

# **KA BAJAJ FINANCE LIMITED**

## **KA KYNDON FAIR PRACTICE**

**laiong 2024**

**Ka rukom ba 7.0**

## **KA TNAT PEIT IA KA RUKOM PYNIAID**

### Ka jingkdew

<b>Ki dak kdew.</b>	<b>Jingkdew</b>	<b>Sla.</b>
1.	Ka Lamkhmat	3
2.	Ki mat pynurlong	3
3.	Ka Jingpyntip	3
4.	Ka applikation na ka bynta ki ram bad ka jingpyniaid ia ki	4
5.	Kaba beit bniah ia ka ram(loan) bad ki rukom/ kyndon	4
6.	Ka jingdain kuna ia ki loan (ram) account	4
7.	Ka jingpynlait ia ki ram (loan) ryngkat bad ki jingpynkylla ha ki rukom bad kyndon	5
8.	Ka jingai kylliang kaba tikna bad pura – Ka jingai ia ki kot ki sla kiba iadei bad ka jingdon jingem ha kaba iadei bad ka jingsiew ne jingpyniadep ia ka ram ba shim shimet	5
9.	Kaba pynthymmai ia ka sut halor ki ram ba shim ki briew shimet	6
10.	Solansar	7
11.	Ki rukom jingmudui	8
12.	Ka skhim ombudsman (kabab uh ia u/ka nongtrei ban peit bnaih bha halor ki jingujor pyrshah ia ka kompany)na ka bynta ki bank ki bym shim dei satia ki bank kiba don ia ki kostomar ba plie savings account 2018	8
13.	Ka jingpyntrei ha ka website	9
14.	Kaba peit bniah halor ka jingsiew sut kaba palat pud	9
15.	Ka jingshim noh ia ki kali ba la thied da ka ram ba la ai da ka kompany	9
16.	Kaba shim ram da kaba buh bynda da ka ksar ki ksah	10
17.	Ki rukom ban shim ram ia kito kiba don ka jingduna ha ka dkhot met	10
18.	Ka kyndon jong ka Fair Practice na ka bynta ki ram kiba rit	11
19.	Kaba peit khmih ia ka kyndon Fair Practice	12

## 1. Ka Lamkhmat

Ka Bajaj Finance Limited, ka dei ka bank ka bym treikam satia ha kaba shim ia ka jingplie account ki Kostomar hapoh jong ka, kaba la registrar (pynrung kyrteng) hapoh jong ka Reserve Bank of India ("RBI"). Ha kaba ka don ia ka jingpyntreikam ban ai ia ki Kostomar ki jingairam (loan) kiba bun jait kynthup ia ka Ram ban thied ia ki jingdokam Kum ki tiar iing tiar sem, ka ram kaba shimet, ka ram ia ki ar shaka, ram da kaba buh bynda da ka Jaka ka pura, ram da kaba buh bynta ia ki bad kiwei kiwei de. Kine ki jingpyntreikam lah ban ioh da kiba bun ki Kostomar, kiba kynthup ia ki briew shimet, ki jaka treikam baby don ka jingiateh hapdeng ar ne palat ki briew, ki ophis treikam bad kino kino ki Kostomar kiba lah ban shim ia ki.

Ka Bajaj Finance Limited ("the Company") ka la pyntreikam ia ka Fair Practice Code (FPC) katkum ka jingpyniaid ka RBI bad ka la ioh ia ka jingbit na ki Board of Directors (ki nonglamkhmat ka RBI). ). Kane ka Fair Practice Code ka buh ia ki kyndon na ka bynta ka jingpyntreikam kaba hok/ khuid haba don ka jingiatreikam bad ki Kostomar.

Ka Kompany ka la shim ban pyndonkam ia kane ka kyndon Fair Practice Code bad ka la pyntreikam ruh ia ka. Kane ka kyndon kan long solansar ia baroh ki tiar bad ki jingpyntreikam ba la ai da ka Kompany ( kiba don lupa mynta lane kito kiban sa wan hadien habud).

## 2. Ki mat pynurlong

Ki mat treikam ka Kompany sha ki Kostomar:

- i. Dei ban trei hok bad da kaba pynleh jingmut haba iadei bad ki Kostomar, da kaba:
  - Ban kynduh ia ki jingkular bad rukom treikam baby la thoh shai ha ka Code, halor ki mar ki mata bad ki jingpyntreikam, kiba ka Kompany Kan ai, bad ka rukom leh bad jintreikam ba ki nongtrei ki bud; ;
  - Ban pyntikna ba ki jingpyntreikam jong ka Kompany bad ki mar ki mata ki dei ban long katkum ka ain ka kyndon; ;
  - Ka jingiateh ka Kompany bad ki Kostomar kan long ha ki kyndon kiba hok bad shai
- ii. Iarap ia ki Kostomar ba kin sngewthuh kumno ki jingpyntreikam ka Kompany ki long, da kaba:
  - Batai ia ka jingdonkam ka jingdon pisa
- iii. Haba Jia Kano Kano ka jingbakla dei ban treikam da kaba husiar bad ban don ka jingiatip lem, da kaba:
  - Kaba pynbeit ia ki jingbakla ;
  - Kaba kitkhia ia ki jingmudui ki Kostomar; ;
  - Kaba batai ia ki Kostomar kumno ban rah ia ki jingmudui ka jong ki Lada kim pat sngewshai.
- iv. Pyntip paidbah ia u Code, bad buh ruh ia ka ka ka website jong ka Kompany bad kumjuh ruh baby Don ia ka kot kaba batai shai na ka bynta ki Kostomar kiba kwah kyrpang ia ka.

