

BAJAJ FINANCE LIMITED

Bhal aru Niyom Anujayi Kaam Koriboloi Code

January 2026

Sanskaran 7.1

Niyom Maani Chola Bibhag

INDEX

<i>Kromik No.</i>	<i>Particulars</i>	<i>Page No.</i>
1.	Porichoy	3
2.	Guruttopurno Protigya	3
3.	Jankari	3
4.	Loan application aru etar processing	4
5.	Loan porikkha aru niyom/sorto sob	4
6.	Loan account-ot penal charge	4
7.	Loan disbursement aru terms & conditions-ot kora change sob ke loi	5
8.	Dayitto-purno lending conduct – Personal loan repayment/settlement pora pise movable/immovable property documents mukto kora	5
9.	EMI based personal loan-ot floating interest rate punor reset kora	6
10.	Sadharon	6
11.	Abhijog Nibarone	7
12.	Non-Banking Financial Company karone Ombudsman Scheme, 2018 – Nodal Officer/Principal Nodal Officer niyukti	8
13.	Website-ot upload kora	8
14.	Beshi interest charge niyontron kora	8
15.	Financed gari logot repossession	8
16.	Sonaor goror jewellery collateral logot loan diya	9
17.	Company pora physically/visually challenged lokok loan facilities di bole	9
18.	Microfinance loan karone Fair Practice Code	9
19.	Fair Practice Code punor review	10

1. Porichoy

Bajaj Finance Limited ekta Non-Banking Finance Deposit Taking Company ase, jun Reserve Bank of India (“RBI”) logot registered ase. Etiya company-tu alag-alag dhonoron loan provide kore, jiman-ot Consumer Durable Loans, Personal Loans, Two-Wheeler Loans, Loan against Property, Loan against Shares adi thake, aru ei sob loan company-r bibhinno customer logot diya hoi. Ene credit facilities sob alag-alag dhonoron customer logot extend kora hoi, jiman-ot Individuals, Partnership Firms, Companies aru aru legal entities sob include ase.

Bajaj Finance Limited (“Company”) e RBI laga nirdesh anusar Fair Practice Code (FPC) lagu kori ase, aru eitu Board of Directors dwara thik pora approve kora hoise. Fair Practice Code pora Company laga customers logote deal kora somoyot bhal practice aru standards ki dhonoron hobo lage, eitu sob rules aru principles mention kora ase.

Company e ei Fair Practices Code (“Code”) adopt kori ase aru eitu implement kori ase. Ei Code Company dwara offer kora sob category laga products aru services upor lagu hobo (eibar je products aru services offer kori ase aru future-ot je introduce hobo).

2. Mukhyô Protigya

Company laga customers logot main commitments sob:

- i. Customers logot sob bebohar-ot nyay aru uchit dhang-ot kaam koribo:
 - Company pora offer kora products aru services nimate Code-ot mention kora commitments aru standards sob pura koribo, aru Company laga staff pora follow kora procedures aru practices-ot eitu lagu thakibo;
 - Company laga products aru services relevant laws aru regulations logot milai thaka nischit koribo;
 - Company aru customers majot kora sob dealings integrity aru transparency laga ethical principles-ot adharit thakibo;
- ii. Customers laga bujhi bole help koribo ki company laga product kiman pora kaam kore, eitu pora:
 - Taar financial impact bujhai dise
- iii. Jitu problem hoi, tar logot taratari aru compassion logot deal koribo:
 - Bhul thik kora;
 - Customer laga complaint handle kora;
 - Customer logot kotha kowa jodi complaint loi satisfied nohoi, kiman pora complaint aagey loi jaibo
- iv. Code-ot public koribo, Company laga website-ot rakhibo aru customer request korile copy sob available thakibo...

3. Tottho

- a) Customers ke products aru services select koribo help kora, juntu oloke laga needs meet kore aru juntu services aru products logot oloke interested ase tar main features bhal pora explain kore.
- b) Customers ke inform kora je Company ke ki ki documents aru information lage oloke pora, juntu customers laga true identity aru address establish koribo help kore, aru aru documents juntu legal aru regulatory requirements follow koribo lagibo.

