinfel hnu ni 30 hnulamah pawh enkawltu nihna/ kawl lailawkna tih tawp thu theluh a la nihloh chuan Company chuan chutianga a tlai chhan chu puktu hnenah a hriattir tur a ni. Chutiang a tlai chhan chu Compay mawh a nih chuan a tlai ni apiangah ₹5,000 zelin zangnadawmna a pe ang.
  - ii. Bungraw che thei/theilo lehkha original tihbo/tihchhiat a awm a nih chuan, a then emaw a zavai pawhin, Company chuan puktu chu a bungraw che thei/theilo lehkha duplicate/certified copy te nei turin a pui anga, a man kaihhnawih a chawi bawk anga, a chung a thu (i) a inziak ang hian zangnadawmna a pe bawk ang. Hetiang thu hlaah thung hi chuan he kalphung tihlawhtlin tur hian Company h ni 30 pek belh a ni anga, pek chhuah tlai man chawi chu chumi hnu (i.e., ni 60 pumhlum a ral hnuah) chauh chawi a ni ang.
  - iii. Hetiang kaihhruaina hnuaia zangnadawmna pek te chu puktu in dan hman theih te hnuaia zangnadawmna dang a lak theihna chanvo engmah in a buk lo ang.

### **9. EMI behchhana Mimal loan a floating interest rate te siamthat**

- a) EMI behchhana floating rate interest loan pekchhuah laiin company chuan puktu te rulh let theih chin chu EMI tihsei emaw tihpun a awm palh thua an tlin tawkah a la len theihnan a chhut tel tur a ni a, loan hun chung hian a punna rate chu a pung palh a nih chuan NBFC te chu kalphung riruung fel tak, a hnuaia kalpuina leh zawmna mil te hi siam turin thurawn an ni:
  - i. Pekchhuah a nih laiin, Company chuan fiah takin puktuhnenah loan a a punna rate tihdanglam in a nghawng theih EMI zat danglamna leh/emaw a rulh hun chung danglamna emaw a pahnihin a thleng thei tih a hriattir tur a ni. Chu mai bakah, EMI / rulh hun chung emaw a pahnih pawha a punna reng reng, a chung a sawilan anga a thlen chuan channel awmang te

hmangin puktu hnenah hrih hriat nghal tur a ni.

- ii. A punna rate siamthat a nih lai hian, company chuan a Board in a pawm kalphung hmangin puktute hnenah a punna rate nghet nei a thlak thei tura duhthlanna a pe thin ang. Kalphung chuan, thildang zingah puktu in a loan hun chhunga a thlak danglam theih zat a thliar bawk ang.
- iii. Puktute chu hetiang hian duhthlanna pek an ni bawk ang -
  - (a) EMI a siamthatna emaw pawhsei fo emaw, a pahnih infin; leh,
  - (b) Loan hun chhung engtik lai pawhin a then emaw a zavaia pek lawk. Vawmhlumna / pek lawk man chawi te chu kalphung awmsa hmanga siam a ni ang.
- iv. Loan chu a punna danglam thei chi atanga a punna nghet nei a thlak avanga man chawi theih zawng zawngte leh service man chawi/dan kalpuina man chawi, a chunga duhthlan theih te avanga awm thei zawng zawngte chu pekchhuahna lehkha ah langtlang taka zaih a ni anga, Company in a khat tawka chutiang man chawi/man te a ennawn hun apiangah nen.
- v. Loan punna danglam thei chi ah a rulh hun chhung tihsei chuan loan then sawm a chhe zawngin a nghawng lo tih Company chuan a chian tur a ni.
- vi. Company hian puktute hnenah channel awmang kaltlangin quarter tawp apiangah thuchhuah a siamin puktute hmuh theihin a chhuah tur a ni a, chutah chuan a tlem berah chumi ni thlenga sum lu leh a punna hmuh let tawh zat, EMI zat, EMI la awm zat leh loan hun chhung zawng kum bi thliaha punna rate / Annual Percentage Rate (APR) te a awm tur a ni. Company chuan putute hriatthiam theih tura thu awlsam a hmang tur a ni. Equated monthly instalment loan te paihlamah he kalphung hi equated instalment behchhan loan dang zawng zawng, a rulh hun chhung hrang te nen, chungah chuan a tul anga her remin hman a ni bawk ang.

Equated Monthly Instalments (EMI) behchhana Mimal Loan a Floating Interest Rate siamthat chungchanga kalphung hran hi hman a ni a, Board of Director te chuan October 17, 2023 a meeting ah an pawm bawk.

#### **10. Tlanglawn**

- a) Company chuan a puktute nunphungah loan inremsiamna in a sawi chin piahlam thilah (thu thar, a hma puktu la hrihhriat loh Company in a hrechhuak te a nih loh chuan) a inrawlh buai tur a ni lo.