## 3. Ka Jingpyntip

- a) Iarap ia ki Kostomar ban jied ia ka jingpyntreikam bad ki mar ki Mata, kiba lah ban wanrah jingmyntoi ia ki katkum ka jingdonkam ka jong ki, bad kaba ai ia ka jingpynsngewthuh ia ki mat

ba kongsan jong ki jingpyntreikam ne ka jinglong kyrpang ki mar ki Mata, kino kino kiba ki don jingmut bad shim.

- b) Pyntip ia ki Kostomar halor ki kot ki sla ne kino kino ki jingpyntip ba ka Kompany Kan donkam na ki Kostomar ban ioh ia ka jingpynshisha halor jong ki (Kostomar) bad ka jaka sah jong ki. Bad kiwei de ki kot ki sla kaba katkum ka jingdonkam ka ain.

#### **4. Ka aplikation na ka bynta ki ram bad ka jingpyniaid ia ki**

- a) Baroh ki jingbatai ne ki kot jingthoh ia ki nong pan kylliang (Kostomar) kan long beit ha ka ktien kaba lah ban sngewthuh da ki Kostomar.
- b) Ka kot aplikation jong ka ram (loan) kan kynthup ia baroh ki jingpyntip kiba donkam kiba lah ban ktah ia ka sut jong ki Kostomar. Ka aplikation jong ka ram kan pyni ia ki kot ki sla ba donkam ban ai lang ryngkat bad ka phone aplikation.
- c) Ka Kompany ka don ka rukom treikam ha kaba ka ai ia ka rusit ia ka aplikation loan(ram). Ka por ba la buh ha kaba un pynlait ia ka loan (ram) un pynshai ha ka rusit.

#### **5. Kaba beit bniah ia ka ram(loan) bad ki rukom/ kyndon**

Ka Kompany Kan pynsngew lyngba ka jingthoh sha ki nongpan kylliang ha ka ktien kaba ki sngewthuh ( khasi) lyngba ka shithi sanktion ne, ka tyngka pisa jong ka loan ban ai ryngkat bad ki rukom ki kyndon bad ban kynthup ruh ia sut kaban dei shisien shi snem. Ka Kompany Kan pynshai ruh halor ka jingsha dain kuna haba ki Kostomar ki slem ban siew lane Lada don Kano Kano ka jingbakla na ka Liang ki Kostomar, ia kine un thoh ha ki kyntien ba la ban iong bha bad pynheh ha ka kot iakut jong ka ram (loan).

Ka Kompany Kan pynpoi ia ka kot jingthoh jong ka ram(loan) ba la thoh ha ki kyntien ba lah ban sngewthuh(khasi) da ki nongshim kylliang ryngkat bad ki kot ki sla ba donkam ha ka jingshim ram (loan) imha baroh ki nongshim ram ha ka por ba pynlait ia ka ram.

Ka Tarik ba pura badei ban siew ia ka ram, katno sien hap ban siew, ka jingiapher halor ka pisa ba la shim bad ka sut, ka nuksan jong ka SMA/ NPA tarik, bad kiwei kiwei de un pyntip sha ki nongshim ram ha ka por ba pynlait ia ka ram bad kumjuh ruh ha ka por ba ladon kino kino ki jingpynkylla ia ka jingiakut ka ram. ha kine ki jingairam lada jia ba don ka jingpynsangeh ha ka jingsiew ia ka dor trai/ne ia ka sut, ka tarik, ka tarik kaba shai ban sdang biang ia ki jingsiew un pyntip sah ki nongshimkylliang.

#### **6. Ka jingdain kuna ia ki loan (ram) account**

- a) Lada don Kano Kano ka jingsha siew (penalty) hada don ka jingbymbiang ban kohnguh ia ki rukom bad kyndon ka jingpyntreikam jong kine ki jingshimram ba la dep iakut da ki nongshim kylliang un shim ia ki ba ki long ki 'penal charges' bad un um khein ia ki Kum ki ' penal interest ' ba ia synrop lang bad ka dor jong ka sut kaba la khein naduh kaba sdang. Un um don ka jingsiew tam ia kine ki penal charges; kaba mut un um don Kano Kano ka sut halor jong kine. Un um don ka jingsiew tam ia kine ki penal charges (dain kuna); kaba mut un um don Kano Kano ka sut halor jong kine. Hynrei, kane kan un um don Kano Kano ka jingktah ne jingiadei haba iadei bad ka rukom khein ia ki sut ia ka dor tyngka jong ka pisa ba la shim kylliang.
- b) Ka kompany kan um wanrah kano kano ka jingpynkylla ha ka rukom siew ia ka sut ban pynskhem ia ka jingpyntreikam katkum ki kyndon jong ka RBI ha ka Fair Code.