4. Loan applications aru tar processing

- a) Borrower logot kora sob communication vernacular language-ot nai to borrower bujha pare ase language-ot kora hobo.
- b) Company laga Loan application form-ot sob necessary information thakibo je borrower interest-ot effect kore, jate borrower bhal pora compare kori pare aru anya NBFC-pora offer kora terms aru conditions logot compare kori informed decision loi pare. Loan application form-ot indicate kora thakibo je application form logot koun koun documents submit kori dibo lage.
- c) Company laga system thakibo loan applications receive hoile acknowledgement dibole. Loan applications dispose koribo laga time frame acknowledgement-ot indicate kora thakibo.

5. Loan porikkha aru niyom/sorto sob

Company borrower logot likhit bhabe, borrower bujhi bole para local bhasa-ot, sanction letter pora athoba onno bhabe, sanction kora loan amount aru tar logot thaka terms aru conditions sob janabo. Etu bhitor annualised rate of interest aru interest apply kora method-o thakibo, aru ei sob terms aru conditions borrower pora accept kora ase buli Company laga record-ot rakhibo. Company borrower pora late repayment aru / athoba customer pora kora onno kunuba default karone charge kora penal charge loan agreement-ot bold letter-ot ullekh koribo.

Company borrower bujhi bole para local bhasa-ot loan agreement laga ekta copy aru loan agreement-ot ullekh kora sob enclosures laga ekta-ekta copy loan sanction / disbursement time-ot sob borrower logot diya thakibo.

Loan repay koribo laga exact due dates, repayment laga frequency, principal aru interest majot breakup, SMA/NPA classification dates laga examples adi sob, loan sanction kora time-ot borrower logot communicate koribo lagibo, aru jodi sanction terms/loan agreement-ot subsequent changes thake, loan pura repay nohua loi ke eitu sob borrower logot janabo lagibo. Jodi loan facility-ot principal aru/or interest payment-ot moratorium thake, repayment shuru koribo laga exact date-tu o borrower logot bhal pora communicate koribo lagibo.

6. Loan account-ot penal charges

- a) Borrower pora loan contract laga important terms aru conditions follow nakora karone jodi kono penalty charge kora jai, tene charge ke 'penal charges' buli dhora hobo, aru eitu 'penal interest' hisape interest rate logot add kori charge kora nobo. Penal charges uporot aru interest calculate kora nobo, mane penal charges laga capitalization nathakibo. Kintu eitu loan account-ot interest compounding laga normal process-ot kono prabhab napelabo.
- b) Company pora interest rate-ot kono notun additional component add nakoribo aru RBI laga Fair Practice Code Guidelines-or letter aru spirit dutai follow koribo.
- c) Penal charges laga poriman reasonable aru borrower pora loan contract laga important terms aru conditions follow nakora poriman-or logot milai thaka hobo, aru ekta particular loan / product category bhitorot discriminatory nathakibo.
- d) 'Individual borrowers' ke diya loan, juntu business purpose nohoi, tar khetre penal charges, similar non-compliance-or karone non-individual borrowers-or upor apply kora penal charges-ot ke besi nathakibo.
- e) Penal charges laga poriman aru karon, Company pora customers-ke loan agreement-ot aru most important terms & conditions / Key Fact Statement (KFS)-ot clearly disclose koribo, aru eitu Company laga website-ot Interest Rates aru Service Charges section-ot bhi clearly display kora thakibo.
- f) Jetya loan laga material terms aru conditions non-compliance karone borrowers logot reminder pathua jai, tetya applicable penal charges sob bhi clearly janai dibo lagibo. Aru penal charges lagu kora prottekta ghotona aru tar karon sob bhi borrowers logot janai dibo lagibo.

Loan accounts up to penal charges lagu kora somporke Fair Lending Practice – Penal Charges namor ekta alada Policy tayari kora hoise aru Board of Directors pora tar meeting-ot, October 17, 2023-ot, properly approve kora hoise.

7. Loan disbursement aru terms & conditions-ot kora change sob ke loi

- a) Company pora borrower ke vernacular bhaxa-ot terms aru conditions-ot kora jiman change thakibo, tar notice dibo – jiman disbursement schedule, interest rate, service charges, prepayment charges adi thakibo. Company eitu bhi ensure koribo je interest rate aru charges-ot jiman change thakibo, etu khali future-ot he applicable hobo. Eitu bisoy-ot ekta suitable condition loan agreement-ot include kora thakibo.
- b) Agreement anasar payment recall kora ba payment accelerate kora, athoba agreement anasar performance loi decision lobo.
- c) Company sob dues repay kori diya pichot athoba loan laga outstanding amount realise kori diya pichot sob securities release koribo, jodi Company logot borrower laga against kunuba legitimate right ba lien thake nohoi. Jodi eneka set-off right exercise kora lage, te borrower ke etur notice dibo, aru remaining claims laga full details aru ki conditions-ot Company securities retain kori rakhibo pare, jetya loike relevant claim settle ba pay kora nohoi, sob clearly mention koribo.

