



UJJIVAN SMALL FINANCE BANK

Build a Better Life

Ka Fair Practices Code na ka bynta ki Nongai-ram

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**Kane ka kot ka long tang ban Pyndonkam Hapoh jakatrei bad ym dei ban pynmih pateng ia ka ha kano-kano
ka rukom ruh khlem da ioh jingbit na ka Ujjivan Small Finance Bank**

KA FAIR PRACTICES CODE FOR LENDERS OF UJJIVAN SMALL FINANCE BANK (“Ka Fair Practice Code”)

Ka Fair Practices Code na ka bynta ka UJJIVAN SMALL FINANCE BANK (“ka Bank”) ka ialeh ban wanrah ka jingshai ban jingpynpaw-bniah ha ki nongshim ram Jong ka Bank ha kaba iadei bad ki ‘transaction’ jong ki bad ka Bank. Kine ki jingkdew lynti ki dei tang na ka bynta ki ki jingtrei jong ka Bank hapoh ka Ri.

Ka long ka polisi jong ka Bank ban peit mar-kumjuh ha ka rukom baryntih ia baroh ki client/customer jong ka. Ki nongtrei jong ka Bank kin ai ka jingiarap, ka jingpynshlur bad ka service ha rukom babeit-baryntih. Ka ‘Fair Practice Code’ kan long kaba lah ban ioh da baroh ki customer jong ka Bank ha baroh ki tnat jong ka bad lyngba ka website jong ka, kaba long ha kane ka por, www.ujjivansfb.in (“ka Website”).

Ka Polisi Ban Ym Leh Shiliang

The Ka Bank kan ym leh shiliang ia ki customer jong ka na ka daw jong ka jaitbynriew, ka jait, ka rong-sniehdoh, ka niam, ka jinglong shynrang ne kynthei, ka jinglong na ka liang ka jingshong-kurim, ka yrta(palat ban ia u bun balang), ka jingdon-jingem lane ka jingduna ha ki dkhot met..

Code of Conduct for Direct Selling Agents (“DSAs”)

The Ka Bank kan pyntrei ka Code of Conduct harum na ka bynta ki DSA bad kan kynthup lang ia kane ha ka Jingiakut bad ki DSA bapher-bapher. Namar ba ia ka jingpynbeit jong ka Bank ia ka jingairam lyngba ka Digital Fintech Partnership ruh la kheiñ kum ka DSA, ka Code of Conduct harum kan long ruh na ka bynta ki Fintech partner jong ka Bank ha kaba iadei bad ka Digital Lending. Ka Bank ka lah pyntrei ia ka Model Code of Conduct na ka bynta ki DSA ba la pynkhreh da ka IBA kaba iahap bad ka ‘business model’ bamynta. Ia kiwei ki bynta jong ka ‘model code of conduct’ yn pyntrei manba ka Bank ka jam sha ki ‘Business model’ bapher-bapher.

