

BAJAJ FINANCE LIMITED

HLEIH NEI LOVA INDAWRNA KALPUI DAN

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Lehlin.7.0

DAN ZAWM TUR ZAMTU PAWL

A CHHUNGA THU AWM TE

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1. Thuhmahruai

Bajaj Finance Limited, Non-Banking Finance Deposit Taking Company hi Reserve Bank of India ("RBI") hnuaia inziak lut niin tunah hian loan chi hrang hrang, Consumer Durable Loan te, Personal Loan te, Two-Wheeler Loan te, Loan against Property te, Loan against Share, etc., te chu a customer chi hrang hrang te tana pe chhuak turin hma a la mek zel a ni. Chutiang ang credit facility te chu customer chi hrang hrang te pawh zawrh an ni a, chung zingah chuan Mimal te, Pawl te, Company leh dan ang taka din pawl dangte pawh an tel a ni.

Bajaj Finance Limited ("the Company") chuan RBI thupek angin Fair Practice Code (FPC) a siam a, Board of Directors-in a remchan dan angin a pawmpui a ni. Fair Practice Code chuan customer te nena indawrna kalpui laia chetdan mawi / hawihhawm hman tur bulpui a duang thin a ni.

Company chuan he Fair Practices Code ("the Code") hi pawmin a, a hmang tan tawh a ni. He Code hi Company-in a pek chhuah products and services chi hrang hrang (tuna pek chhuah leh nakin lawka hman tan theih turte)-ah te hman a ni.

2. Thutiam pawimawh tak tak te

Customer te hnena Company intiamkamna langsar zual te:

- i. Customer te nena indawrna reng rengah dik tak leh tha takin hma la ang che:
 - Company-in thil siam leh hnathawh a pekte leh, a thawktute'n an zawm dan leh tih danah Code-a tarlan thutiam leh tehfung te zawm ;
 - Company product leh service ten dan leh hrai kaihhnawih a zawm em tih enfiah ;
 - Company leh customer te nena indawrna chu hnathawhna hmuna awm dan tha leh langtlangah a innghat ang
- ii. Company in product a siam te hnathawh dan hrethiam tura customer te tanpui:
 - Sum leh pai lam a nghawng dan sawifiah
- iii. Thil kalsualte chu rang tak leh lainatna nen hmachhawn ang che:
 - Tihsual tihdikna ;
 - Customer lungawilohna te buaipui ;
 - Customer-te'n an la lungawi loh chuan an complaint hmalam pan dan tur hrihlh
- iv. Mipui vantlang hriattura Code puanzar, Company website-a tarlan leh customer ten an dil a nih chuan pe thei tura copy lo neih lawk.

3. Hriattirna

- a) Customer te mamawh puhrukna tura products and services thlang tura tanpui leh an rilru latu products and services hmelhmang pawimawh te hrethiam thei tura hriattirna chiang taka hrihlhifah.
- b) Company in customer te nihna dik tak leh an chenna hmun hriat a nih theih nan lehkhaw pawimawh an neih a ngai a ni tih hrihlh la, dan leh hrai zawm a nih theih nan lehkhaw pawimawh dang neih angaih thu hrihlh bawkw ang che.

4. Loan dilna leh a kalpui dan

- a) Sum puktu nena inbiakpawhna zawng zawng te chu pianpui tawng emaw sum puktu tawng hriatthiam hmanga neih tur a ni.
- b) Company-a Loan dilna form-ah hian loan latu hlawkna nghawng thei tur thu pawimawh tak tak a awm ang a, chutichuan NBFC dangte'n inremsiamna leh inkhuahkhirhna an pek te nen awmze nei taka tehkhin theih a ni ang a, loan latu chuan thutlukna dik tak a siam theih phah dawn a ni. Loan dilna form-ah hian dilna form nena thehluh tur lehkhaw pawimawh tarlan a ni.
- c) Company chuan loan dilna dawnna atan pawmpuina pek theih dan a nei ang. Loan dilna tihtawp hun chung chu hriatpuina lehkhaw tarlan a ni ang.