8. Dayitto-purno lending conduct – Personal loan repayment/settlement pora pise movable/immovable property documents mukto kora

RBI guidelines logot milai ekta Standard Operating Procedure (SOP) – Property Documents Handover aru Charge Release Process tayari kora hoise, jitu pora December 01, 2023 pichot due thaka sob cases karone original movable aru immovable property documents release kora jai.

- a) Movable/immovable property documents release kora
 - i. Loan account pura repay/settlement kori diya pisot, Company pora 30 dinor bitorot sob original movable / immovable property documents release koribo aru registry-te register kora sob charges remove koribo.
 - ii. Borrower-ke option diya hobo je tai/tai laga choice anasar original movable / immovable property documents banking outlet/branch juntu pora loan account service hoise, nohole Company laga onno kunuba office juntu documents available ase, tate pora collect kori paribo.
 - iii. Original movable / immovable property documents return korar timeline aru place sob, effective date-or upor pora issue kora loan sanction letter-ot mention kora thakibo.
 - iv. Sole borrower nohole joint borrowers laga death hoi jaowa situation handle koribole, Company logot original movable / immovable property documents legal heirs-logot return korar ekta procedure ase. Ei procedure Company laga website-ot display kora ase.
- b) Movable/immovable property documents release koribo late hoile compensation dibo
 - i. Loan pura repay nohoi kora pichot / settlement kora pichot 30 din bitorot original movable / immovable property documents release koribo na parile, ba relevant registry-ot charge satisfaction form file koribo fail hoile, Company pora borrower-logot eitu delay laga karon clearly janaibo. Jodi ei delay Company pora hoise, tenehole Company pora borrower-ke prottek din laga delay karone ₹5,000 hisape compensation dibo.
 - ii. Original movable/immovable property documents harai gole ba nuksan hoile, pura ba kisu hissa-ot, Company pora borrower-ke movable/immovable property documents laga duplicate ba certified copy lobole help koribo aru etu logot jora sob khorcha nijor pora uthaibo, aru clause (i)-ot mention kora compensation-o dibo. Tathapi, eneka case-ot, ei process complete koribole Company-ke additional 30 din time diya jabo, aru delayed period laga penalty etu pora hisab kora jabo (mane, total 60 din pichot).

- iii. Ei directions anusar diya compensation pora borrower laga anyo applicable law anusar aru compensation lobole thaka adhikar-ke kunu dhoron-ot prabhavit nakoribo.

9. EMI based personal loan-ot floating interest rate punor reset kora

- a) EMI based floating rate personal loan sanction kora time-ot, company-e borrowers laga repayment capacity consider koribo lagibo, jate loan tenor bahi jabo pare ba EMI amount barhi jabo pare buli adequate margin/headroom thake. Eitu loan laga tenor time-ot interest rate barhi jabo para situation-ot applicable hobo. NBFCs-khan ke advise kora ase je following requirements sob meet kora ekta suitable policy framework tayari kori implement aru compliance ensure koribo lagibo:
 - i. Sanction koribar time-ot, Company-e borrowers-k interest rate change hole loan-ot ki impact ahibo, jiman-e EMI change hobo aru/or tenor change hobo, eitu sob clear bhabe jonabo lagibo. Pichot, eitu karone EMI aru/or tenor barhile, borrowers-k turant appropriate channels pora janabo lagibo.
 - ii. Interest rate reset koribar time-ot, Company-e nijor Board approved policy anusar borrowers-k fixed rate-ot switch kori lobole option dibo lagibo. Ei policy-e, among other kotha, loan laga tenor bhitor-ot borrower-k ketiya bar switch koribo paribo, eitu clearly mention kori thake.
 - iii. Borrowers khan ke bhi choice diya jabo-
 - (a) EMI barhabo naki loan laga tenor lamba koribo, nathoba duita option ekeloge loi; aru,
 - (b) Loan laga tenor somoyot jekunu time-ot, part-ot nathoba pura amount-ot prepay koribo paribo. Foreclosure charges / pre-payment penalty laga levy thakibo current (extant) instructions anusar.
 - iv. Floating rate pora fixed rate-loi loan switch korar somoy sob applicable charges aru any other service charges/administrative costs, je sob uparor option exercise korar logot thake, hei sob transparently sanction letter-ot disclose kora hobo aru Company pora ei charges/costs revise korile, tar somoy-o disclose kora hobo.
 - v. Company ensure koribo je floating rate loan-tenor elongation korile negative amortisation no hobo.
 - vi. Company borrowers logot appropriate channels pora quarterly statement share koribo / accessible koribo, je statement minimum pora hei information include koribo: principal aru interest recovered till date, EMI amount, remaining EMIs, aru loan-tenor-ot applicable annualized rate of interest / Annual Percentage Rate (APR). Company ensure koribo je statement sob simple aru easily borrower-pora bujha jaibo. Equated monthly instalment loans logot matro no, ei instruction sob, mutatis mutandis, all equated instalment based loans, je sob different periodicities-ot ase, logot apply hobo.