- Ia kiba lah ban kylla-long ki customer jong ka Bank (‘Ita’), dei ban iakynduh ban kdew ki product jong ka Bank tang hapdeng kum kine ki jinglong:
 - Haba ‘Ita’ I lah pynpaw ka jingkwah jong I ban shim ia kano-kano ka product jong ka Bank lyngba ka website lane ka call centre jong ka Bank lane kano-kano ka tnat jong ka Bank lane lyngba u Relationship Manager jong ka Bank lane iba lah shah rekomen da I ‘prospective customer’ lane ha iba lah long lypa I customer jong ka Bank iba lah ai ka jingmynjur ban ioh ki call na ka lane na ka liang jong ka Bank shaphang kiwei ki product jong ka Bank.
 - Haba ka kyrteng/ka telephone no. / ka address jong ‘Ita’ ka lah don bad ka Bank bad ia kane la shim na kwei na ki list / directory / database ba la mynjur da u DSA Manager / Team leader, hadien ba la pan jingbit na ‘Ita’.
 - Haba ita I ban sa kylla-long I customer/ I customer da ka mon-sngewbha lade hi I wan sha ka fintech ka app jong ki, ka website, da lade, ka contact centre lane ha kiwei ki jaka iakynduh kat kum ka ‘acquisition strategy’ lane ‘model’ jong
- Ki DSA kim dei ban phone ia ino-ino I briew shi-met/ bad kiwei lada ka contact nombar jong kita ki dei kiba lah kdew-shai ha ka "do not disturb" list kaba don bad u DSA.
- Ka jing-phone, lada kumno-kumno, ka dei ban long hapdeng 09:30 mynstep bad 7-baje janmeit. Hynrei, dei ban pyntikna ba ia ‘Ita’ dei ban phone tang haba lah antad ba kane kan ym pynwit ia i. Ia ki call shwa lane hadien ka por (ba la kdew haneng) lah ban leh tang haba ‘Ita’ I lah ai jingbit da kaba shai ia ki DSA ban leh kumta da ka jingthoh lane da ka ktien.
- Ki DSA ki dei ban burom ia ka jinglong-buhrieh jong ‘Ita’. Dei ban iakren shaphang ‘Ita’ tang bad I hi lane ki ba-ha-iing /u accountant / secretary / ka lane u lok, kat kum ka jingai-jingmynjur jong ‘Ita’..
- Ki DSA kim dei ban bam klop ha kano-kano ka rukom ruh na ‘Ita’. Ino-ino I BDE(Business Development Executive) iba lah shah tyrwa pisa lane kiwei ki jingai ba beaiñ da I customer I dei ban pyntip shaphang kane sha ka ‘management’.

- Ki DSA kin pyni da kaba shai ha I Nongpan-ram ba ki iakren bad i na ka liang jong ka Bank bad ba ka pisa kylliang ban ai ia i kan long kaba ka ai tang da ka Bank.
- Ki DSA kiba lum ka pisa ba ka dei ban ioh ka Bank, ki dei ban don ki polisi bad ki rukom trei kiba biang, kynthup ka 'training', kaba hikai ia ki staff/agent halor ki rukom ban iadei bad ki customer ha man ka bynta jong ka 'default' bad kumno ka jingleh jong ki ia kine ki customer ka dei ban long kat kum ki kyndon jong kita ki "ethical standard"
- Ki staff/agent kiba iadei bad ka 'processing loan application', ka jinglum ia ki pisa ba dei ban ioh lane bad kito ki bym pynphai ka pisa kat kum ka por, ki dei ban soi ka jingkular ba kin bat ia ki kyndon jong ka Code of Conduct ba la buh da ki DSA (kaba iasyriem bad ka IBA Code of Conduct), ha ka por ba ki dang wan trei nyngkong lane ha kawei ka por ruh.
- Dei ban pyntikna ka jingpawshai ha ki kot-ki sla ba iadei bad ki account bad ka reporting / ka 'presentation bad disclosure jong ki financial statement ha ki qualified auditor/s' bad ka Bank..
- Dei ban don ka jingtip babniah shaphang ka 'product' jong ka Bank.
- Ki DSA kim dei ban--
 - Lam bakla ia 'Ita' halor kano-kano ka service/product ba ka tyrwa ka Bank;;
 - Lam bakla ia 'Ita' shaphang ka kam jong ki lane ka kyrteng jong ka seng, lane ban ai jingtip bym dei shaphang ialade.
 - Ai ka jingkular bym dei/ka jingkular ba-khlem jingbit na ka liang jong ka Bank na ka bynta kano-kano ka 'facility'/ 'service'.
- Ki jinghusiar ba dei ban leh haba leit iakynduh/haba phone
Ki DSA ki dei:
 - Ban burom ia ka jaka ba shimet-ban ieng-jngai na 'Ita'.
 - Ban ym rung hapoh ka iing/ophis pyrshah ka jingbit jong 'Ita';
 - Ban leit bun ngut- ka mut, ym palat ia i-wei i BD(Business Development Executive) bad i-wei I supervisor, lada donkam.
 - Ban burom ia ka jinglong-buhrieh jong 'Ita'.
 - Lada 'Ita' im don bad don tang I ba-ha-iing/kiba iatrei lang, ha ka por ba leit jngoh, dei ban wanphai noh bad dei ban kyrpad ban ong ia 'Ita' ban phone.
 - Ban ai la ka nombar phone, ka kyrteng I supervisor lane ki nombar phone jong I ophisar jong ka Bank iba dei peit ia kane ka kam, lada I pan I 'customer'.
 - Ban kren bad 'Ita' tang shaphang kiei-kiei ba iadei bad ka kam-Ban buh ia kata ka "professional distance".
- Ka rukom ai-khubor ba phah da ki DSA sha 'Ita' ka dei ban long tang da ka lad bad ka rukom ba la mynJur da ka Bank..