5. Loan enthlithlaina leh inremsiamna/inthununna

Company chuan pianpui tawng hmanga ziakin loan pek chhuahna lehkhaw emaw, a nih loh vek pawhin, loan pek chhuah zat leh inremsiamna leh inthununna chu kum khata a pun dan tur leh a hman dan tur te pawh huamin loan latu hnenah a thlen ang a, tichuan, sum puktu chuan heng inremsiamna pawmpuina te chu ama kawthat turin a dahtha ang. Company chuan inremna atana sum chawitir a nih chhan pek tlai / emaw customer in thil tih dikloh dang a neih vang a nih thu loan chungchanga inremsiamnaah a dum tak bika ziakin a sawi lang ang.

Company chuan loan chungchanga inremsiamna copy chu loan latuin a hriatthiam a pianpui tawng hman a tha zawk ang a, chubakah loan chungchanga inremsiamnaa tarlan, thiltel zawng zawng copy pakhat zel chu loan pek chhuah/ sem chhuah hunah loan latu zawng zawngte hnenah a pe ang.

Loan rulh hun tur dik tak, rulh dan tur, sum hlawm leh a pung inthen dan, SMA/NPA thliarhranna ni entirna, etc. te chu loan pekchhuah lai leh a hnu lama tih danglam a nih hunah pawh thil dang engpawh loan pek chhuahnaa dan zawm tur / loan chungchanga inremsiamnaah a awm a nih chuan loan pek kim vek a nih thlengin loan latu hnenah hriatir tur a ni. Sumlu leh / emaw sum puk pung pek theih lohna a awm chuan rulh tan ni dik tak loan latu hnenah hrattir tur a ni.

6. Loan Account-a Penal Charge lak dan tur

- a) Loan inremnaa insiamremna leh inthununna zawm loh avanga loan latu chung hremna lak a nih chuan 'penal charges' anga ngaih a ni ang a, sum puk atanga a pung lak zat rate-a dah belh 'penal interest' angin lak tur a ni lova, sum lu puk atanga a pung pek tur atana dah a ni. Sum lu tihpunna tura inrem nana sum chawitirna a aawm lovang a, chutiang ang sum chawitirnaah te chuan a pung chhut tel thin a ni tawh lovang. Amaherawhchu, hei hian loan account-a a pung belhkhawm dan pangngaiha nghawng a nei lovag.
- b) Company chuan sum puk pun dan turah hian thil dang dah belh a nei lovang a, a tak leh a thua Fair Practice Code chungchanga RBI Inkaihhraina te zawm a ni ngei a ni tih a tichiang ang.
- c) Sum chawi tur zat bituk chu loan chungchanga inremsiamna leh inthununna zawm a nih loh chuan loan thummun / product thensawm dan thummunah te chuan thlei bik nei lova tha tawh leh inmil a ni tur a ni.
- d) 'Mimal loan latu, sumdawnna atana ni lo thil dang atana loan pek a nih chuan sum pektur zat chu a huhova sum puktu te'n dan ang thlapa inremsiamna leh inthununna inang chiah an zawm loh avanga sum pek tura bituk zat aiin a sang tur a ni lo.

- e) Company chuan inkhuahkhirhna leh sum chawitir a nih theih chhan te chu chiang takin a tarlang tur a ni a, inremsiamna leh inthununna pawimawh ber ber te / Key Fact Statement (KFS) te chu hman theih a nih dan angin Interest Rate leh Service Charge hnuai ah Company website-ah a tarlang bawh tur a ni.
- f) Loan-a material terms and conditions zawm lohna tura hriattirna loan latute hnena thawn a nih apiangin penal charges hman tur chu hriattir tur a ni. Tin, penal charges chawitirna tur eng thil pawh, a chhan nen hriattir tur a ni bawh a ni.

