



NAMBENGA KAMRANGNI NIAMRANG (Fair Practices Code – FPC)



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NAMBENGA KAMRANGNI NIAMRANG

1. BIMANGNI KATA

Reserve Bank of India (“RBI”)-a nambenga kamrangni gimin dal.gipa niamrangko ra.chakaha, ua niamrangko Non-Banking Financial Companies (“NBFCs”) bilakni Board of Directors (Board of Directors)-ko dakna aro mesokna nanga, aro bang dakgipa stakeholdersrangni (stakeholders) uiana Companyni websiteo ong.china aro chikna nanga.

Ia Nambenga Kamrangni Niamrangni sambaeania stakeholders bilakna, bang-bangan customerrangna (customers), Companyni customerrangna on.gipa rangkani subidarang aro serviceranggimin Companyni dakgipa kamrangni nambenga uiani on.ana ong.a.

Mufin Green Finance Limited (“Company”)-a RBI-ni ong.china on.gipa niamrangko gita ra.e Nambenga Kamrangni Niamrang (“FPC”)-ko on.a. RBI-ni salni salni ra.chakgen standardrangko gita ong.na gita Companya salni salni FPC-o nambenga bolakanirangko dakgen. Ia ning.o ra.akgipa Nambenga Kamrangni Niamranga, Reserve Bank of India-ni NBFCs-na ra.chakgipa Nambenga Kamrangni Niamrangni gimin niamrangko gita ong.a.

Companyni kamrang, nambengsae kamani, customerrangko skango rimani (customer-orientation) aro corporate governance-ni niamrangko nambenga nikkae, dongenga ain aro regulatory (regulatory) dakna nanggiparangko gita dakchakgen.

2. DAKCHAKGIPA

Companya stakeholdersrang, customerrang, kamka.giparang, vendorsrang (vendors) aro gipinrangchi kam dakoba, nambentagipa kamrangko (best practices) sakkisa ong.atna gita Companya FPC-ko jakkalaha. Companyni nambenga dena on.ani kamranga (Fair lending practices) marketing, dena bimangani (loan origination), processing, aro servicing aro collection (collection) kamrangko ra.e uni kam bilakon jakkalgen. FPC-na Companyni katarang kamka.giparangni sambaeani, nikchakani aro auditing (auditing) programmerang, solaani aro technology-chi uiengen.

Companyni Board of Directors aro managementa nambenga dena on.anina dakgen ina kata on.ako chu.e uiatna aro kamka.gipa bilaka ua katako uina gita kamrangko ra.chakani gita sambaeako ra.a.

3. NIAMRANGNI SAMBAEANI

- (a) Customerrangchi kam dakanio bonsamon standardrangko ra.chake nambenga aro nikchakgipa kamrangko rakkatatna;
- (b) Customerrangni bebe ra.anikko rakkatatna;
- (c) Customer interface-ni gimin regulatory dakna nanggiparangko donatna (compliance);
- (d) Customerrangni solgrikanirangko namatani kamko rakkatatna.

4. KATANI OTTISOANI

- (a) “**Board**” ine aganaha Companyni Board of Directors-ko ine aganenga.
- (b) “**Company**” ine aganaha Mufin Green Finance Limited (MGFL)-ko ine aganenga.
- (c) “**Directors**” ine aganaha Companyni Boardo donggipa sakgipa Director ba Directorrangko ine aganenga.
- (d) “**FPC**” ine aganaha Nambenga Kamrangni Niamrang (Fair Practice Code)-ko ine aganenga



5. DAKGEN INA KATA ONANIRANG

FPC-ni bimang katarang ia ning.o donggipa katarango donga, uarangko Companya ka.sae aro gita (in spirit and in letter) dakna chesgen:

- (a) Ia katarangko donatna gita dena ra.giparangchi kam bilakon nambenga aro nambenga dilgen:
 - a) Companyni serviceranga, kamrang aro dakanirang FPC-o donggipa dal.gipa nanggiparang aro standardrangko gimgen;
 - b) Companyni serviceranga da.alo jakkalenga ainrang aro niamrangko (regulations) gita ong.gen;
 - c) Companyni dena ra.giparangchi kam dakania toe ong.ani, nambenga gisik (integrity) aro nikchakani gita ong.gen.
- (b) Companya uni rangkani productrang aro servicerangni dal.gipa ong.anirangko aro uarangko ra.anio maina namgnirang aro dukrang (risks) dongako uina gita customerrangko ia gita dakchakgen:
 - a) Servicerangni gimin namen uina gita agananiko on.e;
 - b) Servicerangko jakkalanio rangkani gimin bang.akrangko uiatatchake.
- (c) Customerranga Companychi kam dakanio duk ong.jana gita Companya mamungkoba chesgen. Indiba, chanchijae dakgipa nangrimrang (commission) aro/ba nangrimrang (omissions) dongoba, Companya:
 - a) Nangrimrangko ruangtangtangan aro nambenga namatgen;
 - b) Solgrikanirangko ruangtangtangan, nambengsae aro customerrangni ka.sao bebe ong.na gita namatgen;
 - c) Complainerangko ruangtangtangan namatgen;
 - d) Dena ra.gipana uni complaint(rang)ko namatanio bebe ong.jaoba Escalation (Escalation) kamko dongatgen;

6. NAMBENGA KAMRANGNI NIAMKO JAKKALANI

FPC-a ia ning.o donggipa dal.gipa biaprango jakkalgen:

- a) Dena darkastrang aro uani processing
- b) Denako nikchakani aro niamrang/kata rakkirang
- c) Niamrang aro kata rakkirang bolakanirang dongoba ua ra.e denarangko on.ani
- d) Dena on.ani janggipa nikchakani/monitoring
- e) Gipin saksa niamrang

7. DENA RA.NA DARKASTRANG ARO UANI PROCESSING

- (a) Companyni ning.o ba third partiesrangchi (third parties) katta agana bilakni official katta English ong.gen.
- (b) Dena ra.gipana katta agana bilaka English-o ba a.songni katta / dena ra.gipani uigipa katta ong.gen.
- (c) Dena ra.na siggipa mandea uni uigipa aro uni uina man.gipa katta una aganaha kattarangko bilakko uia ine Companya uoniko ka.ding ra.gen.
- (d) Companyni dena darkastni formrang dena ra.gipani namgnirangko donggipa nanggipa katarangko ra.gen, gipin NBFCs-ni on.gipa niamrang aro kata rakkirangchi nambenga nikchakna man.na aro dena ra.gipana uie bebe dakna man.na gita. Dena darkastni form dena darkastni formchi on.na nanggipa kagojrangko agangen.
- (e) Companya dena ra.na siggipa mandena dena darkastko ra.aha ine acknowledgement (acknowledgement) ong.gen. Bilak biapo gimgipa dena darkastko mai salni ning.o namatgen, ua salko acknowledgement agangen. Companya nambenga salni ning.o dena darkastrangko nikchakgen aro bang.e katarang / kagojrang nangoba, dena ra.giparangna ruangtangtangan uiatgen.



8. DENAKO NIKCHAKANI ARO NIAMRANG/KATA RAKKIRANG

- (a) Companya uni ra.gipa duk ong.anina nikchakgipa (risk-based) kamrangko ka.sao ra.e dena darkast bilakko nikgen aro
- (b) Companya denako mesokna skango dena ra.giparangni denako dakchakna man.ako nikchakgen aro ua gita merit (merit)-ko nika denako mesokgen.
- (c) Dena on.ako dena ra.giparangna English-o aro/ba a.songni kattao/dena ra.gipani uigipa kattao Sanction Letter (Sanction Letter)-chi ba gipin gita sie uiatgen, ua kitapo mesokgipa denani tangka aro salni sut (annualized rate of interest) aro uko jakkalani gita niamrang aro kata rakkirang donggen.
- (d) Dena ra.giparanga denako ra.gipa niamrang aro kata rakkirangko ra.aha ine sie uni ka.dingko on.gen.
- (e) Loan agreement (loan agreement) aro uni annexuresrang (annexures) ra.e dena kagojrangni copy sakgipako dena ra.gipana on.gen.