Ki Loan Ba pynioh ki Bank lyngba ki Digital Lending Platform:

Kat kum ki kyndon jong ka shithi jong ka RBI – [halor ka phang]: "Loans Sourced by Banks and NBFCs over Digital Lending Platforms": Ha ka jingbud ia ki kyndon jong ka Fair Practices Code bad ki Outsourcing Guidelines, tarik Jylliew 24, 2020, ka Bank, lada ka ai ram hi lyngba ki digital lending platform lajong lane lyngba ka 'outsourced lending platfor, ka dei ban bat ia ki kyndon jong ka Fair Practices Code guideline ha baroh ki rukom bad na baroh ki liang bad ka dei ruh ban bud bniah ki "regulatory instructions" [ki jingbthah] ba iadei bad ka 'outsourcing of financial services and IT services'.

Ha kano-kano ka jaka ba ka Bank ka pyndonkam da ki digital lending platform kum ki agent ban ioh ki nongshim-ram bad/lane ban lum ka pisa ba ki dei ban pynphai, kine ki dei ban bud ia kine ki jingbthah:

a) Ia ki kyrteng jong ki digital lending platform kiba trei kum ki agent yn thoh ha ka website jong ka Bank.

b) Ia ki Digital lending platform kiba trei kum ki agent yn hukum ba kin pynpaw shai ha i customer, ka kyrteng jong ka Bank ia kaba ki long ki nongmih-khmat, ha i customer.

c) Mardor hadien ka Jingmynjur bad shwa ban pyntreikam ia ka loan agreement, yn ai ka shithi jingmynjur ia I nongshim-ram ka ban thoh ha ka letter head jong ka Bank.

d) Ha ka por ba ai ka jingmynjur/ba sam ia ka pisa ba shim Ram, yn ai ha I nongshim-ram, ka kopi jong ka loan agreement lang bad shi-kopi jong baroh ki kot-ki sla ba la suh-lang bad ba la jer-kyrteng ha ka loan agreement.

e) Yn pyntikna ban don ka jingphikir bad ka jingpeit-bniah halor ki digital lending platform kiba ka Bank ka pyndonkam.

f) Yn ialeh katba lah ban pynsaphriang jingtip shaphang ki lad ban ai bad ban pyndep ia ki jingujor.

Ka Loan application bad agreement

Ka Bank kan pyntikna ba ki Loan application form kin long kiba bniah ha baroh ki liang ba iadei bad ki loan bapher-bapher, lada ka pisa ba pan kylliang ka long katno-katno ruh. Ka Bank kan ai ka 'checklist' jong ki kot-ki sla ba dei ban suh lang (kiba iahap bad ka aiñ bad ki kyndon ba la buh) bad ka loan application form khnang ban pynlah ia I customer ban ai ka application ba lah biang nadong-shadong.

Lyngba ka Lada ka Bank ka tyrwa/ka ai jingmynjur ia ka ram lyngba ka telephone, ka Bank kan thep kata ka pisa ha ka khata jong I customer tang hadien ba la ioh jingmynjur na I da ka jingthoh lane da ki rukom electronic ba la pynshisha/hadien ba la ioh ka jingpynskhem badonkam. Ka Bank kan ym tyrwa ia kata ka "unsolicited pre-approved credit facility" ha kano-kano ka rukom ruh.

Ka Bank kan don ka rukom ban pyntip shaphang ka jingioh-pdiang ia baroh ki loan application lang bad ka jingbatai da kaba shai ia ka por ban shim ban 'process' ia ki application.

