



KA UJJIVAN KA SMALL FINANCE BANK

Tei ia ka jingim babha

Ka 'Fair Practices Code' Na Ka Bynta ki Nongairam

Ka Corporate office Address:

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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 NA KA BYNTA KI NONGAIRAM JONG KA 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 jingpaw shai bad ka jingshai kdar ha ki nongshimram na ka Bank ha kaba iadei bad ki 'transaction' jong ki bad ka Bank. Kine ki jingkdew lynti ki long tang na ka bynta ki kam ba ka trei ka Bank hapoh Ri.

Ka polisi jong ka bank ka long ban khein kumjuh bad ban nym lehshiliang ia ki 'client/customer' jong ka. Ki nongtrei jong ka Bank, kin ai ka jingiarap, ka jingpynshlur bad ka service ha ka rukom ka bym don ka jinglehshiliang, kaba beit bad kaba iaineh. Ia ka Fair Practice Code yn pynbiang ia baroh ki customer jong ka Bank ha ki tnat treikam jong ka bad lyngba ka website jong ka, kaba ha kane ka por, ka long www.ujjivansfb.in ("ka Website").

Ka Polisi Ban Ym Leh Shiliang Khmat

Ka Bank kan ym leh shiliang khmat ia ki customer jong ka na ka daw jong ka jaitbynriew, ka jait, ka rong sniehdoh, ka niam, ka jinglongshynrang ne kynthei, ka jinglong ha ka liang ka jingshongkurim, ka yrta(ban ia kiba lah rangbah), ka ioh ka kot lane ka jingduna ha ki dkhot met.

1. Ka Code of Conduct na ka bynta ki Direct Selling Agents ("DSAs") & ki Lending Service Providers (LSP)

Ka Bank kan pyndonkam ia ka Code of Conduct ba la kdew harum na ka bynta ki DSAs bad na ka bynta ki Lending Service Providers bad kan kynthup lang ia kine ha ka 'agreement' bad *kita* ki DSA & LSP kumba ki long. Namar ba ia ka jingpynbeit jong ka Bank na ka bynta ki jingairam, ba leh lyngba ki *Digital* Fintech Partnership ruh, la niew kum ki DSA, bad/lane ki Lending Service Providers, ka Code of Conduct ba la kdew harum kan treikam na ka bynta ki 'Fintech partners for *Digital* Lending' jong ka Bank. Ka Bank ka la pyndonkam ia ka Model Code of Conduct na ka bynta ki DSA ba la thaw da ka IBA iahap bad ka 'business model' ba mynta. Ia kiwei kiwei ki bynta jong ka 'model code of conduct' yn sa pyndonkam man ka Bank ka ba iaiaid sha *kita* ki kynja-'Business models'.

- Ia ino ino iba thmu ban long I customer (*ita*), dei ban pyntip shwa ban tyrwa ki product jong ka Bank tang ha kum kine ki jingjia ba la kdew harum:
- Haba *ita* I lah pynpaw ka jingkwah jong I ban ioh ia kata ka 'product' jong ka Bank lyngba ka Website lane ka call centre jong ka Bank lane kano kano ka tnat treikam jong ka Bank lane lyngba I Relationship Manager jong ka Bank lane la ai jingmut ia I da ino ino iba thmu ban long I customer lane iba lah long lypa I customer jong ka Bank, iba lah ai ka jingmynjur ban pdiang ia ki call na ka liang jong ka Bank kiba iadei bad ki 'product' jong ka Bank.
- Haba ia ka kyrteng / ka telephone nombar / ka address jong *ita* ka don ha ka Bank bad la shim ia kine na kawei na ki list / directory / database ba la mynjur da I DSA Manager / Team leader, hadien ba la ioh ka jingmynjur jong *ita*.
- Haba *ita* / I customer da ka mon sngewbha lajong I kynjoh sha ka 'fintech' lyngba ka app jong ki, ka website, I leit dalade, ka contact centre lane ha kano kano ka jaka ba la buh kat kum ka 'acquisition strategy' lane 'model' jong ki.
- I DSA im dei ban phone ia ino ino I briew/I jingdon bashisha / ia iba lah buh lypa ia la ka kyrteng / contact nombar ha ka "do not disturb" list kaba don bad I DSA.
- Ka jingkynjoh ia *ita* lyngba ka Telephone ka dei ban long tang hapdeng 09:30 mynstep bad 7:00 janmeit. Hynrei, dei ban pynthikna ba ia *ita* dei ban phone tang haba lah tip ba kata ka call kan nym pynwit ia i. Ia ki call shwa lane hadien ka por ba la buh (ba la kdew haneng) lah ban leh tang lada *ita* I lah ai jingbit da kaba shai ia I DSA, da ka jingthoh lane da kaba shu ong.
- I DSA I dei ban burom ia ka jinglongkyrpang jong *ita*. Ia ki kam ba iadei bad *ita* lah ban ia samlang tang bad *ita* hi lane bad ino ino I briew shimet / I ba-ha-iing kum I accountant / secretary / lok jong *ita*, kat kum ka jingmynjur jong *ita*.
- I DSA im dei ban pdiang ia ka jingai bamsap ba ha kano kano ka rukom ruh, na ita. Ino ino I BDE (Business Development Executive) iba shah tyrwa ia ka pisa bamsap lane kano kano ka jingsiew da I customer I dei ban pyntip shaphang kane sha ki heh jong i.
- I DSA I dei ban pyntip shai ia ki Nongshimram ba I iakren bad iadei kam bad ki na ka liang jong ka Bank bad kano kano ka ram, lada ai ia ki, yn ai tang da ka Bank.
- Ki DSA kiba trei ia ka kam ban lum ia ki 'dues' jong ka Bank, ki dei ban don ki polisi bad ki rukom treikam ba poh-iing, kynthup ka jinghikai kyrpang ban ai jinghikai ia ki staff/ki mynnong ha ki rukom iadei-kam bad ki customer ha man ka sien ba don ka 'default' bad kumno ban leh ia ki Customer ban pynthikna ba kane long kat kum ki jingthew ba hajrong-tam na ka liang ka jingleh hok.