- c) Ka jinglong jong kine ki penal charge kin long kiba katsum ka rukom bad kan long beit thik katsum ka jingbymbiang ban kohnguh ia ki rukom bad kyndon ka jingpyntreikam ia kine ki ram (loan) khlem Kano Kano ka jingleh shiliang ne jingbym khein hok halor Kano Kano ka ram(loan)/ ne ki jingpyntreikam.
- d) Ka jingdain kuna ha kaba iadei bad ki ram ba la ai ia ki briew shimet, na ka bynta Kano Kano ka jingpyndonkam lait noh ia ka khaii ka pateng , kan un um long palat man ia ka jingdain kuna ia kito ki nongshim ram da ka kynhun wat Lada ka jingpynkhein ia ki rukom bad kyndon ki long kumjuh.
- e) Ka jinglong bad ka daw ia ka jingshah dain kuna un pyntip shai da ka kompany sha ki kostomar ha ka kot jingthoh jingiakut ryngkat bad ki rukom bad kyndon kiba donkam/ Key Fact Statement (KFS) katsum ka jingdonkam, nalar jong kito ki jingthoh kiba phimlah ban shem ha ka website jong ka kompany kaba don hapoh jong ka dor jong sut bad ka jingsiew ia ka jingpyntreikam.
- f) Haba ha kano kano ka por ba un phah sha ki kostomar ia ka jingpynkynmaw na ka bynta ka jingbym lah ban kohnguh ne ban bud ia ka rukom bad kyndon ka jingpyntreikam, un pyntip ruh ia ka dor jing ka jingshah dain kuna. Lada jia ba don kano kano ka jingpynkiew dor ia ka jingdain kuna, ka daw halor jong kane un pyntip sha ki kostomar.

Ka don ka jingthoh jingpynshai ia ki kyndon kaba kren shaphang Ka Fair Lending Practiced-ka jingsiew penal ia ki account kiba shim ram la buh bad la pyntikna da ki board of Directors ha ka jingialang kaba la long ha u 17th Risaw 2023.

## **7. Ka jingpynlait ia ki ram (loan) ryngkat bad ki jingpynkylla ha ki rukom bad kyndon**

- a) Ka kompany kan ai jingtip sha ki kostomar ne nongpan kyliang ha ka ktien kaba ki lah ban sngewthuh (khasi) lada don kano kano ka jingpynkylla ha ki rukom bad kyndon kaba iadei bad ka jingpynlait ia ka pisa, ka dor jong ka sut, ka dor jong ka jingpyntreikam, ka dor ban siew ha shuwa ka jingsiew ia ka ram, bad kiwei kiwei de. Ka kompany ka pyn tikna ba ka jingpynkylla ia ka dor jong ka sut bad kiwei pat ki jingsiew kin long tad haduh da don ka jingpyntip. Ka jingrai ia kane ka jingrai un phah lem ryngkat bad ka jingthoh halor ka jingiamynjur ia ka ram (loan). Ka jingrai ia kane ka jingrai un phah lem ryngkat bad ka jingthoh halor ka jingiamynjur ia ka ram (loan).
- b) Ka rai ban pan/ ne pynstet ia ka jingsiew kaban thoh ha ka jingiakut, kan long katsum ka jingiamynjur ha ka kot jingiakut ia ka ram(loan).
- c) c.Ka company kan pynlait/pynphai lut ia kino kino ki jingbuh bynda hadien ba la dep pynkhuid ia baroh ka pisa ba shah ia ka bank halor jong ka ram (loan). lada don ka jingpyntreikam ban pynlait ia kine ki kot, ki kostomar kin ioh ka jingpyntip ba don lut ki jingthoh ba pynshai halor ki jingioh ba ki kostomar ki lah ban ioh bad ki rukom bad i kyndon ha kaba ka kompany ka lah ban bad ia kine baroh tad haduh la dep siew bad pynkhid ia ki jingsiew baroh.

## **8. Ka jingai kyliang kaba tikna bad pura – Ka jingai ia ki kot ki sla kiba iadei bad ka jingdon jingem ha kaba iadei bad ka jingsiew ne jingpyniadep ia ka ram ba shim shimet**

Ka Standard Operating Procedure (SOP)- Ka jingaiti ia ki kot ki sla ka jaka ka puta bad ka Charge Release Process kaba iadei latsum ka kyndon jong ka RBI un pyntreikam haba aiti noh ia ki kot ki sla kiba iadei bad ka jingdon jingem, ia baroh ki nongshim ram hadien ka 1th Nohprah 2023.