Loan account-a Fair Lending Practice- Penal Charges chungchangah Policy hran siam a ni a, Board of Directors-in October 17, 2023-a meeting an neihah a nihdan anga a pawm a ni.

7. Loan pek chhuah bakah term and condition tih danglam

- a) Company chuan loan pek chhuah hun tur te, a pun dan te, service charges, prepayment charges etc. te bakah inremsiamna leh inthununna tihdanglam a nih chuan loan latu hnenah tawng tualleng hmangin hriattirna a pe ang. A pun dan leh sum chawi tur inthlak danglamna chu a landan chauhva tih a nih thu Company chuan atichiang ang. Hemi chungchanga intiamkamna tha tawh tak chu loan chungchanga inremsiamnaah dah tel a ni ang.
- b) Inremsiamna hnuai sut tura thutlukna siam / sum pek emaw hnathawh dan tihchak te chu loan chungchanga inremsiamna zulzuia kalpui a ni ang.
- c) Company chuan dahkham zawng zawng chu ba zawng zawng pek let a nih hunah emaw, dan ang thlaha loan rulh lova la awm zat a a tlak zawh hunah emaw, sum puk rulh theih loh avanga dahkham la let theilo tura hrenbeh Company in a nei emaw a nih chuan pek chhuah vek a ni ang. Chutiang sum bat thin theihna dikna chanvo hman a nih chuan, Company chuan sum bat zawng zawng chungchang kimchang leh sum bat pek tlak a nih hma loh zawng Company in dahkham a neih theih dan hriattirna loan latu chu a pe ang.

8. Sum puktirna tura Inkaihruaina Tha - Personal Loan te rullh / tlak a nih hnuah neihsun khawihchet theih / khawihchet theih loh pek chhuah

A Standard Operating Procedure (SOP)- Property Documents Handover & Charge Release Process hmangin December 01, 2023 hnu lama neih sum khawihchet theih/khawih chet theih loh lehkha pawimawh dik tak chungchanga RBI in kaihruaina a siam te chu hman theih tura siam a ni.

- a) Neihsun khawihchet theih/khawihchet theih loh chungchang lehkha pawimawh
 - i. Company chuan neih sum khawihchet theih / khawihchet theih loh chungchanga lehkha pawimawh te chu a pechhuak ang a, sum chawi tura ziah luh te pawh loan pektlak atanga ni 30 chungin thaibo a ni ang.
 - ii. Sum puktu chu neih sum khawihchet theih / khawihchet theih loh tarlanna lehkha pawimawh lakhawm tura duhthlan theihna pek an ni ang a, loan account enkawl na banking outlet / branch emaw lehkha pawimawh awmna Company khawi hmun atang pawhin loan latu duhthlanna in lakhawm theih a ni ang.
 - iii. Neihsun khawihchet theih/khawihchet theih loh ziahlanna lehkha pawimawh pekkir hun leh a hmun te chu loan pekchhuah a nih tanni ah emaw a hnuah loan pekchhuahna lehkha pekchhuahah ziahlan a ni ang.