9. DENA ON.ANI ARO NIAMRANG AROBA KATA RAKKIRANGO BOLAKANI

- (a) Dena kagojrangko dakchakani (execution) ra.e kam bilakko dakchakani janggipa, mesokgipa denani tangkako dena ra.giparangna sikoba on.na man.gen.
- (b) Companya uni dena ra.gipa bilakna niamrang aro kata rakkirango maiba bolakani – dena on.ani schedule, sutrang, service chargerang, pre-payment chargerang aro gipinrang ra.e – English-o aro/ba a.songni kattao/dena ra.gipani uigipa kattao notice on.gen.
- (c) Sutrang aro chargerango bolakania sksa salonin (prospectively) jakkalgen ine Companya ka.ding dakgen. Ia gimin nambenga niam sakgipako loan agreemento ra.aha.

10. DENA ON.ANI JANGGIPA NIKCHAKANI

- (a) Denani dakchakani ba kamko ra.chakani (recall)/ruangtangtangan dakatani (accelerate) gimin Companyni bebe ka.sa dongoba, Loan Agreementni niamrang aro kata rakkirangko gita ong.gen.
- (b) Loan Agreement aro gipin kagojrango donggipa niamrang aro kata rakkirangko gita, denako ra.chakna ba dakchakani ba kamko ruangtangtangan dakna sikna skango Companya dena ra.giparangna nambenga salko on.gen.
- (c) Dena ra.giparangni bakgipa Companyni gipin dawirang dongoba, uni nambenga bebe ba lien (lien)-ko ra.e, Companya uni bilak denako dakchakoba ba sutchi denani tangkako ra.chakoba securities (securities) bilakko on.chakgen. Ua gita set off (set off)-ni bebeko jakkalna nangoba, dena ra.gipana gimgipa dawirangni bilak katarang aro dawiko namatna skango Companya securitiesrangko donna man.gipa kata rakkirangchi notice on.gen.

11. DENA DAKCHAKANI/SETTLEMENT JANGGIPA SALDONGGIPA/SALDONGJAGIPA SAMPATTINI KAGOJRANGKO ON.CHAKANI, MAI BIAPRANGO JAKKALNA NANGA

- (a) Dena accountko bilak dakchakani/settlement janggipa 30 (sotdam) salni ning.o Companya saldonggipa/saldongjagipa sampattini original kagoj bilakko on.chakgen aro maiba registryo register dakgipa chargerangko (charges) ra.gen.
- (b) Dena ra.gipana uni namnikani gita, dena accountko service dakgipa outlet/branch ba kagojrang donggipa MGFL-ni gipin officeo saldonggipa/saldongjagipa sampattini original kagojrangko ra.na man.ani bebeko on.gen.
- (c) Saldonggipa/saldongjagipa sampattini original kagojrangko on.chakna sal aro biapko MGFL-ni dena ra.gipana on.gipa sanction lettero agangen.
- (d) Sakgipa dena ra.gipa ba saksa dena ra.giparang siaoba, MGFL-ni gisik ra.chakgipa kam ba niam gita Companya saldonggipa/saldongjagipa sampattini original kagojrangko dena ra.gipa(rang)ni ain gita



warisrangna on.chakgen. Customerrangni uiana gita Companya ua kamko gipin ua gita policy aro kamrangchi uni websiteo uiatgen

- (e) Denako bilak dakchakani/settlement janggipa 30 (sotdam) salni bang.e saldonggipa/saldongjagipa sampattini original kagojrangko on.chakanio galaoba ba registryo charge satisfaction form (charge satisfaction form)-ko on.na man.jaoba, MGFL-a dena ra.gipana galaanini bangsirangko uiatgen. Companyni bang.e galaoba, Companya galaani sal saksana ₹5,000 gita dena ra.gipana compensation (compensation) on.gen.
- (f) Saldonggipa/saldongjagipa sampattini original kagojranga baksa ba bilak gimoba/nangrimoba, sakaba clause (e)-o agangipa compensationko on.anini bang.e, Companya saldonggipa/saldongjagipa sampattini kagojrangni duplicate/certified copyrangko ra.na dena ra.gipako dakchakgen aro ua gimin dongenga kharsarangko on.gen. Indiba, ua gita biaprango, ia kamko dakchakna Companyna 30 (sotdam) salni bang.e sal donggen aro galaanini sastiko ua janggipa (ine aganaha, bilak 60 (rokchi) salni janggipa) hisab dakgen.