- Ki staff/ki mynnong kiba donkti ha ki kam ba iadei bad ki 'loan application', ki 'collection of dues' bad kiba iadei kam bad ki 'default customer' kin soi ka jingkular ba kin bat ia ka Code of Conduct ba la buh da ka DSA (kaba long kum ka Code of Conduct jong ka IBA), ha ka por ba ki shimti ia ka kam lane kum ka jingleh bakyrpang lakajong.
- Dei ban pynthikna ban don ka jingshaikdar ha kaba iadei bad ki kot ki sla jong ki 'account' bad ka 'reporting' / ka 'presentation' bad ka 'disclosure' jong ki 'financial statements' ha ki 'qualified auditor/s' bad ka Bank.
- Ki dei ban don ka jingtip kaba bniah shaphang ka 'product' jong ka Bank.
- Ki DSA kim dei ban -
 - Lam bakla ia *ita* ha kaba iadei bad kano kano ka service / product ba la tyrwa da ka Bank;
 - Lam bakla ia *ita* shaphang ka kam kaba ki trei lane ka kyrteng jong ka 'organization' jong ki lane shaphang jong ki hi shimet.
 - Ai ka jingkular ba shukor / lane ka bym shym la ioh jingbit na ka liang jong ka Bank na ka bynta kano kano ka 'facility' / 'service'.
- Ki jingsumar kiba dei ban shim ha kaba iadei bad ki 'visit' / '
- I DSA I dei ban:
- Burom ia ka jaka bakyrpang jong *ita* – in ym tur shajan jong *ita*.
- Ym rung shapoh ka jaka sah / jaka trei pyrshah ka jingkkwah jong *ita*;
- Ym ialeit bun ngut- ka mut nym palat ia i-wei I BD(Business Development Executive) bad i-wei i 'supervisor', lada donkam.
- Burom ia ka long kyrpang jong *ita*.
- Lada *ita* im don ha iing bad don tang ki ba-ha-iing / ki nongtrei ophis ha ka por ba leit 'kynduh', dei ban pynkut noh ia kata ka 'visit' da ka jingkyrpad ban phah phone ia *ita*.
- Ai ia la ka phone nombar, ka kyrteng I 'supervisor' lane ka kyrteng bad nombar jong I ophisar ha Bank. Lada I pan I customer.
- Pud ia ka jingiakren tang hapdeng ki kam badonkam-Buh ka jingiajngai kaba biang.
- Kano kano ka 'communication' ba phah sha *ita* da I DSA ka dei ban long ha ka rukom bad ka dur ba la mynjur da ka Bank.

Ki Ram ba ki ai ki Bank Lyngba ki Digital Lending Platform:

Kat kum ka jingpynbna jong ka RBI- Ki Ram ba ki Ai ki Bank bad ki NBFC Lyngba ki Digital Lending Platform: Dei ban bat ia ki kyndon jong ka Fair Practices Code and Outsourcing Guidelines jong ka 24 June, 2020, ka Bank, kam pher lada ka ai ram lyngba ka digital lending platform lajong lane lyngba ka 'lending platform' ba nabar, ka dei ban bat ia ki kyndon jong ka Fair Practices Code guidelines kumba la thoh bad kumba la thmu bad ka dei ban bud tista ia ki "regulatory instructions" ba iadei bad ka 'outsourcing of financial services' bad ki 'IT services'.