- iv. Mimal sum puktu emaw a huhova sum puktu emaw thihna (contingent event of demise) hmachhawn turin Company chuan original neihsum khawih chet theih/khawih chet theih loh chungchang inziahna lehkha pawimawh, dan ang thlapa rokhawmtu tur hnena pekkt theihna dan a nei a ni. Company website-ah a tihdan phung tarlan a ni.
- b) Neihsum khawih chet theih / khawih chet theih loh chungchanga lehkha pawimawh pek chhuah tlai avanga zangnadawmna
 - i. Neih sum khawihchet theih / khawihchet theih loh tarlanna lehkha dik tak pek chhuah tlai a nih chuan emaw charge satisfaction form, avai loan puk rulh let lehna / loan chinfel a nih hnulam ni 30 chhunga charge satisfaction form thehluh a nih loh chuan Company chuan sum puktu te chu thehluh tlai a nih chhan zawtin a bepawp ang. Tikhawtlainaa hian Company chu a mawhpurtu a nih chuan Company chuan sum puktu chu a tihhawtlai ni khat zelah Rs. 5, 000 in zangnadawmna a pe ang.
 - ii. Neih sum khawihchet theih / khawihchet theih loh chungchanga lehkha pawimawh, tihbo/khawilai emaw avai tihchhiat a NIH chuan Company chuan neih sum khawihchet theih / khawihchet theih loh chungchang inziahna lehkha dang loan puktu ten an neig leh theih nan a pui ang a, chumi buaipuina man bakah achunga bung (i) a inziak ang hian zangnadawmna pek a ni ang. Amaherawhchu, chutiang a nih chuan Company chuan he kalphung hi chinfel theih nan ni 30 chhung hun pek belh a ni ang a, chumi hnuah (i.e., hun zawng zawng ni 60 hnuah) tikhawtlai avanga hremna chu chhut a ni ang.
 - iii. Heng inkaihhraina hnuai zangnadawmna pek te hian sum puktu in zangnadawmna dang a hmuh theihna tura dan anga dikna chanvo a neih te a tai lovang.

9. Equated Monthly Installments (EMI) hmanga Personal Loan-a Floating Interest Rate siam thar lehna

- a) EMI hmanga personal loan, a pung sang leh hniam awm thei pekchhuah a nih lai hian company chuan sum puktu in a rulh theih dan ngaihtuahin loan rulh hun chhung pawhsei leh/ emaw EMI tihpun a nih theih nan sum khawihchet loh/sum awm tura bituk chin a awm ngei a ni tih a chian ang a, loan rulh hun chhunga a pung tihsan a nih chuan NBFC te chu ruahmanna felfai tak mamawhna ang zela hman leh zawm theih tur duangchhuak tura thurawn an ni.:
 - i. Loan pek chhuah a nih lai hian Company chuan loan-a a pung awm dan inthlak danglamin EMI leh/ emaw loan rulh hun chhung emaw a pahnih emaw inthlak danglamna a awm theih dan tur chu loan latute hnenah chiang takin a hrihhre tur a ni. Chumi hnuah chuan a chunga kan sawite avanga EMI/ loan rulh hun chhung emaw a pahnih emawa tihpun a nih chuan loan latu hnenah remchang dang hmangin a hriattir nghal tur a ni.
 - ii. Loan puk pun dan siam that a nih laiin company chuan a Board in a pawmpui ruahmanna angin loan latute hnenah a pun dan bithliah saa inthlak theihna tura duhthlan theihna a pe ang. Policy hian thil dang bakah loan rulh hun chhung hian loan latu chu vawi engzat nge inthlak phalsak a nih dawn tih a tarlang bawk.
 - iii. Loan latute chu duhthlan tur pek an ni bawk ang-
 - (a) EMI tihchangtlun emaw, loan rulh hun chhung pawhsei emaw, duhthlan tur pahnih inkawpin emaw ; leh,
 - (b) loan rulh hun chhung engtik lai pawhin a then emaw, avai emaw pawha pek hmasak tur. Tlanchhuahna tura sum chawi/ dahkham lakletna tura sum tlem emaw avai pek theihna tura sum chawi te chu thupek hmanlai huam chhungah a awm ang.