- b) Puktu hnen aṅanga pukna account sawn ngenna a dawng a nih chuan Company in a pawmpuina emaw a hnawlna chu a awm a nih chuan ngenna a dawn aṅanga ni 21 chhungin a hriattir ṭhin ang.
- c) Loan hmuhlet chungchang thua Company chuan ṭul loa intihbuai; puktute dar awmanglo tak taka tihbuai, loan hmuhlet nana thahrui hman, adt. a hmang lo ang. Company hnuaia staff te a chet mawiloh loh nan, Company chuan a staff te chu an dawrtute an kawm dan torah ṭha tawk takin a train tur a ni.
- d)
- i. ompany hian vawmhlumna man chawi / pek lawk man chawi engmah floating rate loan ah leh pek lawkah a chawi tir lovang: -
    - a. Sumdawanna piahlama mimal hnena tiamkam puitu awm emaw awmlo pawha pekah leh,
    - b. Sumdawanna atana mimal leh MSE te hnena tiamkam puitu awm emaw awmlo pawha pekah.
  - ii. A chungsa sawilan hi loan rulh lawkna sum chu a then emaw a vai pawhin lock-in hun chhung hniam ber awmlon khawi aṅanga sum hmanga rulh a nih pawhin a hman theih ang.
  - iii. A chung ami hi dual/ special rate ( fixed leh floating rate chawhpawlh) loans atan te a hman theih dan chu pek lawk hunlaia loan hi floating rate a nih leh nihloh in a hrii ang.
  - iv. A chungsa paragraph (i)(a) and (i)(b) a sawi case piahlamah khian pek lawk man chawi te chh, a awm a nih chuan, Company in a pawm sa policy/PPG ang zela kalpui a ni ang. Term loan a nih thung erawh chuan, pek lawk man chawi te chu Company in a la a nih chuan, pek lawk zat a zir zel a ni ang.
  - v. Company hmalaknain pek lawk nghawng thei khawpin pek lawk man a chawitir lo ang.
  - vi. Pek lawkna a hmantheih dan leh theihloh dan chu sanction lehkha, loan inremsiamna leh KFS ah chiangtaka sawilan a ni ang. Heta sawilan bak piahlam hi pek lawk man chawi dang Company in a siam lo ang.
  - vii. Company hian man chawi / hman man engmah loan rulhna pek lawk laiin a hma a a la lo tura a siam tawh hnuaia la leh hnahnawh lo ang.

### **11. Vuithu chinfel**

- a) Hunbi takin Fair Practices Code zawm a nih dan leh vuithu chinfel kalphung chu enkawlna chhawng hrang hrangah ennawn thin a ni ang. Chutiang ennawnna report finkhawm chu hunbi neiin Board hnenah thelulh thin a ni ang.
- b) A hnuaiia thu te hi dawrtute hamthatna turin hi Company branch/ hmun hrang hrang, sumdawanna kalpui a nihnaah te langsar taka ziahlan an ni ang
- i. Company laka vuina thlenna tur Vuithu chingfeltu Officer hming leh biakpawhna chinchang (Telephone/Mobile no. te leh email address)
  - ii. Dawrtute vuithu/manganna chu ni 30 chhunga chinfel a nihloh chuan dawrtuten RBICMS portal ah lungawilhna an thlen thei ang - <https://cms.rbi.org.in>

A nihloh leh a hnuaiia address sawilan ah hian complain form a thelulh theih bawk

Centralised Receipt and  
Processing Centre, Reserve  
Bank of India, 4th Floor,  
Sector17, Chandigarh-160017  
Toll free Number-14448

### **12. Bank Nilo Sum leh pai Enkawl Company te tana Ombudsman Scheme**

#### **(a) Reserve Bank-Thlunzawm Ombudsman Scheme, 2021**

Ombudsman Scheme hnuaiia hian Company chuan Principal Nodal Officer (PNO) a ruat a, chu chuan Company ai a aw h anga, Company laka vuithu thlen chungchangah Ombudsman hnenah thu a hriattir bawk ang. Company in a ruat Nodal Officer (NO) te chuan no chu an pui ang.

.Dawrtute hamthatna atan sumdawanna kalpui a nihna branch/ hmunah te PNO hming leh biakpawhna (Telephone/ Mobile number leh email) chu Ombudsman hnena lungawilohna thlen theihna portal (<https://cms.rbi.org.in>) nen tarlan a ni ang.

Scheme hnuaiia a nihna pawimawh zual te chu English, Hindi leh Hmun bika tawng hman te in office leh branch zawng zawngah office emaw branch tlawhtuten Scheme chunchang hi an hriatfiah theih nan tar a ni ang.

Obudsman Scheme nihna pawimawh zual leh Scheme copy leh Principal Nodal Officer biakpawhna te chu website ah langsar taka tarlan a tih thar a ni ang.