Hangno hangno haba ka Bank ka pyndonkam ia ki digital lending platform kum ki mynnong ban ioh ki nongshimram bad/lane ban lum ki 'dues', ka dei ban bud ia kine ki jingbthah:

- a. Ia ki kyrteng jong ki digital lending platforms ba la thung kum ki mynnong yn pynbna lyngba ka website jong ka Bank.
- b. Ia ki Digital lending platforms ba la thung kum ki mynnong yn bthah ban pynpaw shai naduh basdang ia I customer, ka kyrteng jong ka Bank ia kaba ki long ki nongmihkhmat, ha ki jingiadeikam bad i.
- c. Mardor hadien ba la ioh jingmynjur hynrei hashwa ban pyntreikam ia ka 'loan agreement', ia ka 'sanction letter' yn ai ha I nonghsimram ha ka 'letter head' jong ka Bank.
- d. Shi kopi jong ka 'loan agreement' lang bad shi-shi kopi jong baroh ki kot ki sla ba la suhlang, ba la jer ha ka 'loan agreement' yn ai ha baroh ki nongshimram ha ka por ba mynjur / sam ia ki ram.
- e. Yn pynskhem ba kan don ka jingpeitthuh bad jingpeitbniah halor ki digital lending platforms ba ka pyndonkam ka bank.
- f. Yn ialeh katba lah ban pynsaphriang jingtip ba iadei bad ki lad ba la buh ban pynbeit ia ki jingeh.
- g. Ka bank bad ki LSP ba la buh da ka bank kin buh u "nodal grievance redressal officer" uba biang, ban pynbiet ki jingujor ba iadei bad ka FinTech/ digital lending / kiwei ki jingeh ba ki wanrah ki nongshimram. Uta u 'grievance redressal officer' un pynbeit ruh ki jingujor pyrshah ki DLA kiba don hapoh jong u.
- h. Ia ka jingtip babniah ba iadei bad ki 'grievance redressal officers' yn pyntip da kaba shai ha ki website jong ka bank, ki LSP, bad ki DLA bad kumjuh ha ki KFS ba ai ia ki nongshimram.
- i. Ia ki lad ba la buh ban ai ki jingujor dei ruh ban pynbna ha ka DLA bad ha ka website.

1. Ka 'Loan application' bad 'agreement'

Ka Bank kan pynthikna ba ki 'Loan application form' kin long kiba bniah na ka bynta baroh ki kynja-loan, kam pher katno I pan ram I nongshimram. Ka Bank kan pynbiang ka "checklist" jong ki kot ki sla badonkam ba dei ban ai lang (kat kum ka jingdawa jong ka ain bad kiwei ki jingbthah) bad ka 'loan application form' khnang ban pynlah ia I customer ban ai ka ka application kaba biang na baroh ki liang.

Lada jia ba ka Bank ka tyrwa / mynjur ia ia ka 'credit facility' lyngba ka telephone, ka Bank kan 'credit' ia ka pisa ha ka khata jong i customer tang hadien ba ioh ka jingmynjur jong I customer da ka jingthoh lane la ioh ia ka jingmynjur jong ki lyngba ki lad electronic ba la pynshisha / hadien ka jngpynskhem kaba biang. Ka Bank kan ym tyrwa kano kano ka unsolicited 'pre-approved credit facility' ba khlem ka jingdawa, da kano kano ka rukom ruh.

Ka Bank kan don ka lad ban pynpaw ia ka jingioh-pdiang ia baroh ki 'loan application' bad kan kdew shai ka por ba kan shim ban pyndep ia ka 'loan application'.

1. Ka 'Loan assessment' bad 'appraisal'

Ka Bank kan leh ka jingtynjuh kaba biang ia ka 'credit application' jong ki nongshimram bad kan ym pyndonkam tang da ki "margin and security stipulation" ha ka jaka jong ka jingwad-bniah ia ka "credit worthiness" jong I nongshimram. Ka Bank kan pyntip ia I nongshimram ka "credit limit" lang bad ki kyndon ba iadei bad kane. Ia ki kyndon bad baroh kiei kiei ba iadei bad ki "credit facilities" ba ka ai ka Bank, ba la ia mynjur da ka jingia-sngewthuhlang jong I nongshimram, yn buh ha ka jingthoh, ia kaba yn pynskhem da u ophisar jong ka Bank ia uba la ai iktiar. Ka Bank kan buh ha ki dulir ia ka jingmynjur ba la ai da I nongshimram, ia kine ki kyndon, ba la ai da jingtip bapura jong i.

Lada ka jingairam ka long lyngba ka "consortium arrangement", ki nongairam ba ia don bynta, ki dei ban pynmih ki lad ki lynti ban pyndep ia ki jingtynjuh ia ki 'proposal' hapdeng ka por kaba lyngkot, lada ka long kaba lah ban leh kumta, bad pyntip ia ka rai jong ki, ba kin ai ne em ia ka ram, hapdeng ka por kaba lyngkot.