- iv. Loan puk pun dan sang leh hniam awm thin atanga pun dan ngai renga tura inlehna atana sum chawi tur zawng zawng leh a chung a duhthlan tur hmanna atana service charge/ inrelbawlina atana sum hman tur dang eng pawh a awm chuan loan pekchhuahna lehkhahh Chiang taka tarlan tur a ni a, chu bakah chuan Company in chutiang sum chawi tur, a hun mil zela ennawn a nih laiin a tarlang bawh tur a ni.
- v. Hun bituk chhunga loan rulh hun turah loan pung hniam leh sang in a tha lo zawnga nghawng a a nei a nih loh chuan Company chuan loan rulh hun chhung a pawtsei ang.
- vi. Company chuan kalphung fel tak hmangin quarter tin tawpah zel sum puktu te chu statement a pechhawng thin ang a, chu chuan alo berah chumi ni thlenga sumlu leh a pung hmuh let tawh te, EMI amount te, EMI la tlak loh zat te leh kum khat chhunga sum puk pun dan / loan rulh hun chhunga Annual Percentage Rate (APR) te a hriattir thei ang. Statement te chu sum puktu tana hriatthiam awlsam a ni tih Company chuan a chian ang. Thla tina loan rulhna tur bakah hian heng kaihhruaina te hi siam that ngai zawng zawng siam thatnaah leh sum puk rulhna hun in angkhat zawng zawngah te hman a ni.

Equated Monthly Installments (EMI) hmanga Personal Loan-a Floating Interest Rate Reset chungchangah Policy hran siam a ni a, October 17, 2023-a Board of Directors-in meeting an neihah a pawm a ni.

10. Tlanglawn

- a) Company chu loan chungchanga inremsiamna leh inthununna ziahlan ah te chauh lovah chuan (sum puktu in ahmaa a tarlan loh avanga Company in a hriat chhuah avanga hriattirna thar a awm a nih loh chuan) sum puktu te thu leh hlaah inrawlhna a nei lovang.
- b) Sum puktu hnen atanga borrowal account transfer dilna dawn a nih chuan, Company-in a remtihna emaw, a nih loh vek chuan Company-in a rem a tihlohna a awm a nih chuan, dilna dawn atanga ni 21 chhungin a thawn ang.
- c) Loan lak let chungchangah Company chuan inzarbuaina a thlentir lovang, chung te chu. a hun ngaihtuah lova sum puktu te zarbuai te, loan hmuh letna tura tharum hman te, etc. Company-a thawktu te hnen atanga nungchang mawi lo tak tak awm lo turin Company chuan a hnuiaia thawkte chu dan anga customer-te nena indawrna nei thei tura zirtirna tha tawh an nei em tih a chian ang.
- d) Company chuan mimal loan latu hnenah sumdawnna tih loh thil dang atana pekchhuah, a pung sang leh hniam awm term loan-ah, loan rul tura mawhphurhna in ang nei (te) emaw nei lo emaw te hnen atangin loan rulh hun aia hmaa loan tlak zawhna tura sum chawi/ dahkham tlanna turin sum a chawitir lovang.

(Thu lakna: RBI in Hriattirna a chhuah, NBFC ten an siam Levy of Foreclosure Charges/ Pre-Payment Penalty on Floating Rate Loans DNBR(PD) CC.No.101/03.10.001/2019-20 dated August 2, 2019)

11. Lungawilohna Thawidamna

- a) Fair Practices Code zawm dan leh inrelbawlina hrang hrangah lungawilohna thlen theih dana hnathawh dan hunbi neia enfiah. Chutiang enfiahna atanga hmuhchhuah te chu a khat tawkin Board hnenah thehluh thin a ni ang.
- b) A hnuai hriattirna te hi customer ten an hman tangkai theih nan branch zawng zawngah te/Company awmna hmun, sumdawna kalpuina hmunah te langsar taka tarchhuah tur a ni:
 - i. Company laka lungawilohna chinfelna atana biak theih Grievance Redressal Officer hming leh biakpawh theihna kimchang (Telephone / Mobile no leh email address).
 - ii. Ni 30 chhunga customer lungawi lohna/ngaihthat lohna siamthat a nih loh chuan customer chuan RBI CMS portal - <https://cms.rbi.org.in> ah lungawilohna a thehluh thei ang

A nih loh chuan a hnuai tarlan address-ah hian complaint form thawn ang che:

Centralised Receipt leh Processing Centre,
Reserve Bank of India, Chhawng 4-
Sector 17, Chandigarh - 160017
A thlawna biak theihna Number- 14448

12. Non-Banking Financial Company te tana Ombudsman Scheme

(a) Reserve Bank – Integrated Ombudsman Scheme, 2021

Ombudsman Scheme hnuai hian Company chuan Principal Nodal Officer (PNO) a ruat a, ani hian Company aiawh tur leh Company laka lungawilohna thehluh chungchanga hriattirna Ombudsman hnenah a pe ang. Company-in Nodal Officer (NO) a ruat te hian PNO an pui dawn a ni.