Ka Loan assessment bad appraisal

Ka Bank kan buh ki lad ki ba-bha bad ba-bniah ban tynjuh ia ki credit application jong ki nongpan-ram bad kam dei ban pyndonkam tang da ki "margin bad security stipulation" ha ka jaka jong ka jingleh babniah, halor ka jinglah jong I nongpan-ram ban pynphai ka pisa. Ka Bank kan pyntip ia I nongpan-ram katno I lah ban shim ram lang bad ki kyndon ba la buh. Ki kyndon bad kiwei-kiwei ki "caveat" ba iadei bad ki "credit facilities" ba ka ai ka Bank, hadien ka jingiakut da ka jingia-sngewthuh-lang bad I nongpan-ram kaba la ai da ka jingthoh, kaba la pynshisha da u ophisar jong ka Bank ia uba la ai ka iktiar. Ka Bank kan buh dulir ia ka jingmynjur jong I nongpan-ram halor kine ki kyndon ba I la pdiang da ka jingtip shai.

Lada ka jingai-ram ka long hapoh kata ka "consortium arrangement", ki nongai-ram ba shim bynta, ki dei ban thaw ki lad ban pyndep ia ka jingtyntjuh ia ki proposal ha ka por ka ba-lyngkot katba lah, bad pyntip ia ka rai jong ki ban ne ban ym ai ka ram, ha ka por kaba biang.

Ka jingsam markylliang bad ki CIC halor ki loan application

Ka Bank kan batai bha ia I customer ka bynta jong ki Credit Information Companies (CIC), ki rukom-wad jingtip ba kine ki CIC ki pyndonkam bad kaei kaba lah ban jia, da kane ka jingtip ba ki ai ki CIC, ia ka jinglah jong I customer ban ioh ram.

Ka Bank ka lah ban ai ka kopi jong ka “credit information report” ba ioh na ki CIC, lada I customer I dawa ia kata bad haba I siew ka dor ba la buh.

Ka por ba la buh ban rai halor ka jingai-ram

Ka Bank kan buh ki lad kiba shai bad ba-bniah ban pyndep ia ki “loan proposal”, ryngkat ka por ba la buh ban pyndep ia kine (30 tylli ki sngi-trei naduh ka tarik ba ioh-pdiang ia ka loan application na ka bynta ka ram ba haduh T. 20 lak) bad kan thaw ki lad-peitngor ban peit biang ia ki application ba la sah palat ka por ba la buh. Ka Bank kan pyntip shapang ka por ba la buh ban rai halor ka jingai-ram, lyngba ki website, notice-board, ki kot-lynkniap, bad kiwei-kiwei ki lad.

Ka Bank kan pyndep ka jingwad-bniah halor ki loan application ha ka por kaba biang bad kan pyntip ia ki nongpan-ram mardor lada don shuh shuh ka jingtip/ki kot ki sla.

Lada kyntait ia kano-kano ka jingdawa, ka Bank kan pyntip da ka jingthoh lyngba ka SMS lane lyngba ka shithi ka/ki daw bakongsan ba la kyntait ia ka jingdawa, ha ka por kaba biang. Na ka bynta ki “fintech based digital lending”, ia ki daw jong ka jingkyntait lah ban pyntip beit-beit ia I customer da ka Bank lane lyngba ka “fintech lender”, kat kum ka jingiasngewthuh-lang hapdeng ka bank bad ka “fintech lender”.

Ki lad ba dei ban bud haba la mynjur ia ka ram

Ka Bank kan ai ka risit da ka jingthoh na ka bynta baroh ki kot-ki sla ba la ba kdew ia ka jinglong-trai kiba la shim kum ka jingbuh-binda/bad kiwei-kiwei ki jingbuh na ka bynta kano-kano ka ram. Ka Bank kan ym banjur halor kano-kano ka jingbuh-binda na ka bynta ka jingshim-ram ba haduh T. 1.6 lak, kaba iadei bad ka rep-ka-riang bad ka Bank kam dei ban shim kano-kano ka jingbuh-binda ia ki ram ba haduh T. 10 lak na ka bynta ki karkhana ha ka MSE sector. Ka Bank kan batai bniah, ha ka por ba ai jingmynjur, shapang ka “repayment schedule”, ka mut, ka pisa kyllum ba dei ban pynphai, ka por ba la buh ban pynphai, bad kato-katno sien dei siew, bad kan batai ruh ki lad ba-bniah ba la buh ban lum ia ka pisa. Ka Bank kan ai lad ia i customer ban jeid, ba in pynneh kumjuh ia ki equated periodical instalments (EPIS) bad ka por ba la ai ban pynphai, ne da kumawei pat, haba ka kylla ka sut. Ka Bank kan batai bniah ka rukom ba la pyndonkam ban kheiñ ia ka sut halor ka ra ba la shim.