12. DENA ACCOUNTRANGO SASTI CHARGERANG

- (a) Dena ra.gipani dena contractni dal.gipa niamrang aro kata rakkirangko donjaanina ra.gipa sastiko ‘sasti chargerang’ (‘penal charges’) gita ra.gen aro advancerango (advances) ra.gipa suto bang.atgipa sasti sut (penal interest) gita ra.jawa. Dena ra.giparangni ra.gipa sasti chargerangko capitalise (capitalise) dakjawa, ine aganaha ua sasti chargerango bang.e sut ra.jawa. Indiba, ia kamni gimin dena accounto sutko compounding (compounding) dakani a.sonani kamrango maiba bolakani ong.jawa.
- (b) Sasti chargerangni dal.aka nambenga ong.gen aro loan agreementni dal.gipa niamrang aro kata rakkirangko donjaanichi chel ong.gen, aro sakgipa dena / product chanchio gisik on.ani ong.jawa.
- (c) ‘Business ong.jagipa gipin kamrangna sakgipa dena ra.giparangna’ mesokgipa denarango sasti chargerang, ua gita dal.gipa niamrang aro kata rakkirangko donjaanina sakgipa ong.jagipa dena ra.giparangna jakkalgipa sasti chargerangni bang.e ong.jawa.
- (d) Sasti chargerangni dal.aka aro bangsiko MGFL-a loan agreemento aro jakkalna nangoba Key Fact Statement (KFS)-o customerrangna nambenga agangen, ua ong.ani bang.e Companyni websiteo Interest Rate Policy (Interest Rate Policy) gimin uiatgen.
- (e) Denani dal.gipa niamrang aro kata rakkirangko donjaanina dena ra.giparangna remindersrangko (reminders) watoba, jakkalgipa sasti chargerangko uiatgen. Aro, sasti chargerangko ra.gipa maiba biap aro uni bangsikoba uiatgen.
- (f) MGFL-a suto maiba bang.e component (component)-ko ra.jawa.
- (g) MGFL-o Board of Directors-ni mesokgipa Interest Rate Policy (Interest Rate Policy) donga. MGFL-ni sasti chargerangko ra.ani gimin MGFL-a ua policyko gita dakgen.

13. GIPIN SAKSA NIAMRANG:

- (a) Loan agreementni niamrang aro kata rakkirango agangipa kamrangko ong.jaoba (customerni skango agangjagipa gital katarang Companyni uiao ong.jaoba), Companya dena ra.gipani kamrango gimjawa.
- (b) Companya me.a-me.chik, jat aro dharmani gimin dena darkastrango gisik on.jawa.
- (c) Dena ra.gipani accountko transfer (transfer) dakna dena ra.gipaoniko darkast ra.oba, Companyni ka.dingani ba ka.dingjaani – ine aganaha, bebe ra.jaani dongoba – darkast ra.gipa salonin 21 (kolgrik sa) salni ning.o dena ra.gipana uiatna nanga. Ua gita transfera ain gita nikchakgipa contractni niamrangko gita ong.gen.
- (d) Denarangko ra.chakani gimin, chingni Companyni kamka.giparanga customerrangchi kam dakna nambenga solaenga aro maiba dukko on.jawa – bang.e dilsoani, ong.jagipa salo dena ra.giparangko duk on.ani, denarangko ra.chakna dakkal jakkalani aro gipinrang. RBI Directions (RBI Directions) gita Collection Agentsrangni (Collection Agents) gimin Code of Conduct (Code of Conduct)-ko jakkalenga.
- (e) Companya sutrang, processing feerang aro gipin chargerangko ra.chakanio nambenga ning.ni niamrang aro kamko ra.chakaha. Denarang aro advancerango salni gita ra.na nanggipa sutko ra.chakna gita cost of funds



(cost of funds), margin, risk premium (risk premium) aro gipinrangko ka.sao ra.e Companya Interest rate policy (Interest rate policy)-ko ra.aha, aro uko dena darkastni form aro sanction lettero dena ra.gipana uiatenga aro Companyni websiteoba on.enga.