Customer ten an hlawkpui theih nan sumdawna kalpuina branch / hmunah te chuan PNO hming leh biakpawh theihna (Telephone/Mobile number leh email) bakah lungawilohna thlenna tur Ombudsman portal (<https://cms.rbi.org.in>) te chu tarlan a ni ang.

Scheme-a thil langsar zual te chu office leh branch zawng zawngah English, Hindi leh ram bungkhata tawng hman lar ber hmanga tarchhuah a ni ang a, chutichuan office emaw branch tlawhtu te chuan scheme chungchanga hriattur pawimawh te an hriat theih phah dawn a ni.

Ombudsman Scheme landan tlangpui te leh Scheme copy bakah Nodal Officer biakpawh theihna kimchang te chu website-ah a langsar thei ang bera tarlana tihthar thin tur a ni.

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

(b) Internal Ombudsman ruat dan tur

November 15, 2021-a RBI in 'Appointment of Internal Ombudsman by Non-Banking Financial Companies' chungchanga kaihhruaina a siam zulzuiin Company chuan Internal Ombudsman a ruat a, chumi kaihhnawiha kaihhruaina awm te chu a zawm ang.

(Thu lakna: Non-Banking Financial Company ten Internal Ombudsman an ruatna, dated November 15, 2021)

13. Website-a Hosting

Fair Practises Code te hi company-a chanpual nei hrang hrang te tana hriattirna atan tawng tualleng hmangin Company website-ah tarchhuah a ni ang.

14. A pung tam lutuk atana dan zam

- a) Board of Directors chuan loan leh hun reilo te chhunga rulh zawh tura sum puk pung lak dan turah te, a kalpui dan leh chhan tha tawk dang avanga sum chawi tur, heng sum hlawm pek chhuahah te, margin leh risk premium, etc., ngaihtuah chungin a pung lak dan tur ruahmanna a pawm a ni. A pun dan leh harsatna thleng thei indawt dana hmachawn dan leh sum puku chi hrang hrang te hnena a pun dan hrang hang lak te chu sum puku emaw dawrtu te dilna lehkhahh tarlan a ni ang a, loan pek chhuahna lehkhahh chiang taka hriattir tur a ni.
- b) A pun dan leh harsatna thleng thei tur a indawta hmachawn dan tur te pawh company website ah tarlan tur a ni. A pun danah siam danglam a awm apiangin websiteah tarchhuah thin tur a ni.
- c) A pun dan chu kumkhat chhunga a pun dan atanga chhut a ni ang.

15. Sum pek chhuah hmanga Lirthei lei laklet lehna

Company chuan loan latu nena loan chungchanga inremna an siamah lak let theuh dan a dah tel ang a, chu chu dan anga hman theih a ni ang. Dik taka thil tih a nih theih nan loan chungchanga inremna siamna inremsiamna leh inthununna te chuan indelkhilna hengah te hian a nei ang: (a) lâk a nih hmaa hriattirna pek hun chung ; (b) hriattirna pek hun chung hnawl a nih theihna ; (c) dahkham lak dan tur ; (d) thil hralh / lilam hmaa loan latu hnena loan rulh let theihna hun tha hnuhnung ber pek tur chungchanga thupek ; (e) loan latu hnena lak let theih dan tur, leh (f) thil hralh / lilam dan tur. Chutiang ang inremsiamna leh inthununna inziahna te chu loan latu te hnenah pek tur a ni.