Ka Bank kan ai ka kopi jong ka “loan agreement” ryngkat shi-kopi jong baroh ki kot-ki sla ba la jer-kyrteng ha ha ka “loan agreement”, ia I nongshim-ram, ha ka por ba ai ka jingmynjur/ba ai pisa ia i. Ka “loan agreement” kan kdew shai ba baroh ki “credit facilities” ki long kat kum ka mon jong ka Bank khlem kano-kano ka jingkular ban pyndap ki jingdonkam-pisa-kylliang jong ita I nongshim-ram, na ka daw jong ka jingroi jong ka kam jong i. Ka Bank ka lah ban pyndonkam da ka digital signature na ka bynta ki “loan agreement” ban ia-soi hapdeng I customer bad ka Ujjivan bank. Ia ki “jinglait-noh” na kane ka kyndon yn thoh shai lang bad ki jingpynksan kiba biang. Ka Bank kan ai ha customer ka “annual statement” jong ka ‘loan account’, lada I dawa ia kane.

Ka Bank kan ym mushlia ha ki kam jong I nongshim-ram, lait noh, kat kum ki kyndon ba la thoh ha ki kot-ki sla ba ai jingmynjur. (bad lait noh lada ka paw ka jingtip bathymmai, kaba khlem la pyntip lypa da I nongshim-ram, ia ka Bank).

Ka jingleh ba pawshai bad bahok bad ki customer

Ka Bank kan pyntikna ba ki jingpynbna bad ki kot-lyngkniap ban pynroi kam, kin long kiba shai bad ki bym lam bakla. Ka Bank kan pyntikna ba I customer in ioh ka jingtip kaba shai shapang ki product bad ki services jong ka, ki kyndon bad ka sut/ka dor, kiba iadei bad ki. Ka Bank kan ai jingtip shapang ki “facilities” ba ai ia I customer bad kumno I customer I lah ban shim ia kine bad iano I lah ban iakynduh lane ban iakren ban ioh ki jubab ia ki jingkylli.

Ka jingsam ia ka ram

Ka Bank kan pyntikna ban sam biang por ia ka ram ba ka lah mynjur ban ai kat kum ki kyndon ba la buh. Ka Bank kan ai jingtip lypa lada don kano-kano ka jingpyntylla halor ki kyndon kynthup ka sut bad kiwei ki 'service charges', ki ban treikam tang hadien ka por ba-mynta.

Ka Bank kan buh ki lad-peitngor kiba myntoi hadien ba lah dep sam ia ka ram, khamtam na ka bynta ka ram ba haduh T. 2 lak, khnang ba i nongshim-ram in lah ban ioh ka jingiarap lada I shem kano-kano ka jingeh. Ka Bank kan shim ka rai ban khot-biang/ban siew kham kloj lane ka "performance" hapoh ka "loan document" lane ka lah ban dawa shuh ki jingbuh-binda, hadien ba la ai ka jingpyntip lypa kaba biang ia ki nongshim-ram. Ka Bank ka kan bud tikna ia ki rukom leh kiba biang bad ba ryntih ha kaba iadei bad ka jinglum ki pisa ba ka dei ban ioh bad ban shim noh ia ki jingbuh-binda bad kane kan lam sha ka jingshaniah jong ki customer bad ka jingiadei ba neh slem bad kane ka pyntikna ruh ban nym don ki jingleh jubor haba lum ia ki pisa ba ka dei ban ioh.

Ki Fees bad charges ba iadei bad ka ram

Ka Bank kan pynpaw shai ha ka 'sanction letter' / 'loan agreement', baroh ka jingtip shaphang ki 'fees' / ki 'charges' ba dei ban siew na ka bynta ka 'processing' ia ka 'loan application', lada kita ki 'fees' / 'charges' ki long ki ban sa pynphai-biang lada ym mynjur / ym sam ia ka loan, ki 'pre-payment option' bad ki 'charges', lada don, ka kuna lada pynslem ban pynphai, lada don, ka jingdon jong ka 'interest reset clause' bad kaei-kaei kaba ktah ia ka jingmyntoi jong I nongpan-ram.

