



KA KYNDON JINGTREI BA HOK (Fair Practices Code – FPC)



KI KHANA BA DON HA KANE KA KOT

1.	KA JINGPYNNGEWTHUH NYNGKONG	3
2.	KA JINGTHMU	3
3.	KA JINGTHMU JONG KA KYNDON	3
4.	KA JINGPYNKHREH	4
5.	KI JINGKULAR KIBA KONGSAN	4
6.	KA JINGPYNTREIKAM JONG KA KYNDON JINGTREI BA HOK	4
7.	KI APLIKESHAN NA KA BYNTA KA RAM BAD KA JINGPYNBEIT IA KI	5
8.	KA JINGPEIT BNIAH IA KA RAM BAD KI KYNDON/KI JINGKYLLA	5
9.	KA JINGAI RAM BAD KA JINGKYLLA HA KI KYNDON & KI JINGKYLLA	5
10.	KA JINGPEIT BNIAH HADIEN KA JINGAI RAM	6
11.	KA JINGAI PYNDAP IA KI KOT JONG KI MAR JINGDON BA LAH PYNKYLLA/BA YM LAH PYNKYLLA HADIEN KA JINGSIEW PYNDAP/KA JINGPYNBEIT RAM, HA KYLLE KYLLE BA LAH PYNTREIKAM	6
12.	KI JINGSIEW PYNSHITOM HA KI ACCOUNT RAM	7
13.	KI KYNDON KIWEI BAROH KAWEI:	7
14.	KA JINGKHYNDIAT IA KA SUT BA SHITOM PALAT	8
15.	KA JINGSHIM PATSAH IA KI MAR BA LAH HYPOTHECATE BA KA KOMPENI KA LA AI RAM	8
16.	KI JINGIARAP RAM NA KA BYNTA KI BRIEW BA DON JINGKSAN HA KA MET/HA KA JINGIOHI	8
17.	KI JINGSIEW NA KA BYNTA KA JINGSIEW SHUWA KA POR (PRE-PAYMENT) HA KI RAM	9
18.	KA JINGHIKAI IA KI NONGTREI BAD KI RECOVERY AGENT	9
19.	KI JINGSIEW PROCESSING / KI KOT BAD KI JINGSIEW KIWEI	10
20.	KA JINGRIAH BAD KA JINGBUH KYNSHAR	10
21.	KA RUKOM PYNBEIT IA KI JINGKYNNOH	10
22.	KI JINGJIA BA YM LAH KHHMIH LYNTI	11
23.	KA JINGPEIT PHAI SHA DIEN HA KI POR KI POR	11
24.	KA JINGBUD IA KI KYNDON REGULATORY BAD KA JINGAI LAD NYNGKONG	11
25.	KA JINGPEIT PHAI SHA DIEN IA KA POLICY	11



KA KYNDON JINGTREI BA HOK

1. KA JINGPYNSNGEWTHUH NYNGKONG

Ka Reserve Bank of India (“RBI”) ka la buh ki jingialam ba kyrhai halor ki rukom trei ba hok kiba dei ban thaw bad mynjur da ka Board of Directors jong baroh ki Non-Banking Financial Companies (“NBFCs”) bad kin pynpaw bad pynsaphrang ha ka website jong ka Kompeni, na ka bynta ka jingtip jong ki stakeholders kiba kylla.

Kane ka Kyndon Jingtrei ba Hok ka thmu ban ai ha baroh ki stakeholders, kham palat ha ki nongpyndonkam (customers), ka jingpeit ba kham bha shaphang ki rukom kiba ka Kompeni ka bud halor ki jingiarap pisa bad ki jingshakri kiba ka Kompeni ka ai ha ki nongpyndonkam jong ka.

Ka Mufin Green Finance Limited (“Ka Kompeni”) ka ai hangne ka Kyndon Jingtrei ba Hok (“ka FPC”) ha ka nongrim jong ki jingialam kiba ka RBI ka la pynmih. Ka Kompeni kan ju pynkylla ruh ia ka FPC katba dei ha ki por ki por ban iadei bad ki standard kiba ka RBI ka lah ban buh. Ka Kyndon Jingtrei ba Hok kaba la pdiang harum hangne ka iadei bad ki Jingialam halor ka Kyndon Jingtrei ba Hok na ka bynta ki NBFCs kumba ka Reserve Bank of India ka la buh.

Ka kam khaii jong ka Kompeni kan iaid kumba ki kyndon ain bad ki kyndon regulatory (regulatory) kiba don mynta, da kaba buh jingmut ba biang ha ka jingtrei ba kham bha, ka jingai lad nyngkong ia ki nongpyndonkam (customer-orientation) bad ki nongrim jong ka corporate governance.