16. Rangkachak tlereuh dahkham hmanga loan lak

A chunga tarlan kaihhruaina tlangpui bakah hian Company chuan mimal hnena rangkachak tlereuh dahkhama loan a pek laiin, Board of Directors-in a pawmpui policy chu a zawm tur a ni a, chutah chuan, a dangte bakah, a hnuai mite hi a tel a ni:

- i. RBI-in KYC kaihhruaina a siamte zawm a nih theih nan leh loan eng pawh pek chhuah a nih hman customer ten sumdawna an kalpu dan tur chik taka zirchianna neih a ni ang.
- ii. Tlereuh dawn endik dan dik tak.
- iii. Rangkachak tlereuh neitu nihna tihlawhting tura chunglam inrelbawlina.
- iv. Tlereuh te chu him taka dahna tur kalphung tha tawk tak siam te, kalphung hman zui zel dan tur enfiah te, chumi kaihhnawih khawih tur thawktu te zirtirna te leh kalphung te chu khauh taka zawm a ni em tih hunbi neia thawktu ten an enfiahna. Tlereuh dah thatna tur hmun remchang tha neilo branch te chuan rangkachak dahkhamin loan an pechhuak tur a ni lo.
- v. Dahkham atana hman tlereuhte chu felfai taka zakham an ni tur a ni.

- vi. Sum puk ruluh theih loh avanga tlereuh lilam dan tura ruahmanna chu langtlang leh dik tak a ni tur a ni. Lilam ni hmain loan latu hnenah hriattirna pek hmasak tur a ni. Lilam dan tur pawh a tarlang bawng. A pun danah inthenhranna a awm tur a ni lova, lilamna kalpui dan hian company inhlawmkhawm te leh a kaihnawih pawl te nen pawh huam telin lilamna neih chhungin indawrtawna zawng zawngah a hrang theuhin hman an la a ni tih a chian ang.
- vii. Lilamna chu mipui te hriattheih turin chanchinbu 2 ah tih chhuah tur a ni a, pakhat chu pianpui tawnga chhuah chanchinbuah leh a dang leh chu rampum huap chanchinbuah a ni ang.
- viii. Lilamna thilah Company chu a inhnawih lovang.
- ix. Rangkachak hmanga intiamna chu Board-in a pawmpui lillamtu te kaltlang chauhua lilam a ni ang.
- x. Policy hian inbumna hmachhawn dan tur, a huahawt dan tur te, a hlenchhuah dan tur te leh pawmpui dan tur thliar hran dan te a huam tel ang.
- xi. Rangkachak dahkhama loan chungchanga inremna siamah te chuan a lilam dan tur kimchang ziahlan a ni ang.

17. Panphunga rualbanlo/mit khawhmuh theihna nei thalo te hnena loan facility pek

Company chuan pianphunga rualban lo / mit khawmu thei lo diltu an awm chuan an rualbanlohna avanga inthliarna awm lovin loan a pechhuak ang. Company branch zawng zawngte chuan chutiang mite chu sumdawna hmanrua an neih theih nan tanpuina awm thei apiang an pe ang.

18. Microfinance Loans atana tihdan tha leh mawi

Reserve Bank of India (RBI) chuan thu ngaihtuah atana thehluh DoR.FIN.REC.95/03.10.038/2021-22 dated March 14, 2022 hnuaih Master Direction - Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022, a ti chhuak tawh a ni. Heng Inkaihhraina te hi April 01, 2022 atanga hman tan a ni a, commercial Bank zawng zawng te, Microfinance Institutions leh Housing Finance Company te huam telin NBFC zawng zawngah te hman theih a ni.