1. Ka Jingsam ia ka jingtip bad ki CIC ha kaba iadei bad ki 'loan application'

- a. Ka BANK kan pynsgewthuh ia I customer ka bynta jong ki Credit Information Companies (CICs), ki rukom tynjuh ban pyndonkam da ki CIC bad kumno kata ka jingtip ba kan ai ka CIC kan ktah ia ka jinglah jong I customer ban ioh ka “credit”.
- b. Ka Bank ka lah ban ai ka kopi jong ia “credit information report” ba ioh na ka CIC ia I customer lada I pan ia kane bad hadien ba siew ka dor ba la buh.
- c. Ka Bank kan ai jingtip sha ka CIC shaphang ka ‘credit’ ba la shim da ki customer, na ka por sha ka por, bad ka shaphang kano kano ka ‘default’ ha ka jingpynphai ia ka ram bad nangta, ban ‘update’ ia ka jingpynbeit ryntih ia ka ‘loan account’ ha ka kaiphod kaba bud.
- d. Ka Bank kan pyntip ia ki customers ka daw ba la kyntait ia ka jingkyrpad jong ki na ka bynta ka “data correction”, lada don, khnang ban pynlah ia kine ki customer ban sngewthuh kham bha ia ki jingthut ba don ha ka CIR. Ka Bank/ CIC kan pynshai ha I nongujor shaphang kiei kiei ba la leh halor ka jingujor jong I, ha baroh ki jingjia ba kum kine, kynthup ia ki jingjia haba kyntait ia ka jingujor, yn pyntip ka daw ba la kyntait ia kane da ka Bank / CIC.
- e. Ka Bank kan buh ka lad kaba biang ha ka “complaint submission format” jong ka (ha ka online bad offline) khnang ban pynlah ia I nongujor ban ai ki ‘contact details’, ka email ID, bad ki ‘bank account details’/ Unified Payment Interface (UPI) ID ha kaba yn thep ka bailutksan. Ka jingkitkhlieh ban ai ka jingtip kaba biang kan long ka jong I nongujor bad ka Bank kan ym don kano kano ka jingbahkhlieh na ka bynta ka jingtip ba-bakla ba I ai I nongujor.

****Ka ‘compensation framework’ kan treikam naduh April 25, 2024**

1. Ka Por ba La Buh Ban rai halor Ka Credit

Ka Bank kan buh ki lad kiba biang ban pyndep ia ki ‘loan proposal’, lang bad ka por ban pyndep ia kine bad kan buh ruh ki lad-peitngor ban peit biang ia ki ‘application’ kiba la sahkut palat ban ia ka por ba la buh, kumba la batai harum:

Kat kum ka Master Direction jong ka RBI - Lending to Micro, Small & Medium Enterprises (MSME) Sector 2017 ba la pynbeit, ha ka 11 June, 2024;

- Ka por ban rai halor ki ‘loan’ ba haduh T. 25 lak na ka bynta ki ‘unit’ jong ki nongshimram MSE, kan ym long palat 14 sngi-trei. Ia baroh ka jingtip ba iadei ba ka credit ia ki MSME, kynthup ka por ba la buh ban rai halor ka credit, ka ‘checklist’ jong ki kot ki sla badonkam bad kumta ter ter, yn pynpaw shai hapoh ka ‘tab’ lakajong ha ka website jong ka bank.

Ki “RBI Guidelines on Fair Practices Code for Lenders” tarik May 05, 2003;

- Haba ioh ka jingkyrpad ban ‘transfer’ ia ka ‘borrowal account’, ka mut, ki ‘Balance Transfer case’ na ka bynta ki loan ki ban shimti noh da kiwei pat ki Bank/Financial Institutions, ia ka jingmynjur lane ka jing-bym-mynjur, ka mut, ka jingmana jong I nongairam, lada don, dei ban pyntip hapteng 21 sngi naduh ba ioh pdiang ia ka jingkyrpad
- Na ka bynta baroh kiwei pat ki kynja-loan, lait noh ki MSE loan haduh T. 25 lak, - ka por ba la buh ban pyntip ki rai halor ka ‘credit’, kan long 30 sngi naduh ka sngi ba ioh pdiang ia ka ‘application’, tang lada I nongshimram I la pyndep baroh ki kyndon ba la buh da ka Bank.

Ka Bank kan ai ka jingpyntip kaba biang halor ka por ba la buh ban pyntip ia ki rai ba iadei bad ka ‘credit’, lyngba ki website, ki ‘notice-board’, ki kot lyngkdop bad kiwei kiwei ki lad ba kum kine.

Ka Bank kan pynshisha ia ki ‘loan application’ hapteng ka por kaba lyngkot bad pyntip mardor ia ki nongshimram lada donkam shuh shuh ka jingtip / ki kot ki sla.

Lada jia ba kyntait ia kano kano ka ‘loan’, ka Bank kan pyntip da ka jingthoh, lyngba ka SMS lane ka shithi, ka daw bakongsan/ki daw ba la kyntait ia kata la ‘loan application’ hapteng ka por ba la buh na ka bynta kane. Na ka bynta ka ram ba ai lyngba ki ‘fintech based digital lending’, ia ki daw ba la kyntait lah ban pyntip beit beit ia I customer da ka Bank lane lyngba ka nongairam fintech kat kum ka jingia-pynbeit hapteng ka Bank bad ka nongairam fintech.