Ka Bank kan pynpaw da ki rukim bashai ka jingtip ba iadei bad ka sut, ki 'service charge bad kiwei ki 'fees', ha ka Website, na ka bynta baroh ki jait-loan product. Ki tnat jong ka Bank kin buh ka kopi jong ka Tariff Schedule, bad ia ka jingdona jong kane, yn pynbna lyngba ka Notis ha ka 'Comprehensive Notice Board'.

Ka Bank kan pyntip shaphang ka 'all-in-cost' khnang ban pynlah ia ki customer ban nujor ia ki 'rates charges' bad kiwei ki tyllong ka jingai-pisa-kylliang. Ka Bank kan pyntikna ba kine ki 'charges' / ki 'fees' ki long ki bym noh-shiliang. Ka Bank kan pyntip ia ki customers jong ka shaphang ki jingpyntylla ha ka sut halor ki 'loan product' lyngba ka shithi, ka email lane ka SMS.

Ka Jingshimti noh ia ka Loan da kiwei ki Bank

Ka Bank kan pyntip shaphang kano-kano ka jingkynthoh ba iadei bad ki 'borrowal accounts' ia kiba kin shim noh kiwei ki ban/ki financial institutions hapteng 21 sngi naduh ka tarik ba ioh ia ka jingdawa.

Ka Shim Biang ia ka ram

Ha kaba iadei bad ka jingshim biang ia ka ram ba la ai, ka Bank kan ym pyndonkam da ki lad ban pyndik, kum, ka jingthlia mynmeit-myniong ia ki nongshim-ram, ka jingleh thombor ban dawa ka ia ka ram ba la shim, bad kumta ter-ter. Ka Bank kan ym sdang ia kino-kino ki jingleh hapoh ka aiñ lane kiwei ki lad ban shim biang, kynthup ka jingshim-ei ia ki jingbuh-binda, khlem da ai ka jingpyntip lypa, da ka jingthoh sha I nongshim-ram.

Ki lad ba ka pyndonkam ka Bank shim biang ia ka ram ba ka la ai, kin long suk ban pyntrei bad ki bym noh-shiliang. Ka rukom leh kaba biang bad ka jingkyntu ki dei ban long ki rishot jong ki nongrim jong ka jingshim-biang ia ka ram. Ia ka jingshim-ei ia ki jingbuh-binda yn leh tang haba ym shym la-lah ban pyntreikam ia ka 'restructure' / ka 'rehabilitation', lane haba kine baroh-ar ki dei ki bym lah ban pynurlong. Ka Bank kan bud ia baroh ki lad bad ki rukom kat kum ka Aiñ, ha kaba iadei bad ka jingshim-biang ia ka ram ba la ai/ ka jingshim-ei ia ki jingbuh-binda.

Shaphang ki rukom leh kiba biang bad ba ryntih, kiba iadei bad ka jingshim-biang ia ka ram ba la ai, la batai bniah ha ka "Collection of Dues and Repossession of Securities" policy, ia kaba la buh ha ka Website.

Ka Jingphah Siew ki 'Foreclosure Charges' /ki 'Pre-payment Penalty' halor ki 'Floating Rate Term Loan'

Kat kum ki kyndon ba la buh ha ki jong ka RBI : DBOD.No.Dir.BC.107/13.03.00/2011-12 tarik, June 5, 2012 bad DBOD.Dir.BC.No.110/13.03.00/2013-14 tarik, May 7, 2014, Ka Bank kan ym shim ki

'foreclosure charges' / ki 'pre-payment penalties' halor kano-kano ka 'floating rate term loan' ba la mynjur, na ka bynta kiwei ki daw lait-noh ka khaii-ka pateng, na ki nongshim-ram ba-shimet kiba don lane ki bym don ki nong-ia-soi-lang haba ki shi-ram.