Bung hmasaa sawilan FPC bakah hian Microfinance Loan te hnena inkaihawih, loan puku te ang khat veka an en theihna tura tihdan tha Company chuan a hman ang:

- (i) Tlanglawn
 - a. FPC, tawng tualleng hmanga ziah chu Company website bakah office leh branch ah te tar chhuah tur a ni.
 - b. Pawn lama fehchhuak thin thawktu te chu loan latute sum lakluh leh leiba awmsa chungchangah zawhna tul tak tak siam turin zirtir an ni ang.
 - c. Inzirtirna, thil dang engpawh, sum puku te hnena pek chu a thlawnin a ni tur a ni.
 - d. Microfinance loan-a a pun dan tlem ber, sang ber leh a chawhruala a pun dan chu a office zawng zawngah te, a chanchinbu a tihchhuah (pianpui tawnga) leh a website-ah te pawh langsar takin a tarlang tur a ni.
 - e. Loan chungchanga inremsiamna lehkhah leh office, branch huam chhunga FPC tar chhuahah te pawh a chhawr te emaw an aia hnathawk tura rawih te nungchang mawilo te chu ngaihzam theih a ni lovang a, a hun takah an lungawilohna thawidamna tur pek an ni ang tih puan chhuahna an siam tur a ni.

- f. Sum puktu hnen atangin security deposit / margin lak a ni lo,
 - g. Company chuan Microfinance loan inremsiamna tha tawk tak a nei tur a ni. Loan chungchanga inremsiamna chu tawng tualleng hmanga ziah a duhawm ber ang.
 - h. Loan chungchanga hriattur, inkaihhraina leh inthunnuna te chu loan inremsiamnaah tarlan a ni ang.
 - i. A hnuai tarlan te hi loan card-ah a lang tur a ni:
 - Man bithliah chungchang inziahna lehkha pheh hriatthiam awlsam,
 - Loan nena inzawm inremsiamna leh inthununna dang zawng zawng,
 - Sum puktu hriat chian theihna tur kimchang,
 - Rulh let zawng zawng, tlem tlema rulh letna huam telin leh a tawp bera pek chhuah Company hriatpuina,
 - Loan card-ah hian Company-in customer te tana lungawi lohna thlen dan tur a siam dan leh nodal officer hming leh biakpawh theihna number pawh chiang taka tarlan tur a ni,
 - Non-credit product pek chhuah chu loan latu te remtihna famkim nena tih a ni tur a ni a, sum chawi tur zat te chu loan card-ah ziah lan ngei tur a ni,
 - Loan card-a ziahluh zawng zawng te chu pianpui tawng emaw, loan latuin a hriatthiam tawng hmang emaw a ziah a ni tur a ni.
- (ii) Non-coercive method hmanga ngaiawhleha:
- a. Sum laklet lehna chu a tlangpuiin central in a ruat bik hmunah chauh tih tur a ni. Pawn lama fehchhuaka hnathawktu tur te chuan central in a ruat bik hmunah vawi hnih emaw a aia tam emaw a zawna a inlan loh chuan loan latu awmna hmunah emaw, a hnathawhna hmunah emaw sum laklet lehna nei tura phalsak an ni ang.
 - b. Company chuan hnathawktu te nungchang chungchangah Board pawmpuiin ruahmanna a awm tih a enfiah ang a, hna thawk tura lakna, zirtirna leh enkawl dan tura ruahmanna an siam ang. Code chuan hnathawk tura rawih te tana zirna lama an thlen san dan mamawh tlem ber a siam ang a, customer te nena inbiakpawhna atana inzirna hmanrua tul leh pawimawh a siam bawk ang. Hnathawktu te hnena zirtirna pekah hian loan latu laka nungchang mawi lantirna tura zirtirna huaihawtna hun a tel tur a ni. Zangnadawmna zikchhuahnaah hian customer te hnena hnathawktu te nungchang te pawh telh tur a ni.

19. Fair Practice Code thlirletna

Fair Practice Code siam that a nih apiangin Managing Director chuan hun bi dan zelah enfiah thehna leh pawm theihna tura thuneihna a nei ang.