1. Ka lad ban bud haba la mynjur ia ka ‘loan’

Ka Bank kan ia ka risit da ka jingthoh na ka bynta baroh ki kot ki sla badonkam ba lah ai ha kaba iadei bad ka jingbuh-binda na ka bynta kano kano ka ‘loan’. Ka Bank kan ym dawa ia kano kano ka jingbuh-binda na ka bynta ka ram kaba duna ia T. 1.6 lak na ka bynta ki ram ba iadei bad ka Rep ka Rieng bad ka bank kan ym pdiang kano kano ka jingbuh-binda na ka bynta ki ‘loan’ ba haduh T. 10 lak ba ai ia ki unit ha ka ‘MSE sector’. Ka Bank kan pynshai bha shaphang ka ‘repayment schedule’, kata ka mut, ka pisa banlum, ka por ba kan neh ka ‘loan’ bad katno sien yn hap siew kyndiat-pa-khyndiat, ha ka por ba ai jingmynjur ia ka ‘loan’ bad kan buh ki lad kiba biang ban lum ia ki ‘dues’. Ka Bank kan ai ka lad ia I customer ban jied ban pynsah kumjuh ia ki ‘equated periodical instalments’ (EPIs) bad ban pynkylla

ia ka por ba kan neh ka 'loan' lane khongpong ia kane, haba ka kylla ka 'interest rate'. Ka Bank kan pynsgewthuh shaphang ka rukom-khein ia ka sut halor ki 'loan'.

Ka Bank kan ai ka kopi jong ka 'loan agreement' lang bad shi-shi kopi jong baroh ki kot ki sla ba la suhlang ba la kdew ha ka 'loan agreement', ia I nongshimram ha ka por ba mynjur/sam ia ka 'loan'. Ka 'loan agreement' kan kdew da kaba shai ba ki "credit facilities" ki long kat kum ka jingsngewdei jong ka Bank khlem da don kano kano ka jingbahkhlieh ban ai shuh shuh ka ram ia I nongshimram haba ka roi ka khaii-pateng jong i. Ka Bank ka lah ban pyndonkam ia ka "digital signature facility" na ka bynta ki 'loan agreements' ban soi da I customer bad ka Ujjivan bank. Ia ki jingbad noh na kane yn thoh shai lang bad ki daw kiba biang. Ka Bank kan ai ia I customer ka "annual statement of loan account" lada I customer I pan ia kane.

Ka Bank kan ym mushlia ha ki kam jong I nongshimram lait noh na kito kiba la thoh ha ki kyndon ba iadei bad ki 'loan sanction documents' (lait noh lada kano kano ka jingtip bathymmai, ka bym shym la pyntip da I nongshimram, ka poi sha ka jingtip jong ka Bank).

1. Ka jingiadei bad ki customer kaba long kaba shai kdar bad kaba hok

Ka Bank kan pynthikna ba ki jingpynbna bad ki kot lyngkdop ban pynshlur, kin long kiba shai bad ki bym lam bakla. Ka Bank kan pynthikna ba I customer in ioh ka jingtip kaba shai shaphang ki 'products' bad ki 'services', jong ka bad ki kyndon lang bad ki 'interest rates' / ki 'charges', kiba ktah ia ki. Ka Bank kan ai jingtip shaphang ki 'facilities' ba la ai ia I customer bad kumno I customer I lah ban shim jingmyntoi na kine bad iano bad kumno ki lah ban iakynduh ia *ita* iba lah ban jubab I ki jingkylli jong ki.

Ka kuna, ka ban hap siew, lada ym bat ia ki kyndon kiba kongsan kiba iadei bad ka 'loan contract', da I nongshimram, ia kaba yn khein kum ka 'penal charges' bad yn ym shim ia kine kum ki 'penal interest' kaba yn bteng lang bad ka sut halor ki 'advances'. Kan ym don ka "capitalisation of penal charges", ka mut, yn nym bteng shuh shuh ka sut halor kine ki 'charges'. Hynrei, kane kan ym ktah ia ka rukom khein ia ka "compounding of interest" ha ka 'loan account'.

Katno ki long bad ka daw ba la khein ia kine yn pyntip shai da ka Bank ia ki customer ha ka 'loan agreement' bad ki kyndon ki bakongsan tam, kiba la pyntreikam, nalar ba la pyni shai ia kine ha ka website jong ka Bank ha ka jaka ba la thoh ki "Interest rates" bad "Service Charges".

Manba phah ki jingpynkynmaw na ka bynta ka jingbym-bat ia ki kyndon jong ka 'loan', sha ki nongshimram, yn pyntip ruh ki "penal charges". Shuh shuh, manba shim ki "penal charges" yn batai shai ka daw ba la shim ia kine.