14. BANGJRIKE SUT RA.ANIKO NIKCHAKANI

- (a) Denarang aro advancerango ra.na nanggipa sutko ra.chakna gita cost of funds, margin aro risk premiumko ka.sao ra.e Companya interest rate model (interest rate model)-ko ra.aha. Sut aro dukni gradations (gradations of risk)-ni kam aro gisik gisik dena ra.giparangna gisik gisik sut ra.anini bangsiko darkastni formo dena ra.gipa ba customerna uiatgen aro sanction lettero nambenga agangen.
- (b) Sutrang aro dukni gradationni kamko Companyni websiteoba uiatgen aro/ba newspaperango ong.chigen. Websiteo ba gipin gita ong.chigipa katarangko sutrango bolakoba update (update) dakgen.
- (c) Accounto ra.na nanggipa nambenga sutko dena ra.gipa uina gita sut-a salni sut ong.gen.

15. COMPANYNI DENA ON.E RA.GIPA HYPOTHECATED SAMPATTIRANGKO GIPINSAN RA.ANI

Dena ra.giparangchi dakgipa loan agreemento Companyni ain gita jakkalna man.gipa re-possession (re-possession) clause donga. Bang.e nikchakani ong.atna gita, loan agreementni niamrang aro kata rakkirango ia katarangni gimin niamrang donga:

- a) Ra.na skango notice salrang;
- b) Notice salko ra.angna man.gipa biaprang;
- c) Security (security)-ko ra.ani kam;
- d) Securityko pale/nilam dakna skango denako dakchakna dena ra.gipana on.na nanggipa jamanggipa chansko gimin niam;
- e) Dena ra.gipana ra.gipako on.chakani (repossession) kam; aro
- f) Sampattiko pale / nilam dakani kam.

16. BIMANG/MIK NIKANIO DUKKO DONGGIPA MANDERANGNA DENANI SUBIDARANG

Companya bimang/mik nikanio dukko donggipa (physically/visually challenged) darkast on.giparangna dena subidarang ra.e productrang aro subidarangko on.anio duk dongani gimin gisik on.jawa. MGFL-ni brancherang bilaka ua manderangna gisik gisik business subidarangko ra.na man.na gita dakchakgen. MGFL-a uni kamka.giparangna dakgipa solaani programme bilako, ain aro international conventions (international conventions)-chi duk donggipa manderangna on.gipa bebe ra.anirangko donggipa nambenga module (module)-ko ra.gen. Aro, Companya skangonin ra.chakgipa solgrikani namatani kamni ning.o duk donggipa manderangni solgrikanirangko namatgen.

17. DENARANGO PRE-PAYMENT CHARGERANG

- (a) MGFL-ni bimango pre-payment dakoba Companya maiba charge ra.jawa.
- (b) Pre-payment chargerang jakkalna nanga ba nangja ine sanction letter aro loan agreemento nambenga agangen. Aro, Key Facts Statement (KFS) on.na nanggipa denarang aro advancerango ua KFS-oba agangen. Iano agangipa gita aganja ong.gipa pre-payment chargerangko MGFL-a ra.jawa.
- (c) MGFL-ni skango ra.angaha (waive off) chargerang / feerangko Companya denarangni pre-payment salo skangni salonin (retrospectively) ra.jawa.

18. KAMKA.GIPARANG ARO RECOVERY AGENTRANGNI SOLAANI

- (a) Companyni kamka.giparangni dilani aro uarangko kamo ra.ani, solaani aro nikchakani kama Board of Directors-ni salni salni mesokgipa policyko gita ong.gen. Ua policya, gipin katarangchi, kamka.giparangna



bonsamon cholrangko ra.chakgen aro customerrangchi kam dakna nanggipa solaani jinisrangko on.gen. Kamka.giparangni solaanio customerrangna nambenga dilani programmerang donggen. Customerrangna kamka.giparangni dilaniko uarangni compensation matrix (compensation matrix)-oba nambenga ra.gen.