Ka Jingpyllait ia ki jingbuh-bynda hadien ba lah pynphai ia ka ram

Ka Bank kan pyllait ia baroh ki jingbuh-binda haba lah ioh pura ka pisa ba la shim kum ka ram lait-noh lada don kano-kano ka hok lane ka 'lien' ba ka Bank ka don halor ki nongshim-ram. Ka Bank kan pynphai sha ki customer baroh ki jingbuh-binda/ki kot ki sla/ki pata ba la buh binda hagdeng 15 sngi hadien ba la pynphai pura ka ram ba la shim, kat kum ka jingiakut, lait-noh lada kano-kano ka hok lane ka 'lien' na ka bynta kiwei kiei-kiei ba ka Bank ka don halor kum kita ki customer. Ka Bank kan ai ka jingpyntip lypa ia ki nongshim-ram lada ka rai ban pyndonkam ia ka hok jong ka ban leh ia kine kiei-kiei. Ka jingpyntip lypa kan batai bniah shaphang ki jingkam-ei ba dang sah bad ki kot-ki sla ba ka Bank ka don hok ban dang buh kum ki jingbuh-binda haduh ban da lah dep pynphai pura ia ka ram.

Ka Jingpyndep ia ki jingujor jong ki Customer

Ka Bank ka lah buh ka lad ban pyndep ia ki jingujor jong ki nongshim-ram, ia kaba lah batai kham bniah ha ka Customer Grievance Redressal Policy, ba la buh ha ka Website lane kiba don ha ki tnat jong ka Bank.

Yn ai ka "Annual review of the compliance with the Fair Practices Code (FPC)" na ka bynta ki nongai-ram bad ka jingtreikam jong ka lad ban pyndep ia ki jingujor, ia ka Customer Service Committee jong ka Board jong ka Bank.

Ki Jingbteng ha ka "Fair Practice Code for Lenders", kiba iadei bad ka "Master Direction- Regulatory Framework Microfinance Loans" March 14, 2022

Kat kum ka "master direction" ba la kdew haneng, ia ka 'microfinance loan' la batai kum kata ka loan ha kaba ym donkam ban buh ka jingbuh-bynda ka ban ia ka long-iing ha kaba ka jingioh shi snem ka long tang haduh T. 3,00,000 shi snem. Kane ka "master direction" ka la buh ki "compliance requirements" na ka bynta ka Bank kumne harum:

1. Ka Bank kan pynpaw shai ka jingtip ba iadei bad ki dor bapher-bapher, ha iba lah ban kylla-long l nongshim-ram, lyngba ka jingthoh kaba ryntih bad kaba suk ban sngewthuh (ka factsheet). Peit ha ka: Annexure 1 na ka bynta ka nuksa jong ka factsheet.
2. Ia kino-kino ki 'fees' ban shim da ka Bank bad/lane ki partner/ki agent, na l "microfinance borrower" yn pyntip da kaba shai ha ka 'factsheet'. Nym shim pisa ei-ei na i nongshim-ram, na ka bynta kiiei-kiei kiba khlem thoh ha ka 'factsheet'.
3. Kan ym don ka "pre-payment penalty" halor ki "microfinance loans". Ka kuna, lada don, kan long na ka bynta ka jingpynphai-slem ia ka pisa bad ia kane ka kuna yn kheiñ halor ka pisa ba siew-slem ym halor ka pisa kyllum ba shim ram.
4. Ka Bank kan pyni shai ia ka sut baduna-duh, ba heh-duh bad ka ba-pdeng, halor ki "microfinance loans", ha baroh ki ophis jong ka, da ki kot(ki kot-lyngkniap bad ai jingtip/ki kot-lyngkdop), ba ka pynmih bad ka jingtip ba-bniah ha ka website.
5. Ia kano-kano ka jingpynkylla ha ka sut lane kiwei-kiwei "charge" yn pyntip sha l nongshim-ram shwa ka por bad kine ki jingpynkylla kin treikam hadien ka pr ba-mynta.
6. Kan don ka "standard form of loan agreement" na ka bynta ki "microfinance loans" ha ka jaitktien ba l sngewthuh l nongshim-ram.
7. Ka Bank kan pynbiang ka 'loan card' ka ban ai ka jingtip ba-bniah, kynthup ka kyrteng bad u nombar phone jong u nodal officer bad baroh kiei-kiei ban pyndap ha ka 'loan card', kin kynhtup ruh ka jingpynithuh ia

nongshim-ram, ka 'factsheet' ba la pynsuk ban sngewthuh halor ki dor bapher-bapher, kiwei-kiwei ki kyndon ba iadei bad ka 'loan', ka jingpdjang jong ka Bank ia baroh ki jingpynphai-pisa kynthup ki 'instalment' ba la ioh bad ka 'final discharge' bad ka jingtip ba-bniah shaphang ki lad ban pyndep ia ki jingujor, lang bad ka kyrteng bad u nombar phone jong u nodal officer.