Kine ki jingbthah kin sdang treikam naduh 1 January, 2024

1. Ka Jingsam ia ki 'loan'

Ka Bank kan pyntikna ban sam ia ki 'loan' ba la mynjur kat kum ki kyndon ba la buh. Ka Bank kan ai ka jingpyntip shaphang kano kano kano ka jingpynkylla ha ki kyndon kynthup ka jingkylla ha ki 'interest rates' bad kiwei ki "service charges", ia kiba yn pyntreikam tang hadien habud.

Ka Bank kan buh ki lad ki babit babiang ban jngoh hadien ba lah sam ia ka 'loan' khamtam na ka bynta ki 'loan' kiba palat ia ka T. 2 lak ban pynbeit ia kino kino ki jingeh ba I lah ban shemna I nongshimram. Ka Bank kan shim ka rai ban dawa noh / ban phah pynphai kham klo lane ka jingpyntreikam ia ka 'loan document' lane ba shuh shuh ki jingbuh-binda, tang hadien ba la pyntip lya ia ki nongshimram. Ka Bank ka ngeit ha ka jingbud ia ki rukom leh kiba hok ha kaba iadei bad ka jinglum ia ki "dues" bad ka jingshim kabu biang ia ka binda ba la buh bad kane ka lam sha ka jingkhlain jong ka jingshaniah jong ki customer ba ka jingiadei kaba iaineh bad ha kajuh ka por ka pynthikna ruh ban ym don kano kano ka jingleh jubor ha ka por ba lum ia ki 'dues'.

1. Ki 'Fees' bad ki 'charges' ha kaba iadei bad ki 'loan'

Ka Bank kan pynpaw, ha ka 'sanction letter' / ka 'loan agreement', baroh ka jingtip shaphang ki 'fees' / 'charges' ba dei ban siew kiba iadei bad ka 'loan application', lada ia kine ki 'fees' / 'charges' yn pynphai biang lada ym mynjur / lada ym sam ia ka 'loan', ki lad ban pynphai ia ka ram shwa ka por bad katno yn hap siew na ka bynta kane, ka kuna haba pynslem ban pynphai, lada don, ka jingdon jong ka "interest reset clause" bad kiei kiei ruh kiba lah ban ktah ia ka jingmyntoi jong I nongshimram.

Ka Bank kan pynpaw ka jingtip shaphang ki 'rates of interest', ki 'service charges' bad kiwei kiwei ki 'fees' ha ka Website na ka bynta baroh ki kynja- 'loan product'. Ki tnat treikam jong ka Bank kin buh ka kopi jong ka "Tariff Schedule", bad shaphang ka jingdon jong kane yn pynbna lyngba ka "Comprehensive Notice Board".

Ka Bank kan pyntip shaphang ka 'all-in-cost' khnang ban pynlah ia ki customer ban ianujor bad kiwei ki tynrai ai-ram. Ka Bank kan pynthikna ba kita ki 'charges' / ki 'fees' ki long kiba ryntih bad ba markumjuh ia baroh. Ka Bank kan pyntip ia ki customer shaphang ki jingkylla ha ki 'interest rates' halor ki 'loan product' jong ka lyngba ka shithi, ka email lane ka SMS.

1. Ka Jingshim-biang ia ki 'Loan'

Ha kaba iadei bad ka jingshim-biang ia ki 'loan', ka Bank kan ym leh kaei kaei kaba pyndik, ka mut, kan ym thlia-shi thlia ia ki nongshimram ha ki por ki bym biang, kan ym pyndonkam da ka bor, ban shim-biang ia ki 'loan', bad kumta ter ter. Ka Bank kan ym sdang kano kano ka mukotduma lane shim kano

kano ka lad ban shim-biang ia ka jingbuh-binda khlem ka jingpyntip lypa da ka jingthoh sha I nongshimram.

Ka rukom leh jong ka Bank ban shim-biang kan long kaba beit kaba ryntih bad ka bym don ka jingleh shiliang-khmat. Ka jingleh da ka hok bad ka jingpynkohnguh kin long ki nongrim ha kiba yn tei ki lad ia ka 'jingshim-biang'. Ia ka lad jong ka jingshim-noh ia ki jingbuh-binda yn pyndonkam tang haba ym shym la-lah satia ban leh ia ka "restructure" / "rehabilitation". Ka Bank kan pyndonkam da ki lad kiba iahap bad ka ain ba iadei bad ka 'recovery' / 'repossession' jong ka jingbuh-binda.

Shaphang ki "Fair practices" ba iadei bad ka 'recovery of loans' la thoh bniah ha ka polisi "Collection of Dues and Repossession of Securities", ba la buh ha ka Website.

Haba ka Bank ka pyndonkam ia ki "Recovery Agents" ba nabar, ka dei ban pynthikna ban bat ia ka "Fair Practice Code for Lenders" ha ki kam ba iadei bad ka jinglum ia ki 'loan due', kat kum ki jingbthah jong ka RBI ba iadei bad ka "Outsourcing of Financial Services - Responsibilities of Regulated Entities Employing Recovery Agents" Tarik 12 August, 2022.