- a) Ka jingai ia ki kot ki sla kiba iadei bad ka jingdon jingem
  - i. Ka kompany kan pynlait nad pynphai ia ki kot ki sla kiba pura bad tikna kiba iadei bad ka jingdon jingem jong ki kostomar bad kin weng ia ka jingshah oh dor hapoh ka 30 sngi hadien ba la dep siew lut bad pynkhuid ia ka ram.
  - ii. Katkum ka jingsngewbit ka jong ki kostomar ki lah ban leit lum ia ine ki kot ki sla na ki ophis treikam ka bank/ ne ka tnat treikam jong ka bank ba ki shim ia kane ka ram lane kano kano ka opis treikam jong ka bank ha kaba kine ki kot ki lah ban don.  
Ka por bad ka jaka ban pynphai ia ki kot ki sla.
  - iii. Ka por bad ka jaka ban pynphai ia kine ki kot ki sla ba pura un thoh shai ha ki shithi ba pynlait ia kine ki ram  
Khang ban lah.
  - iv. Ban pynshai halor ka jingpynphai ia kine ki kot ki sla, lada jia ba u/ka/ki nongshimram u/ka/ki khlad noh, ka kompany kadon la ka jong ka rukom treikam kumno ban pynalit ia kine ki kot ki sla. Ia kane ka rukom treika lah ban shem ha ka website jong ka kompany.
- b) Ka jingsiew sha ki kostomar haba don ka jingpynslem ban pynlait ia ki kot ki sla ka jong ki, kaba iadei bad ki jingdon jingem.
  - i. Lada jia ba don kano kano kajing bynjlan ban pynlait ia ki kot ki sla kiba iadei bad ki jingdon jingem jong ki kostomar lane khlem don kano kano ka jingpyniaid ia ka phorm charge satisfaction ha ki ophis treikam palat ia ka 30 sngi hadien ba la dep siew lut ia ka pisa/pynkhuid ia ka ram, ka kompany kadei ban pyntip ia ka daw ba ki pynjlan sha ki kostomar. Lada jia ba kine ki jingpynjlan ki dei namar ka jingtreikam/jingleh jong ka komapny, ka kompany jan hap siew ia ki kostomar ₹5,000 tyngka man la ka sngi.
  - ii. Lada jia ba don ka jingpynjot ne pynjah ia ki kot ki sla jong ka jingdon jingem jong ki kostomar, khyndiat ne baroh, ka kompany kan hap iarap ia ki kostomar ha kaba kin ioh ia kine kot ki sla ki ba duplikate, bad ka jinglut jingsep baroh kan long ka jingbah khlieh jong ka kompany. Nalor jong kane ka kompany kan hap siew ia ki kostomar katkum ba la pynshai ha ka jingthoh (i) kaba haneng. Hynrei ha kum kine ki khep, ka kompany kan ioh 30 laiphew sngi ban pyndep ia kine ki jingdonkam bad hadien kine ki laiphew sngi, lada ka kompany kam lah ban pyndep ia ka kamram, kan don ka jimgsiew na ka kompany sha ki kostomar (kata ka long baroh 60 hynriewphew sngi).
  - iii. Ka jingsiew sha ki kostomar na ka kompany kan long kaba khlem kano kano ka jingshah shiliang ne ka jingbymleh hok ia ka hok jong ki kostomar ban ioh ia kane ka jingsiew kiba long katkum ka ain.

## 9. Kaba pynthymmai ia ka sut halor ki ram ba shim ki briew shimet

- a) Ha ka por ba pynlait ia kine ki EMI halor jong ka dor kaba khlem da buh kyrpang halor jong ki ram ba la shim da ki briew shimet, ka kompnay kadei ban shim bad ban rai haduh katno ki kostomar ki lah ban siew biang khnang ban pyntikna ba kadon ka jaka ban pynjriong/pynheh ia ka EMI, ha ka por ba don ka lad ba kan kiew ka sut, ka don ka jingai jingmut ia ki NBFCs ba kin buh ia ka jingpyntreikam ka ban kynduh ia ka jingdonkam ban pynsdang bad jingsngewthuh:
  - i. Ha ka por ba ka kompany ka pynlait ia kine ki ram sha ki kostomar, ka kompany kan pyntip shai ia ki kostomar halor ka jinglah ban don kano kano ka jingpynkylla ia ka sut halor ki ram (loan) kaba lah ban pynkylla ia ka rukom siew (EMI)/ ne ka por ban siew, lane baroh ar. Lada jia ba don kine ki jingpynkylla, ka kompany kan hap dei ban pyntip mardor sha ki kostomar lyngba ki tyllong kiba tikna.