- (b) Dena ra.gipa aro Companyni ka.dingchake ra.chakgipa designated/central designated biapo MGFL-a ra.chakani dakgen. Indiba, dena ra.gipa ni.ba ba bang.e chanchi designated / central designated biapo re.bajaoba, field kamka.giparanga dena ra.gipani dongani biap ba kam dakani biapo ra.chakna man.gen.
- (c) MGFL ba uni agenta ra.chakna maiba dakkal kamrangko jakkalja. Sakaba agangipa katarangko gimjae, ia kamrangko dakkal ine nikgen:
 - a) Kenatgipa ba ka.sajagipa kattarangko jakkalani
 - b) Dena ra.gipako bang.e phone dakani aro/ba dena ra.gipako 9:00 a.m.-ni skango aro 6:00 p.m.-ni janggipa phone dakani
 - c) Dena ra.gipani dakgipa manderang, jikgiparang ba kamka.gipa jikgiparangko duk on.ani
 - d) Dena ra.giparangni bimungko ong.chiani
 - e) Dena ra.gipa ba dena ra.gipani nok dongipa/sampatti/bimungko duk on.na gita dakkal ba gipin ua gita kamrangko jakkalani ba jakkalgen ine kenatani
 - f) Denani dal.akani ba dakchakjaani bang.akrangni gimin dena ra.gipako nangrimatani.
- (d) Recovery agentrangko kamo ra.na Companya nambenga due diligence (due diligence) kamko donatgen, ua kamo, gipin katarangchi, ra.chakani kamo donggipa manderangkoba ra.gen. Companyni ra.gipa recovery agentranga uarangni kamka.giparangni skangni katarangko (antecedents) nikchakna Companya ka.dingatgen, ua kamo police nikchakaniba donggen. Skangni katarangko gipinsan nikchakani mai salni ning.o dakna nanga uko Companyba ra.chakgen.
- (e) Ra.chakani kamko bimangoba Companya dena ra.gipana recovery agentrangni katarangko on.gen. Agenta MGFL ba agencyni uana on.gipa ID cardchi noticeni copy sakgipa aro MGFL-oniko authorisation letter (authorisation letter)-koba ra.e re.ang.gen.
- (f) Ra.chakani kamni ning.o MGFL-a recovery agencyko bolakoba, MGFL-ni dena ra.gipana bolakanini gimin uiatanini bang.e, gital agenta uni ID cardchi notice aro authorisation letterko ra.e re.ang.gen.
- (g) Notice aro authorisation lettero, gipin katarangchi, recovery agency aro MGFL-ni katta aganna man.gipa katarangkoba donggen.
- (h) MGFL-ni kamo ra.gipa recovery agencyrangni gital katarangko MGFL-ni websiteoba on.gen.

19. PROCESSING / KAGOJ DAKANI ARO GIPIN CHARGERANG

- (a) Ra.gipa processing / kagoj dakani aro gipin charge bilakko dena kagojrango nambenga agangenga. Uarang dena product, biap, customer segment (customer segment)-ko nika gisik gisik ong.a aro customerrangna service on.anio kharsa ong.giparangko uiata.
- (b) Processing chargerangko case saksa saksako nika (case to case basis) ra.gen.
- (c) Service Tax (Service Tax) aro gipin jakkalgipa taxrangko Sorkarni salni salni on.gipa niamrangko gita ra.gen.

20. GOPON DONGANI ARO DILGIPA ONGANI

Dena ra.giparangni Personal Information (Personal Information) bilakko gopon aro dilgipa gita nikgen aro ia ning.o donggipa niamrang & policyrangko (principles & policies) gita dakgen. Chinga dena ra.giparangni accountrangni gimin katarang ba datako, customerrangni on.gipa ong.oba ba gipin gita ra.gipa ong.oba, ia ning.o donggipa bang.e biaprangko ong.jaoba, chingni affiliatesrangko (affiliates) ra.e sakkoba agangjawa:

- a) Companya maiba ain ba regulatory body ba bodyrangna katarangko on.na nangoba ba maiba ain gita gipin gita nangoba;
- b) Dena ra.gipa Companyko ua katarangko uni group / associate (associate) / entityrang ba companyrangna ba ka.dingchake ra.chakgipa maiba mande/entityna on.na bebe on.aha ine ong.oba;



- c) Chingni ra.e dongipa uni / uni gimin personal recordrangko nikna man.na dongenga ainni ning.o uni / uni bebe ra.anirangni dal.akani gimin dena ra.gipako uiatgen.