Equated Monthly Instalments (EMI) based Personal Loans pora Floating Interest Rate reset kora lage separate policy banaise aru ei policy Board of Directors pora October 17, 2023-ot hoi thaka meeting-ot duly approve kora hoise.

10. Sadharon

- a) Company borrower laga kaj-kamot interference koribo nohoi, except loan agreement laga terms aru conditions-ot dekhua purpose-bur karone (jodi borrower pora age disclose nokora notun information Company lagot ase, taile eta exception ase).
- b) Jodi borrower pora borrowal account transfer karibole request ase, taile Company laga consent or objection, jodi thake, request paowa date-pora 21 din-ot communicate koribo.
- c) Loan recovery laga mamla-te, Company unnecessary harassment kori nohoi, for example odd hours-ot borrower-ke baar-baar disturb kora, loan recover karibole muscle power use kora, etc. Company staff rude behavior, avoid koribole, ensure koribo je staff properly trained ase aru customers logot appropriate manner-ot deal koribo pare.

- d)
- i. Company-te floating rate loan aru advances te foreclosure charges / pre-payment charges levy nakoribo, jitu:-
 - a. Byabohar chara purpose karone individual-ke diya loan, co-obligant(s) thakok ba nathakok; aru,
 - b. Byabohar purpose karone individual aru MSEs-ke diya loan, co-obligant(s) thakok ba nathakok.
 - ii. Uporor sob condition applicable hobo, pre-payment karone kunuba source of funds use korile bhi-partial houk ba full-and kunuba minimum lock-in period nathakileo.
 - iii. Dual / special rate (fixed aru floating rate mix) loan karone, pre-payment charges apply hobo ne nohoibo, etu depend koribo pre-payment somoi te loan floating rate ase naki nai etu uporot.
 - iv. Uporor paragraph (i)(a) aru (i)(b) te mention nathaka baki sob cases te, jodi pre-payment charges ase, etu Company-r approved policy / PPG hisap te hobo. Kintu term loan case-te, jodi Company pre-payment charges levy kore, etu pre-pay kora amount uporot base kori calculate kora jabo.
 - v. Jodi pre-payment Company-r instance pora effected kora hoi, tetia Company kunuba charges levy nakoribo.
 - vi. Pre-payment charges applicable hobo naki nohoibo, etu sanction letter, loan agreement aru KFS te clearly disclose koribo lagibo. Jitu pre-payment charges etia specified hisap te disclose kora nohoi, etu Company levy nakoribo naparibo.
 - vii. Company-te kunuba charges / fees retrospectively pre-payment somoi te levy nakoribo, jitu charges agote waive off kora hoisil.