1. Ka "Levy of Foreclosure Charges /Pre-payment Penalty" halor ki "Floating Rate Term Loans"

Kat kum ki jingpynbna jong ka RBI DBOD.No.Dir.BC.107/13.03.00/2011-12 tarik 5 June, 2012 bad DBOD.Dir.BC.No.110/13.03.00/2013-14 tarik 7 May, 2014, ka Bank kan ym shim ki 'foreclosure charges/ pre-payment penalties' halor kino kino ki 'floating rate term loan' ba la mynjur, na ka bynta ki daw lait noh kiba dei na ka bynta ka khaii-pateng, ia ki nongshimram ba shimet kiba don ne ki bym don ki "co-obligant(s)".

1. Ka jingpyllait ia ki jingbuh-binda haba lah khang ia ki 'loan'.

Ka Bank kan pyllait ia baroh ki jingbuh-binda haba lah pynphai ia ka 'loan' lane ka jingioh-biang ia ka 'loan' lait noh lada ka Bank ka bat ia ka hok kaba biang halor I nongshimram na ka bynta kiwei kiwei pat kiei kiei. Ka Bank kan pynphai sha ki customer jong ka baroh ki jingbuh-binda / ki kot ki sla/ ki pata jong ki jaka-puta ba la buh binda hapteng 15 sngi hadien ba la pynphai pura baroh ki 'dues' ba lah iamynjur lang lane ba lah iakut, lait noh lada ka Bank ka bat ia ka hok kaba biang halor *kita* ki nongshimram na ka bynta kiwei kiwei pat kiei kiei. Ka Bank kan ai ka jingpyntip lypa ia ki nongshimram lada ka pyndonkam ia ka hok ban "set off". Ha kane ka jingpyntip lypa yn don ka jingtip baroh ba iadei bad ki jingkam-ei ba dang sah bad ki kot ki sla kiba pynshisha ba ka Bank ka don hok ban bat ia ki ki jingbuh-binda haduh banda la pyndep /siew ia ka ram. Shaphang ka por bad ka jaka ban pynphai ia ki kot ki sla 'original' jong ki jaka-puta / ki tiar-ki tar yn thoh ha ki "loan sanction letter" ba la ai ha lane hadien ka tarik ba pyntreikam ia kine.

I nongshimram in shim ia ki kot ki sla 'original' ba iadei bad ka jaka-puta / ki tiar ki tar na ka / ophis/ ka tnat treikam ha kaba la pyntreikam ia ka 'loan account'.

1. Ka Jingpynbeit ia ki Jingeh jong ki Customer

Ka Bank ka la buh ki lad ban pynbeit ia ki jingeh jong ki nongshimram, ia kiba la batai bniah ha ka “Customer Grievance Redressal Policy” ba don ha ka Website lane kaba don ha ki tnat treikam jong ka Bank.

Ia ka jingkhmih ba shishien shi snem ia ka jingkohnguh ia ka ‘Fair Practices Code (FPC)’ na ka bynta ki nongairam bad ka jingtreikam jong ki lad ban pynbeit ia ki jingeh, yn buh hakhamat ka Customer Service Committee jong ka Board jong ka Bank.

Ki Jingpynjur ia ka “Fair Practice Code for Lenders” kat kum ka ‘Master Direction- Regulatory Framework Microfinance Loans’ 14 March, 2022

Kat kum ka “master direction” ba la kdew haneng, ia ka ‘microfinance loan’ la batai kum ka ‘loan’ ha kaba ym donkam jingbuh-binda, kaba ai ia ka long-iing ha kaba ka jingioh sh snem ka long haduh T. 3,00,000. Ka “master direction” ka la buh ki jingdonkam ia ka jingkohnguh na ka bynta ki bank kumne harum:

1. Ka Bank kan pynpaw ha I nongshimram ba kwah ban shimram, ka jingtip ba iadei bad ki dor ba la buh ha ka dur bad ka rukom kaba suk ban sngewthuh. Khmih Annexure 1 na ka ‘factsheet’, kum ka nuksa.
2. Shaphang kino kino ki ‘fees’ ban shim na i nongshimram “microfinance” da ka Bank bad/lane da ki ‘partner’ jong ka/ u mynnong, yn pynpaw da kaba shai ha ka ‘factsheet’. Yn ym shim kano kano ka jingsiew na I nongshimram kaba khlem pynpaw shai ha ka ‘factsheet’.
3. Kan ym don ka “pre-payment penalty” ha ki ‘microfinance loan’. Ka ‘Penalty’, lada don, na ka bynta ka jingslem ban pynphai, yn khein tang halor ka pisa ba slem ban pynphai ym halor ka ‘loan’ kyllum.
4. Ka Bank kan pynpaw da kaba shai ia ki “minimum”, “maximum” bad “average” “interest rates” ba ka shim halor ki ‘microfinance loan’, ha baroh ki ophis jong ka, ha ki kot lyngkdop (ki kot ba pynsaphriang jingtip) ba ka pynmih bad ka jingtip ba bniah ha ka website jong ka.
5. Shaphang kano kano ka jingpynkylla ha ka ‘interest rate’, lane ha kano kano kawei pat ka ‘charge’ yn pyntip lypa shwa ka por ia I nongshimram bad kine ki jingpynkylla kin treikam tang hadien habud.
6. Kan don ka “standard form” jong ka “loan agreement” na ka bynta ki ‘microfinance loan’ ha ki kyntien ba ki nongshimram kin lah ban sngewthuh da kaba suk.
7. Ka Bank kan pynbiang ka ‘loan card’ ha kaba yn don ka jingtip babniah kynthup ka kyrteng bad ka phone nombar jong u nodal officer bad baroh ka jingtip ba la thoh ha ka ‘loan card’ kan kynthup ia ka jingtip shaphang I nongshimram, ka ‘factsheet’ kaba suk ban sngewthuh shaphang ki dor, baroh kiwei