21. SOLGRIKANIRANGKO NAMATANI DAKCHAKANI

Companya dena ra.gipani solgrikanirangko ruangtangtangan namatanio bebe ra.a aro complaint on.na sikgipa uni dena ra.giparangko dakchaka, aro dena ra.gipa bang.ako namnikjaoba maiko dakna nanga ua gimin dakchakaniko on.a.

Katako nikchakani janggipa, Companya man.na gita ruangtangtangan uattarako wata;
Companya uni customerrangni complaint/solgrikanirangko ruangtangtangan namatna Grievance Redressal Mechanism/ Grievance Redressal Policy (Grievance Redressal Mechanism/ Grievance Redressal Policy)-ko ra.chakaha.

Customer saksa Companyni on.gipa namatanio bebe ong.jaoba, customera Companyni websiteo donggipa Companyni grievance redressal mekanisme agangipa katarangko gita complaintko Companyni grievance redressal officer (grievance redressal officer) aro principal nodal officer (principal nodal officer)-na on.na man.a (escalate).

Digital lending (digital lending)-ni gimin customer complaintrango, MGFL-ni kamo ra.gipa Lending Service Providers (LSP)-rango dena ra.giparangni ra.angipa digital lending gimin complaint/katarangko namatna nambenga nodal grievance redressal officer donggen ine Companya ka.dingatgen. Ua grievance redressal officera uarangni Digital Lending Apps (DLA)-ni bakgipa complaintrangkoba namatgen. Grievance redressal officerrangni katta aganani katarangko Company, uni LSPs-ni websiterango aro DLAs-o, aro dena ra.gipana on.gipa Key Fact Statement (KFS)-oba nambenga uiatgen. Aro, sakaba agangipa gita complaint on.ani subidako DLA aro websiteoba on.gen. Solgrikanirangko namatani sambaeaa Companyonin donggen ine gipinsan aganenga.

22. CHANCHIJAE ONGGIPA BIAPRANG

Companyni aganggipa aro dakgipa gisik gisik kata onanirang a.sonani kam dakani biapo jakkalgen. Maiba Force Majeure (Force Majeure) biap ong.oba, dena ra.giparang, stakeholdersrang aro mande bilakni bilak bebe ong.ani gita FPC-ni ning.o sambaeanirangko gimatna Companya man.ja ong.na man.a.

23. SALNI SALNI NIKCHAKANI

Companyni Board of Directors-a salni salni (bilsa sakgipao bonsamon sakgipa chanchi) Niamko donako aro GRC-ni kamko nikchakgen. Ua nikchakanirangni sakkisa reportko Board of Directors-ni ra.chakgipa salrango Boardna on.gen.

Note: 'Fair Practices Code'-ni gimin niamrangko donanio, MGFL-a Niamko Companyni websiteo ong.chigen aro chikgen aro ua uni branch bilakoba donggen.

24. REGULATORY NIAMKO DONANI ARO SKANGO RIMANI

Ia Policyni niamrang aro Reserve Bank of India (RBI) ba gipin man.gipa authorityni ong.chigipa jakkalgipa ainrang, niamrang, regulations (regulations), notifications (notifications), circularrang ba directionrangni ning.o maiba gisik ong.ani ba chelja ong.ani dongoba, jakkalgipa ain ba regulatory niamrangni niamranga skango ringen.



25. POLICYKO NIKCHAKANI

Ia Policyko salni salni, aro bilsa saksao bonsamon sakgipa chanchi, ba jakkalgipa ainrang, regulations, RBI Directions (RBI Directions) ba Companyni business nanggiparango maiba bolakanini gimin nangoba ua skangoba, nikchakgen. Policyo maiba bolakaniko nikchakna aro mesokna nambenga authorityni skango on.gen.