- ii. Ha ka por ba don kane ka jingpynkylla ia ka sut, ka kompany kan ai ki lad ia ki nongshimkylliang ban jied ia ka fixed rate katkum ka kyndon ba la ia mynjur da ka Ophis treikam (Board). Kane ka kyndon, ka kdew bniah bha haduh katno sien u/ka/ki nongshimkylliang ki lah ban pynkylla ia ka rukom siew ha ka por ba ki don hapoh kane ka jingsiew ia ka ram.
- iii. Ki nongshimkylliang kin ioh ruh ia ka lad ban jied ia-
  - a) Ka jingpynkiew ia ka jingsiew ka EMI lane ka jingpynjrung ia ka por ban siew, lane baroh ar. ; bad,
  - b) kaban siew hashuwa ka por ban kut ka jingsiew, lada shiteng ne baroh, ha kano kano ka por. Kan don ka jingsiew ia ka jingpynkut/ ne ka jing dain kuna ia kane ka jingsiew shuwa. Kan don ka jingsiew ia ka jingpynkut/ ne ka jing dain kuna ia kane ka jingsiew shuwa.
- iv. Kino kino ki jingsiew ha kaba iadei bad ka jingpynkylla na ka jingsiew kabym don satia ka dor ba tikna ba la buh sha ka jingsiew da ka dor kaba la buh pura bad kino kino ki jingsiew ia ka jingpyntrekam ne jingpyniaid kam, un thoh shai bha lyngba ka ka shithi ba la pynlait ia ka pisa ba la shim kylliang bad kumjuh ruh ka por ba ka don ka jingpynkylla ia ka dor jong kine ki jingpyntreikam.
- v. Ka kompany kan pyntikna ba ka por ba la pynjlan ia ka por ban siew ia kine ki ram ba siew khelm da buh ka bei tyngka kaba tikna, kan un ialam ia ki kostomar sha ka ba kin kylla long ki bym ju siew bynkhuid ia ka ram.
- vi. Ka kompany kan ai/ ne ai lad ba ki kostomar kin lah ban ioh ia ka statement (jingpyntip) shisien ha ka saw bnai halor ka dor ba ki shim kylliang, ka sut ba la ioh lum, ka dor jong ka EMI, bad kumjuh ia ka sut / Annual Percentage Rate (APR) ha ka por ba ki kostomar ki don hapoh jong kane ka loan. Ka kompany ka pyntikna ba ki statement (jingpyntip) kin long ha ka rukom kaba suk bad kaba lah ban sngewthuh daki kostomar.  
Nalor jong ki jingbatai halor ka jingsiew ia kine ki ram kiban long man la u bnai, bad ki jingbatai ba la pynshai hajrong un pyntreikam, kan don ka jingpynkylla nangne nangtai, ia baroh kine ki jingsiew kiba dei jong ka ram (loan).

Ka don ka jingthoh jingpynshai kaba kren shaphang Ka Fair Lending Practiced-ka jingsiew penal ia ki account kiba shim ram la buh bad la pyntikna da ki board of Directors ha ka jingialang kaba la long ha u 17th Risaw 2023.

## 10. Solansar

- a) Ka kompany kan um tuklar bad ki kam ki jam jong ki nongshim kylliang lait noh na ka bynta ba la pynshai ha ki rukom bad kyndon jong ka jingiateh ba iadei bad ka ka ram (loan),lait noh sa tang lada don ki jingpyntip kiba thymmai, kibym shim la ioh ban pyntip sha ki nongshim kylliang, kiba ka kompany ka shem hadien.
- b) Lada jia bai oh ia ka rusit jingkyrpad na ki nongshimkylliang ban transfer (rah) ia ka account, ka jingpan jingbit lane lada don kano kano ka jingpyrshah na ka kompany, un pyntip ia kane sha ki kostomar hapoh ka 21 sngi, naduh ka sngi ba la ioh pdiang ia kane ka rusit.
- c) Lada jia ha ki ryngkhat badei ban ioh ia ki ram (loan), ka kompany kan um pyndonkan kano kano ka jingleh bymdei rukom, kita ki long:. kita ki long: kan um pyndik ia ki kostomar ha ki por ki bym dei shuh, pyndonkam da ka bor (rah kti) ban ioh ia ka jingsiew ram, bad kiwei kiwei de. Ban pynlait na kano kano ka jingkren heh bad tohmet ka jong ki nongtrei, ka kompany kan

pyntikna ba ki nongtrei ka kompany kin long kiba la ioh ka jinghikai kaba pura ha ki rukom kumno ba kin nang ban pyniadei ba ki kostomar.

- d) Ka kompany kan un buh dor ne phah siew lada don ka jingsiew ha shuwa ka po ria ki ram/ jing dain kunai a ki jingsiew ha shuwa ka por halor ki ram ba la bei da ka kompany ia ki riw shimet kiba pyndonkam ia kiwei pat ki daw lait noh na ka khai ka bateng, wat lada don lane um don ka jingia sngewthuh lang.

(Ba la shim: RBI Circular on Levy of Foreclosure Charges/ Pre-Payment Penalty on Floating Rate Loans by NBFCs DNBR(PD) CC.No.101/03.10.001/2019-20 dated August 2, 2019)

## 11. Ki rukom jingmudui

- a) Kan don ka jingkhmih ia ka jinglong jong kane ka kyndon Fair Practices bad ka jingtreikam ia ki rukom ban pynsngew ia ki jingmudui ha baroh ki bynta jong ka kompany. Ka report kaba kyllum lang ia baroh kine un phah sha ki kynhun ba ha khlieh duh ka kompany na ka por sha ka por.
- b) Ki jingpyntip kiba bud harum un buh ha ka jaka kaba iohi, na ka bynta ka jingmyntoi ia ki kostomar ha baroh ki ophis treikam jong ka bank/ jaka trei ka kompany:

- i. Ka kirteng bad ki jingpyntip kiba phi lah ban ioh ia kren bad ki kostomar ( U nombar phon katkum ka email address) jong ki nongtreikam (Grievance Redressal Officer) ha kaba ki kostomar ki lah ban leit mih khnang ban wad ki lad ban pyniasuk halor kajingmudui pyrshah ia ka kompany.
- ii. Lada ki jingujor jong ki kostomar um shim la lah satia ban shim bad wad lad ban pynbiang ia ki hapoh ka 30 sngi, ki kostomar ki lah ban pynsngew ha ka RBI CMS portal-<https://cms.rbi.org.in>

Lane phi lah ban phah ia ki jingujor ha kane ka jaka ba la thoh pynshai harum:

Ka Centralised Receipt bad ka Processing Centre,  
Ka Reserve Bank jong ka RiIndia, 4th Floor,  
Sector 17, Chandigarh – 160017  
Tollfree (ba ioh ei) Nombar- 14448

## 12. Ka skhim ombudsman (kabab uh ia u/ka nongtrei ban peit bnaih bha halor ki jingujor pyrshah ia ka kompany)na ka bynta ki bank ki bym shim dei satia ki bank kiba don ia ki kostomar ba plie savings account

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

Hapoh ka skhim Ombudsman, ka kompany kan buh ia u/ka Principal Nodal Officer (PNO) ban long kiba bah khlieh ban lamkhmat ia ka kompany bad ban ai ki jingpyntip sha u/ka Ombudsman ha kaba iadei bad ka jingmudui pyrshah ia ka kompany. u/ka Nodal Ophisar ba la buh da ka kompany un iarap ia U/Ka PNO. U/Ka Nodal Ophisar ba la buh da ka kompany un iarap ia U/Ka PNO.



FNa ka bynta ka jingmyntoi ia ki kostomar, un buh, ha baroh ki ophis treikam/ne ki jaka ba ka don ka jingtreikam, ka kyrteng bad ki phon nombar (ka phon/ mobile nombar bad ka email) jong ki PNO ryngkat bad ki jingpyntip jong ki rukom ban pynsgew ia kine ki jingmudui sha ki Ombudsman (<https://cms.rbi.org.in>).

Ki jinglong kyrpang jong kane ka skhim un buh ha ka ktien phareng, Hindi (dkhar) bad ha ka ktien Khasi ha baroh ki ophis treikam. Khnang ba baroh ki briew kiba leit mih sha kine ki ophis treikam kin ioh ia ka jingpyntip kaba pura.

Ki jinglong kyrpang ne kiwei kiwei de jong kane ka Ombudsman skhim ryngkat bad ka kot jingthoh halor ka skhim bad ki phon nombar jong u/ka Principal Nodal Officer, un buh ha ka website.

(Ba la shim: Reserve Bank - Integrated Ombudsman Skhim, 2021 dated Naiwieng 12, 2021)

### **(b) Ka jingthung kam ia U/Ka Internal (hapoh ka kompany) Ombudsman**

Katkum ka kyndon jong ka RBI halor ka 'Appointment of Internal Ombudsman by Non-Banking Financial Companies' Naiwieng 15, 2021, ka kompany kala wanlam ia u/ka nongkhmih ia kine ki jingmudui ia ka kompany u/ka ban dei ka bynta jong ka kompany bad ban bud ia ki rukom ba la ai da ka kompany.

(Ba la shim jingmut: Appointment of Internal Ombudsman by Non-Banking Financial Companies dated Naiwieng 15, 2021)

### **13. Ka jingpyntrei ha ka website**

Ki kyndon jong ka Fair Practices, ba la thoh ha ka kyntiewn ba lah ban sngewthuh da ki kostomar un shem ha ka website na ka bynta ka jingpyntip ia ki nongdon bynta kiba pher ba pher.

### **14. Kaba peit bniah halor ka jingsiew sut kaba palat pud**

- a) Ki lamkhmat kiba heh tam duh jong ka kompany (Board of Directors) ki la shim bad pyntreikam ia ka interest rate model ban pyntikna ia ka dor jog ka sut ba dei ban siew haba shim ia ki ram, ka jingpyntreikam bad kiwei kiwei de ki jingsiew, da kaba kynthup lang ia ka cost of funds, margin bad risk premium, bad kiwei kiwei de. Ha ka applikation phorm un thoh shai bad batai ia ki kostomar ia ka dor jong ka sut bad ka rukom ba ki oh dor ia ka sut ha ki rukom treikam kiba pher ba pher. Ha ka applikation phorm un thoh shai bad batai ia ki kostomar ia ka dor jong ka sut bad ka rukom ba ki oh dor ia ka sut ha ki rukom treikam kiba pher ba pher.
- b) Ka dor jong ka sut bad ki rukom ban pynduna ia ka jingma haba shim ia ka ram, un thoh shai bha bad lah ban shem ha ka website jong ka kompany. Lada don ka jingpynthymmai ia kine ki jingpyntip un buh ia ki ha ka website.
- c) Ka dor jong ka sut kan long katkum ka dor ba la khein snem.