11. Abhijog Nibaron

- a) Fair Practices Code laga compliance aru grievances redressal mechanism laga different management level-ot kaam kora pora periodic review kora hobo. Ei review sob laga consolidated report regular interval-ot Board-ot submit kora hobo.
- b) Customers laga benefit-ot, Company laga sob branch/ business kora jagat nimnok information bhal pora display kora hobo:
 - i. Company logot complaint thaka problem resolve koribo para Grievance Redressal Officer laga naam aru contact details (Telephone / Mobile number aru email address) di dise.
 - ii. Jodi customer laga complaint / concern 30 din-ot solve no hoi, taile customer RBI CMS portal-ot complaint lodge koribo pare - <https://cms.rbi.org.in>

Nai hole, complaint form nimnok address-ot pathai dibo:

Centralised Receipt and Processing Centre,
Reserve Bank of India, 4th Floor,
Sector 17, Chandigarh – 160017
Tollfree Number- 14448

12. Non-Banking Financial Companies logot Ombudsman Scheme

(a) Reserve Bank – Integrated Ombudsman Scheme, 2021

Ombudsman Scheme-ot, Company laga Principal Nodal Officer (PNO) appoint kora hoise, jun Company represent koribo aru Company logot file kora complaints somporke Ombudsman-ot information provide koribo responsibility thakibo. Company pora appoint kora Nodal Officers (NO) PNO-ot assist koribo.

Customers laga benefit-ot, branches / business thaka places-ot PNO laga name aru contact details (Telephone / Mobile number aru email) logot Ombudsman complaint lodging portal laga details (<https://cms.rbi.org.in>) display kora hoibo.

Scheme laga salient features sob English, Hindi aru Regional languages-ot sob offices aru branches-ot prominently display kora hoibo, jun pora office / branch visit kora person-ot Scheme somporke adequate information thakibo.

Ombudsman Scheme laga main features, Scheme laga copy aru Principal Nodal Officer laga contact details website-ot bhal pora display kora aru update kora hobo.

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

(b) Internal Ombudsman laga Niyukti

RBI laga guidelines anusar, 'Appointment of Internal Ombudsman by Non-Banking Financial Companies' dated November 15, 2021, Company pora Internal Ombudsman niyukti kori dise aru eitu corresponding guidelines logot palon koribo.

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

13. Website-ot upload kora

Fair Practices Code, local language-ot pora, Company laga website-ot rakha hobo, different stakeholders-oke information dibole.

14. Beshi interest charge niyontron kora

- a) Board of Directors laga interest rate model adopt kora hoise, juntu loans aru advances-ot charge kora interest rate, processing aru onno charges determine koribo lage. Eitu model relevant factors consider kori kora hoise, jaise fund cost, margin aru risk premium, etc. Interest rate aru risk gradation-ot approach aru different borrower categories-ot different interest rate charge koribo rationale, application form-ot borrower/customer logot disclose kora hobo aru sanction letter-ot clearly communicate kora hobo.
- b) Interest rate aru risk gradation-ot approach company website-oto available kora hobo. Website-ot publish kora information, interest rate change hole update kora hobo.
- c) Interest rate annualised rate hobo.

15. Financed gari logot repossession

Company laga loan agreement-ot borrower logot ekta re-possession clause thakibo, aru eitu legally enforceable hoibo. Transparency ensure koribole, loan agreement laga terms aru conditions-ot nimnok provisions thakibo: (a) possession loi goi bole notice period; (b) notice period waive kora pora situation;

(c) security loi possession loi goi bole procedure;(d) property sale / auction korar age borrower-ot loan repayment loi final chance dibole provision;(e) borrower-ot repossession dibole procedure; aru (f) property sale / auction korar procedure.

Ei terms aru conditions laga ekta copy borrowers logot available thakibo.

16. Sonaor goror jewellery collateral logot loan diya

Upori diya general guidelines logot alop, Company, individuals laga gold jewellery-loan dibo time-ot, Board of Directors pora duly approve kora policy follow koribo, aru eitu policy-ot, inter-alia, nimnokha points thakibo:

- i. RBI pora stipulate kora KYC guidelines follow kori bole aru customer logot loan extend korar age bhal pora due diligence kora ensure kori bole appropriate steps thakibo.
- ii. Receive kora jewellery-r proper assessing procedure thakibo.
- iii. Gold jewellery-r ownership satisfy korar babe internal systems thakibo.
- iv. Jewellery safe custody-te rakhisor babe adequate systems thakibo, systems regular review kora hobo, concerned staff training dibo, aru internal auditors pora periodic inspection kora hobo, jate procedure strictly follow kora hoi. Gold collateral against loan, jodi branch-te jewellery store korar proper facility nai, extend nokora hobo.
- v. Collateral hisape accept kora jewellery appropriate insurance thakibo.
- vi. Non-repayment situation-te jewellery auction-r policy transparent aru adequate hobo. Auction date age borrower-k prior notice dibo. Auction procedure clear thakibo, aru eitu follow kora hobo. Conflict of interest nai thakibo aru auction process arm's length relationship ensure koribo sob transaction-te, including group companies aru related entities logot.
- vii. Auction public-te announce kora hobo, minimum 2 newspaper-te advertisement dia hobo, ekta vernacular language-te aru ekta national daily newspaper-te.
- viii. Company hoi thaka auction-ot participate nokoribo.
- ix. Pledged gold Board-pora approve kora auctioneer-pora matro auction kora hobo.
- x. Policy-ot fraud handle koribo karone systems aru procedures rakhibo lage, juntu mobilization, execution aru approval laga duties separate rakhibo pora include kora hobo.
- xi. Gold logot loan agreement-ot auction procedure laga details disclose kora thakibo..