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

**(b) Chhunglema Ombudsman ruat**

RBI kaihhruaina dan hnuaia 'Bank nilo Sum leh pai Enkawltu Company te tana Chhunglema Ombudsman ruat' dan November 15, 2021 milin, Company chuan chhunglemah Ombudsman a ruat ta a, a milpui kaihhruaina a zawm baw k ang.

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

**13. Website a sulhnu**

Fair Practices Code chu a hmuna tawng hman theuhin Company website ah stakeholder hrang hrangte hriat theih turin tarlan a ni ang.

**14. A punna uchuak lak thin hrutrual**

- a) Board of Directors chuan loan leh peklaw k ah te a punna rate siamna turin leh thildang man chawi ah te thil awm thei hrang hrang, thil man te, margin leh risk premium, adt. thil chungin a punna rate riruang chu a hmang ta a. A punna rate leh risk san zawng chhutna leh pukt u hrang hrang te hnena a punna rate hrang hrang a siam dan sawifiahna te chu pukt u emaw dawrtu te hnenah dilna form ah a zhriattir tur a ni a, pekchhuahna lehkha ah kim takin ziahlan baw k tur a ni.
- b) A punna rate leh risk san zawng enna kalpui dan tepawh company website ah dah chhuah a ni baw k ang. Website a hriattirna hi a punna rate a tihdanglam a awm apiangin siam thar a ni baw k ang.
- c) A punna rate hi kum bi rate a ni ang.

**15. A leina man tum lirthei lak let**

Company chuan pukt u nena loan inremsiamna an ziahah

laklet theihna bung a telh anga, chu chu dan anga tihhlawhtlin theih a ni ang. Thu a lan tlang theih nan, loan inremsiamna hnuaiia dan leh hrai chuan he'ng chungchang hi a sawilang baw k ang:

(a) laklet hmaa hriattirna pek hun chhung; (b) hriattirna pek hun chhung hnawl a nih theihna dinhmun; (c) invenna/indaikhalhna lak a nih theih dan kalphung; (d) thil neih hralh/lilam a nih hma puktu hnena loan a rulh theihna tura hun hnukung ber pek; (e) neihletna puktu hnena pek kalphung, leh (f) thil neih hralh/lilam dan kalphung. Chutiang dan leh hrai te chu a copy dawrtute pek a ni ang.

#### **16. Rangkachak tlereuh dahkhama puktir**

A chung a inkaihhraina tlanglawn te bakah hian Company chuan mimal te hnenah rangkachak tlereuh dahkhama a puktir chuan Board of Directors ten an pawm sa policy, thildang zinga a hnuaiia inziak awm telna a zawm tur a ni:

- i. RBI in tul a tih KYC kaihhraina te chu zawm an nih ngei theihna turin hma a la taw k tur a ni a, dawrtu chu loan pek a nih hmain a bihchiang baw k tur a ni.
- ii. Tlereuh dawn chu mumal takin a hlutna enfiah tur a ni.
- iii. Rangkachak tlereuh neitu nihna tihkimna tura chhunglama kalphung.
- iv. Tlereuh chu him taka kaw lthat a nih theihna tura system tha taw k awmin, system te chu ennawn zawm zel tur a ni a, a kaih hnawih staff te training pek a hunbi neia chhunglama auditor ten hunbi neiin kalphung te zawm chat an nih theih nan an endik baw k ang. Rangkachak dahkhama loan pekchhuah te chu tlereuh kaw lthatna hmun awmang neilo branch ah te pek chhuah theih a ni lo ang.
- v. Tlereuh dahkham atana lak chu a awmang a insure tur a ni.
- vi. Rulh letloh thu hlaa tlereuh lilamna kalphung chu a langtlangin a fawm kim tur a ni. Lilam ni hmain puktu chu hriattir lawkna pek tur a ni. Lilam dan kalphung zawm tur pawh chu a sawilang tur a ni. Thu inhmulo a awm tur a ni lo a, lilam kalphung chuan group company te leh a kaih hnawih pawl te tiamin inpekchhaw nna ah buaina a awmlah nan daidanna felfai a siam tur a ni.
- vii. A tlem berah chanchinbu 2 ah tal, pakhat chu a hmuna

ṭawng hmana inziak leh a dang ram pum huap nitin

chanchinbu ah mipui te hnenah fakna hmangin lilam thu hi puanzar tur a ni.

- viii. Lilam kalpuina ah Company a tel ve lo ang.
- ix. Rangkachak dahkham te chu Board in a pawm lilam tute kaltlang chauha lilam a ni ang.
- x. Policy chuan inbumna chinfelna atana system leh kalphung te a siam tur a ni a, chu chuan ken kual, tihhlawhtlin leh phalna chungchanga tih tur insem pawh a huam tel ang.
- xi. Rangkachak dahkhama puktirna a loan inremsiamna chuan lilam kalphung pawh chipchiar takin a tarlang tur a ni.