### **15. Ka jingshim noh ia ki kali ba la thied da ka ram ba la ai da ka kompany**

Ka kompany kan kynthup ruh ia ki clause (matphang) ia ka jingshim noh ha ka jingiathoh jingiamynjur jong ka ram bad ki nonhshimkyliliang kaban long katkum ka ain. Ban pyntikna ba kiei kiei baroh ki

long kiba shai, ka kyndon bad rukom jong ka jingiathoh jingiamynjur ia ka ram kan kynthup ruh ia ki rukom kiba iadei bad ka: (a) ka jingthoh halor ka Tarik ba kin wan shim noh; ; (b) ha kano ka rukom bad balei ba un wan shim noh; ; (c) ka rukom ba kin shim; ; d) ka rukom ba ki ai lad ia ki nongshim kylliang ba kin siew ia kine ki ram shuwa ba kin die noh ia kata ka mar; ; (e) ka rukom ba ki lah ban ioh biang ia ka kali hadien ba la shah shim noh, bad (f) ka rukom ban die ia kata ka kali. Ia ka kopy jingthoh halor jong kine un ai ia ki nongshim kylliang baroh.

## **16. Kaba shim ram da kaba buh bynda da ka ksiar ki ksah**

Nalor jong kitei ki kyndon ba la thoh bad pynshai haneng, ka kompany, ha ka por ba ka ia kylliang ia ki riew shimet da kaba buh bynda da ka ksiar, kine kidei ki rukom bad kyndon ba hap ban bud da ka kompany ba la buh da kiba ha khlieh duh jong ka komapny, kiba kynthup ia kine harum:

- i. Ban pyntikna ba ki rukom treikam ki long kiba tikna bad pura bad kiba long katkum ka kyndon jong ka KYC ba la buh da ka RBI bad ban pyntiknaba la leh tikna bha hashuwa ba kin ai ia ka ram.
- ii. Kaba peit khmih bha ia ka jingshongdor jong kine ki jingdeng ksiar ba la ioh.
- iii. Ka rukom ban pyntikna ia ka jinglongtraai kaba pura halor jong kine ki jingdeng ksiar.
- iv. Ka rukom kaba tikna ban buh ia kine ki jingdeng ksiar ha ka jaka kaba biang, kaba peit khmih bha ia ka rukom buh na ka por sha ka por, bad ban ai jinghikai kaba pura ia ii nongtrei bad kan don ka jingkhmih na ki auditor na ka por sha ka por khnang ban don ka jingpyntikna ba ki rukom trei ki long kiba la bud pura bhai a ki rukom trei. Ka jingai ram sha ki kostomar da kaba buh bynda ia ki jingdeng ksiar kan um long ne dei ia kito ki tnat treikam ki bym don satia ia ka jaka buh kaba tikna ia kine ki jingdeng ksiar.
- v. Ki jingdeng ksiar ba la shim kum ka jingbuh bynda kin long kiba la pyntikna.
- vi. Ka kyndon kaba iadei bad ka jingtyrwa die (aution) ia kine ki jingdeng ksiar haba jia ba ki nongshim kylliang kim lah ban siew ia ka pisa kan long ha kaba shai bad kaba tikna. Un ai ia ka jingpyntip sha ki nongshim kylliang ha shuwa ka tarik ba kan don kane ka jingdie. Kan pynshai ruh ia ka rukom kaba bud ia kane ka jingdie. Kan un um don kano kano ka jingiabym sngewthuh jingmut bad kane ka rukom ia die kan don ka jingpyniajngai hapdeng ki nongdie bad nongthied na ka mar (jingdeng ksiar).
- vii. Ia Kane ka jingiadie un pyntip sha ki paidbah lyngba 2 (artylli) ki kotkhubor, kawei n akita kan long ha ka ktien khasi bad kawei pat ha ka ktien phareng.
- viii. Ka kompany kan un um don bynta ban thied ha kane ka jingiadie.
- ix. Ia kine ki jingdeng ksiar un die ia ki tang lyngba ki nondie ba la ai bor da kiba ha khlieh tam jong ka kompany.
- x. Kane ka kyndon kan kynthup ruh ia ki rukom ban bud haba iadei bad kano kano ka jingleh bym hok.
- xi. Kane ka jingiathoh jingiamynjur ba ai kylliang da kaba buh bynda da ki jingdeng ksair un pynshai bad un pyni ha ka por bai don kane ka jingiadie.

## **17. Ki rukom ban shim ram ia kito kiba don ka jingduna ha ka dkhot met**

Kan um don kano kano ka jingleh shilaing ha kaba ai ia ki jingpyntreikam kiba kynthup ia ki ram ia ki brieve kiba don ka jingduna ha ki dkhot met. . Baroh ki ophis treikam jong ka kompany ki dei ban ai ka jingiarap ba kumno kine ki brieve kin lah abn ioh ia ki jingmyntoi jong kine ki jingpyntreikam.