kiwei ki kyndon ba iadei bad ka 'loan', ki dak ka jingioh-pdiang jong ka Bank jong ki jingpynphai, kynthup ki "instalments" ba la ioh bad ka jingpyllait bakhatduh bad ka jingtip babniah shaphang ki lad ban pynbeit ia ki jingeh, kynthup ka kyrteng bad ka phone nombar jong u nodal officer.

8. Baroh ki jingthoh ha ka 'loan card' ki dei ban long ha ki kyntien ba I nongshimram in lah ban sngewthuh da kaba suk.

9. Ka jingai ia ki "non-credit product" kan long da ka jingmynjur bapura jong I nongshimram bad ia ka dor jong baroh kine ki 'product' un batai bniah ia I nongshimram ha ka 'loan card' hi.

10. Ka Bank kan don ka jingbahkhileh na ka bynta ka jingleh khlem akor jong ki nongtrei jong ka lane ki nongtrei jong ka 'agency' ba nabar bad kan pynbiang ki lad ban pynbeit kloi kloi ia kino kino ki jingeh kiba mih, kan thoh ia kine ha ka "loan agreement" bad ha ka website/ka tnat treikam/ka ophis.

11. Ia ki jingkdewlynti ba iadei bad ka 'jingshim-biang' la kynthup ha ka rukom kaba biang ha ka 'Collection Policy' jong ka Bank.

Ka Annexure 1:
Ka “Factsheet” halor ki dor jong ki ‘Microfinance Loan’ kum ka nuksa

(ban buh ha ki kyntein ba I nongshimram in lah ban sngewthuh da kaba suk)

Tarik: XXX
Ka Kyrteing I Nongairam: XXX
Ka Kyrteing I Nongpan: XXX

Sr. No.	Ki Jingthew ba la buh	Ka Jingtip Babniah
(i)	Ka ‘Loan amount’ (ka pisa kyllum ban sam ha I nongshimram) (ha ki Tyngka)	
(ii)	Ka “interest charge” kyllum lyngba ka por bapura ba ka neh ka ‘loan’ (ha ki Tyngka)	
(iii)	Kiwei kiwei ki ‘charges’ ba hap siew naba sdang (ia ka jingkhein baniah na ka bynta iwei-pa-iwei I bynta dei ban ai harum) (ha ki Tyngka)	
(a)	Ki ‘Processing fees’ (ha ki Tyngka)	
(b)	Ki ‘Insurance charges’ (ha ki Tyngka)	
(c)	Kiwei kiwei (lada don) (ha ki Tyngka)	
(iv)	Ka pisa ba la sam ((i)-(iii)) (ha ki Tyngka)	
(v)	Ka pisa kyllum ba in hap ban siew I nongshimram (ka jingkhein-lang (i), (ii) bad (iii)) (ha ki Tyngka)	
(vi)	Ka “Effective annualized interest rate” (ha ki percentage) (kaba la khein kat kum ka pisa ba la sam da kaba pyndonkam da ka ‘IRR approach’ bad ka “reducing balance method”)	
(vii)	Ka por jong ka ‘Loan’ (ha ki bnai)	
(viii)	Shi sien hapteng katno in pynphai I nongshimram	
(ix)	Katno tylli ki “instalment” ban pynphai	
(x)	Katno ka pisa ha ka-wei ka “instalment” ba pynphai (ha ki Tyngka)	
Ka jingtip ba bniah shaphang ki ‘Contingent Charges’		

(xi)	I nongshimram in ym hap ban siew kano kano ka kuna haba l pynphai ka ram shwa ka por ba la buh.
(xii)	Ki 'Penal charges' haba slem ki jingpynphai (lada don)
(xiii)	Kiwei ki 'Other charges' (lada don)

Ka "Detailed repayment schedule"

Ka 'Instalment No.'	Ka tyngka-trai ba dang sah (ha ki Tyngka)	Ka tyngka-trai (ha ki Tangka)	Ka Sut (ha ki Tyngka)	Ka 'Instalment' (ha ki Tyngka)