#### **17. Pianphung/khaw hmuh kawng rualbanlo te tana Loan Company in a pek**

Company chuan bungrua leh hamṭhatna reng reng, loan lak theihna tiamin, pianphung/khaw hmuh kawnga rualbanlo diltute hnenah an rualbanlohna avangin a thliar hrang tur a ni lo. Company hnuaia branch zawng zawng chuan indawrtawna a hamṭhatna hrang hrang an hmuh theihna turin chutiang mite chu a theih ang angin an pui tur a ni.

#### **18. Micro finance Loan te tana Fair Practice Code**

Reserve Bank of India (RBI) chuan Master Direction-Reserve Bank of India (Regulatory Framework for Micro finance Loans) Directions, 2022 chu reference DoR.FIN.REC.95/03.10.038/2021-22 hnuaiah March 14, 2022 ah a tichhuak a. Heng kaihhruaina dan te hi April 01, 2022 aṭangin hman ṭan a ni a, commercial Bank te, NBFC te leh Microfinance Institution te leh Housing Finance Company te tan hman theih a ni.

A chungga sawilan tak FPC te bakah hian Company chuan a hnuaia fair taka kalphung te hi Microfonance Loa bikah te a kalpui ang:

- (i) Tlanglawn
  - a. FPC chu a hmuna ṭawng hman a inziak in Company website bakah Company office leh branch huamchhungah te a in tar tur a ni.
  - b. Field staff te chu zawhna ṭul, puktute sum lakluh leh leiba neih te kaihhnawih an zawh theih na train tur an ni.
  - c. Puktute hnenah training pek a awm a nih chuan a thlawn

ngei tur a ni.

- d. Microfinance loan a a punna rate lak thin tlem ber, tam ber leh a tlanglawn te chu office zawng zawngah langsar taka tar a ni anga, lehkha a pekchhuah ah (a hmun tawng hmana inziakin) leh a website ah te nen.
  - e. Company office, branch huamchhung leh website ah te leh loan inremsiamna lehkhaah te Company chuan a mi chhawr te leh a rawih chhawn agency te mi chhawr te chezia mawiloah mawh a phurh tur thu leh a hun taka vuithu chinfelna a pek tur thu a puang chhuak bawk tur a ni.
  - f. Security deposit/margin engmah puktu hnen atangin lak a ni lo.
  - g. Company chuan Microfinance loan inremsiamna form nghet a nei tur a ni a. Loan inremsiamna hi a hmuna tawng hmanin a theih chuan a inziak tur a ni.
  - h. Loan a dan leh hrai zawng zawng te chu loan inremsiamna ah tihlan a ni ang.
  - i. Loan card chuan a hnuai ami te hi a lantir ang:
    - Thilman dik taka hriatthiam awlsam tura inziahna,
    - Loan a dan leh hrai awm tel dang zawng zawng,
    - Borrower hriat chian theihna tur information,
    - Company in instalment a dawn te leh pek hnuhnun ber tiamin rulhletna zawng zawng a hriatsakna,
    - Loan card chuan vuithu chinfelna kalphung Company in a siam leh nodal officer hming leh biakpawhna number te langsar takin a sawilang tur a ni,
    - Pukna nilo bungrua pekchhuah te chu puktute remtihna nena pek tur a ni a, fee kalhmang pawh loan card ah vek chuan a insawilang tur a ni.
    - Loan card a inziaklang zawng zawng chu a hmuna tawng hmanin emaw a puktu in a hriatthiam tawngin a inziak tur a ni.
- (ii) In pawngnekna tello a hmuhlet dan phung:
- a. Laklet chu central in a ruat hmunah chauh tih tur a ni a. Field staff te chu puktu in central in a ruat hmunah tum hnih emaw a aia tam a inlan loh chauhin an chenna inah

emaw hnathawhna hmunah an la let thei chauh ang.

- b. Company hian Board in a pawm policy chu an mi chhawrte chezia ah leh rawih an nih dan, an training leh enthlakna kalphungah te hman a ni tih a chian tur a ni. Code chuan staff atana ak theih qualification hniam ber a siam anga, dawrtute nena indawrna torah training hmanrua tul te a pe bawk tur a ni. Mi chhawrte training hian puktute hnena awmdan hawihhawm a tuh theihna tur program te a telh tur a ni. Dawrtute laka mi chhawrte chetphung chu an hlawh siam kawngah a awm tawkin chhut tel a ni bawk ang.

#### **19. Fair Practice Code ennawn**

Managing Director hian Fair Practice Code hi a khat tawka ennawn turin leh tihdanglamna pawm turin thuneihna pek a ni.

\*\*\*