8. Baroh ki jingpyndap ha ka 'loan card' ki dei ban long ha ka jaitktien ba I sngewthuh I nongshim-ram.

9. Ka jingpynmih ia ki 'non-credit product' kan long da ka jingmynjur bapura jong I nongshim-ram bad ia ka jingkheif-dor ba-bniah na ka bynta kita ki 'product' yn batai da kaba shai ia I nongshim-ram ha ka 'loan card' hi.

10. Ka Bank kan hap ban kit khlieh na ka bynta kano-kano ka jingleh khlem akor jong ki nongtrei jong ka lane ki nongtrei jong ka 'outsourced agency' bad kan pyndep ia ki jingujor ha ka por ba-lyngkot, bad yn pyntip shaphang kane ha ka "loan agreement" bad kumjuh ha ka website/ki tnat ka Bank /ka ophis.

11. Ia ki jingkdew lynti halor ka jingshim-biang ia ka ram ba la ai yn pynbit-pynbiang bha ha ka Collection Policy jong ka Bank.

Annexure 1:

Ka nuksa jong ka Factsheet halor ki dor ba la buh na ka bynta ki 'Microfinance Loans'

(dei ban long ha ka jait-ktien ba I sngewthuh I nongshim-ram)

Ka tarik: XXX

Ka kyrteng I Nongai-ram: XXX

Ka Kyrteng I Nongpan-ram: XXX

Serial. Nombor.	Ki pud	Ka jingtip ba-bniah
(i)	Ka pisa kyllum ba shim kum ka ram (ka pisa ba dei ban ai ia I nongshim-ram) (ha ki Tyngka)	
(ii)	Ka sut kyllum ban shim kat kum ka por ba la buh ban pynphai pura ia ka ram. (ha ki Tyngka)	
(iii)	Kiwei ki "up-front charges" (ka jingkheif ba-bniah na bynta man ka bynta dei ban ai harum) (ha ki Tyngka)	
(a)	Ki 'Processing fees' (ha ki Tyngka)	
(b)	Ki 'Insurance charges' (ha ki Tyngka)	
(c)	Kiwei (lada don) (ha ki Tyngka)	
(iv)	Ka pisa ba ai hadien ki jingkhate: ((i)-(iii)) (ha ki Tyngka)	
(v)	Ka pisa kyllum ba I dei ban siew I nongshim-ram: (ka jingkheif kyllum jong : (i), (ii) bad (iii)) (ha ki Tyngka)	
(vi)	Ka "Effective annualized interest rate" (ha ka 'percentage') (ba la kheif halor ka pisa ba ai hadien ki jingkhate, da kaba pyndonkam da ka "IRR approach" bad ka "reducing balance method")	
(vii)	Ka 'Loan term' (da ki Bnai)	
(viii)	Ka "Repayment frequency" da i nongshim-ram	
(ix)	Katno tylli ki 'instalment' yn pyndonkam ban pynphai	
(x)	Katno ha man ka 'instalment' ban pynphai (ha ki Tyngka)	
Ka jingtip ba-bniah shapnag ki 'Contingent Charges'		
(xi)	I nongshim-ram in nym hap siew kano-kano ka kuna na ka bynta ka 'prepayment' jong ka ram ha kano-kano ka por ruh.	
(xii)	Ki kuna ban hap siew lada jia ba slem ban pynphai (lada don)	
(xiii)	Kiwei ki 'charges' (lada don)	

Ka jingtip ba-bniah shaphang ka 'repayment schedule'

Ka Instalment No.	Ka Bai-trai kyllum	Ka Bai-trai (ha ki	Ka sut (ha ki	Ka Instalment (ha
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	ba dang sah (ha ki Tyngka)	Tyngka)	Tyngka)	ki Tyngka)
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