17. Company pora physically/visually challenged lokok loan facilities di bole

Company physically/visually challenged applicants logot disability reason-ot products aru facilities, loan facilities include, provide kori discriminate nokoribo. Company laga sob branches eitu manu logot maximum assistance dibo jate aru business facilities avail kori pare.

18. Microfinance loan karone Fair Practice Code

Reserve Bank of India (RBI) pora Master Direction - Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022 issue korise, reference DoR.FIN.REC.95/03.10.038/2021-22 dated March 14, 2022-ot. Eitu Directions April 01, 2022 pora effective aru sob commercial Banks, NBFCs (Microfinance Institutions aru Housing Finance Companies include kori) logot applicable.

Uparot mention kora FPC-ok alawa, Company Microfinance Loans logot specific thaka nimate nimnok fair practices adopt koribo:

- (i) Sadharan
 - a. FPC (Fair Practice Code) local language-ot Company laga office aru branch-ot display kori rakhibo lagibo, Company laga website-ot display kora alaba.

- b. Field staff-ot train kora hobo jate borrowers laga income aru existing debt logot related necessary enquiries koribo pare.
 - c. Borrowers-ot deya training, jodi thake, etu free of cost hobo.
 - d. Microfinance loans-ot charge kora minimum, maximum aru average interest rates sob Company laga sob office-ot, issue kora literature-ot (local language-ot) aru Company laga website-ot prominently display kora hobo.
 - e. Loan agreement-ot aru FPC-ot, ja office, branch premises aru Company laga website-ot display kora hoise, eitu declare kori dibo lagibo je Company pora tar employees aru outsourced agency laga employees laga inappropriate behaviour-ot accountable thakibo aru timely grievance redressal provide koribo.
 - f. Borrower pora kuno security deposit / margin collect kora no hoi.
 - g. Company laga ek standard Microfinance loan agreement thakibo. Loan agreement preferably local language-ot hobo.
 - h. Loan-ot thoka sob terms aru conditions loan agreement-ot clearly disclose kora hobo.
 - i. Loan card-ot nicha details thakibo:
 - Pricing-ot simplified factsheet,
 - Loan logot attach kora baki sob terms aru conditions,
 - Borrower ke bhal pora identify kora information,
 - Company laga sob repayments, instalments logot final discharge include kori, acknowledgement,
 - Loan card-ot Company pora set up kora grievance redressal system bhal pora mention kora lagibo, aru nodal officer laga name aru contact number o thakibo lagibo,
 - Non-credit products issue kora hobo borrower laga full consent logot aru fee structure loan card-ot directly communicate kora hobo.
 - Loan card-ot sob entry local language-ot or borrower bhal pora bujha language-ot thakibo lagibo.
- (ii) Recovery koribo babe zor-dorab nohoi methods:
- a. Recovery normally matro central designated place-ot kori thakibo. Field staff logot recovery borrower laga residence ba work place-ot koribo paribo matro, jodi borrower central designated place-ot dui ba tar besi successive time-ot appear nokore.
 - b. Company ensure koribo je Board approved policy thakibo employee laga conduct, recruitment, training aru monitoring system logot. Ei Code minimum qualification define koribo staff logot aru necessary training tools provide koribo customer logot deal koribole. Employee logot training include koribo programs juntu borrower logot appropriate behaviour inculcate koribo. Employee logot customer logot conduct properly incorporate koribo compensation matrix-ot.

19. Fair Practice Code punor review

Managing Director-ot authority thakibo je FPC (Fair Practice Code)-ot kora kunu modification somoy-somoy review aru approve kori dibo pare.

* * *