## 18. Ka kyndon jong ka Fair Practice na ka bynta ki ram kiba rit

Ka Reserve Bank jong ka Ri India (RBI) ka la pynmih ia ka Master Direction - Reserve Bank jong ka Ri India (ka kyndon na ka bynta ka jingshim ram kiba rit) Directions, 2022 hapoh reference DoR.FIN.REC.95/03.10.038/2021-22 dated Lber 14, 2022. Kine ki kyndon un pyntreikam naduh u laiong 01, 2022 bad kan long ia baroh ki commercial Banks, NBFCs kyntup ruh ia ka Microfinance Institutions bad Housing Finance Companies.

Nalor jong ki FPC ba la thoh haneng, ka kompany kan bud ruh ia ki fair practices kiba long kyrpang na ka bynta ki Microfinance Loans (ki ram kiba rit):

### (i) Solansar

- a. Un buh ia ka FPC ha ka ktien khasi ha baroh ki tnat treikam jong ka ophis jong ka kompany, nalor jong ka website ka kompany.
- b. Ki nongtrei ba leit field kin long kiba la ioh ka jinghikai ba kin nang kumno ban tih bniah ha kaba iadei bad ka jingioh jong ki kostomar bad lada ki don kano kano ka ram kaba dang sah.
- c. Ka Jingai jinghikai, lada don, kaban ai sha ki kostomar ka long kaba ioh ei.
- d. Ka sut kaba rit, kaba pdeng bad kaba heh tam duh halor jong kine ki ram ia kiba rit un buh bad pyni paidbah ha baroh ki ophis treikam ha ka ktien khasi bad kumjuh ruh ha ka website.
- e. Ka jingthoh jingpyntip un pyni ha ka jingthoh jingiakut ia ka ram bad kumjuh ha ka FPC ophis, ha ki tnat treikam bad ki website jong ka kompany ba kan long ka jingkitkhlieh lada jia ba don kano kano ka jingleh bym dei na ki nongtrei jong kine ki agency ba trei na ka bynta ka kompany bad ban ai ia ka jingpynsuk ia ki jingmudui.
- f. Un um don ka jingpan ia ka jinbuh security/ ne jingdonkam ban buh pisa (margin) na ki kostomar,
- g. Ka kompany kan don ka Stabdard phorm na ka bynta ka jingiateh halor ki ram kiba rit. Kane ka jingiakut kan long ha ka ktien khasi.
- h. Baroh ki kyndon bad rukom jong ka ram un thoh shai ha ka jingthoh jingiamynjur jong ka ram.
- i. Kane ka kot kaba thoh shaphang ka ram, kan pyni ia kine:
  - Ka dor jingsiew ia kine ki ram, ba la thoh shai ha ka rukom kaba suk ban sngewthuh,
  - Baroh ki rukom bad kyndon kiba iadei bad ka ram,
  - Ki jingpyntip kiba pyntikna ia ki nongshim kylliang,
  - Ka kompany kan pyntip sha ki kostomar haba la don ka jingsiew ia kine ki ram bad kumjuh ruh ia ka jingpyntip halor ka jingpynkhuid ia k ram,
  - Kine ki card kin thoh shai bhai a ka rukom jingmudui ba la buh da ka kompany bad kumjuh ruh ia ka kyrteng bad phon nombar jong U/Ka nodal ophisar,
  - Ka jingpynlait ia ki Non-credit products kin long da ka jingioh jingbit na ki nongpan kylliang bad ka dor jingsiew un thoh ha ka loan card,
  - Baroh ki jongthoh ha kane ka loan card kin long ha ka ktien khasi lane ha ka ktien ba lah ban sngewthuh da ki nongshim kylliang.

### (ii) Kaba ioh biang pat khlem ka jingpyndonkam ia ka bor:

- a. Ka jingshim/jingioh pdiang ia ka jingsiew kan long beit tang ha ki jaka ba la ia kut bad ba la buh kyrpang. Ki nongtrei field ki lah ban shim/pdiang ia ka jingsiew ha ka jaka sah ne jaka

trei jong ki nongshim kylliang, tang lada ki nongshim kylliang kim lah ban wan ne ki pep ban wan ha kata ka jaka ba la iakut palat ia ka arsien kynthih.

- b. Ka kompany kan pyntikna ba ki kyndon ba la mynjur da kiba ha khlieh duh tam ka kompany ki dei kiba la pyntreikam ha kaba iadei bad ka rukom long bad jingtreikam jong ki nongtrei bad ka rukom ban jied ia ki nongtrei, ban ai jinghikai bad ban peit khmih ia ki. Kane ka kyndon kan buh ia ka kyndon ia ki nongtrei ba ki dei ban don ha kaba iadei bad ka jingpule puthi, bad kin ai ruh ia ki jinghikai kiba tikna ia ki ba ki nang ban pynniadei ialade bad ki kostomar. Kine ki jinghikai ia ki nongtrei kin kynthup ruh kumno ba kin nang ban pyniadei ialade bad ki kostoamr. Ki rukom long jong ki nongtrei ia ki kostomar kan shah kynthup ruh ha ka jingsiew tulop ia ki.

### **19. Kaba peit khmih ia ka kyndon Fair Practice**

U/Ka Managing Director un ioh iaka bor ban peit bad ban rai ia kano kano ka jinhpynkylla ha ka kyndon Fair Practice na ka por sah ka por.

\* \* \*