2. KA JINGTHMU

Ka Kompeni ka la pyntreikam ia ka FPC da ka jingthmu ban ioh ban pyniasoh ia ki rukom trei kiba kham bha tam (best practices) haba ka Kompeni ka iadei bad ki stakeholders jong ka kum ki nongpyndonkam, ki nongtrei, ki nongaiti (vendors), bad kiwei. Ki rukom ai ram ba hok (Fair lending practices) jong ka Kompeni kin pyntreikam ha baroh ki liang jong ki kam jong ka, lynti lang bad ka marketing, ka jingsdang ram (loan origination), ka processing, bad ki kam servicing bad ka jingiarlum pisa (collection). Ka jingkular jong ka Kompeni ia ka FPC kan paw ha ka jingshimkhia jong ki nongtrei, ki programme jingpeit bniah bad audit (auditing), ka jinghikai bad ka technology.

Ka Board of Directors bad ka management jong ka Kompeni ki don ka kamram ban pynlong ia ki rukom kiba la thaw ban pynshisha ba ki kam jong ka ki pynpaw ia ka jingkular ba khlain ia ka jingai ram ba hok bad ba baroh ki nongtrei ki tip shaphang kata ka jingkular.

3. KA JINGTHMU JONG KA KYNDON

- (a) Ban kyntiew ia ki rukom ba hok & ba paw da kaba buh ki standard ba duna tam ha ki jingiadei bad ki nongpyndonkam;
- (b) Ban tei ia ka jingngeit jong ki nongpyndonkam;
- (c) Ban pynshisha ia ka jingbud (compliance) ia ki kyndon regulatory halor ka jingiadei bad ki nongpyndonkam;



(d) Ban pynkhlain ia ka rukom pynbeit ia ki jingkynnoh jong ki nongpyndonkam.

4. KA JINGPYNKHREH

- (a) “**Board**” ka mut ka Board of Directors jong ka Kompeni.
- (b) “**Company**” ka mut ka Mufin Green Finance Limited (MGFL).
- (c) “**Directors**” ka mut u Director lane ki Director ha ka Board jong ka Kompeni.
- (d) “**FPC**” ka mut ka Kyndon Jingtrei ba Hok (Fair Practice Code)

5. KI JINGKULAR KIBA KONGSAN

Ka jingmut kongsan jong ka FPC ka don ha kine ki liang harum kiba ka Kompeni kan pyrshang ban bud ha ka mynsiem bad ha ka dak (in spirit and in letter):

- (a) Ban trei ba hok bad ba biang ha baroh ki jingiadei bad ki nongshim-ram da kaba pynshisha ba:
 - a) Ki jingshakri, ki rukom bad ki jingtrei jong ka Kompeni kin pyndap ia ki jingdonkam bad ki standard ba kyrhai ha ka FPC;
 - b) Ki jingshakri jong ka Kompeni kin long kumba ki ain bad ki kyndon (regulations) kiba iadei kiba dang pyntreikam mynta;
 - c) Ki jingiadei jong ka Kompeni bad ki nongshim-ram jong ka kin long halor ki nongrim akor jong ka jingshngain, ka jingpynshong nongrim (integrity) bad ka jingpaw.
- (b) Ka Kompeni kan iarap ia ki nongpyndonkam jong ka ban sngewthuh shaphang ki dak kyrhai jong ki product pisa bad ki jingshakri jong ka bad shaphang ki jingmyntoi bad ki jingma (risks) kiba don ha kaba pyndonkam ia ki, da kaba:
 - a) Ai jingtip shaphang ki jingshakri ha ka rukom ba suk;
 - b) Batai ia ki jinglong pisa jong ka jingpyndonkam ia ki jingshakri.
- (c) Ka Kompeni kan pyrshang ha kawei pa kawei ka lad ban pynshisha ba ki nongpyndonkam jong ka kin ioh jingshem ba ym don jingeh haba iadei bad ka. Hynrei, lada don ka jingbakla ba la leh (commission) bad/lane ka jingkhlem leh (omissions), ka Kompeni kan:
 - a) Pynbeit ia ki jingbakla kloi bad ha ka rukom ba bha;
 - b) Pynbeit ia ki jingkynnoh kloi bad ha ka rukom ba bha bad haba ki nongpyndonkam ki sngewhun;
 - c) Pynbeit kloi ia ki Jingkynnoh;
 - d) Don ka rukom Escalation, lada u nongshim-ram um sngewhun ia ka jingpynbeit ia ka jingkynnoh(ki jingkynnoh) jong u;

6. KA JINGPYNTREIKAM JONG KA KYNDON JINGTREI BA HOK

Ka FPC kan pyntreikam ha kine ki bynta kyrhai harum:

- a) Ki aplikeshan ram bad ka jingpynbeit ia ki
- b) Ka jingpeit bniah ia ka ram bad ki kyndon/ki jingkylla
- c) Ka jingai ram lyngba ki jingkylla, lada don, ha ki kyndon bad ki jingkylla
- d) Ka jingpeit bniah/monitoring hadien ka jingai ram
- e) Ki kyndon kiwei baroh kawei



7. KI APLIKESHAN NA KA BYNTA KA RAM BAD KA JINGPYNBEIT IA KI

- (a) Ka ktien official na ka bynta baroh ki jingiakren hapoh ka Kompeni lane bad ki third parties (third parties) kan long ka ktien phareng.
- (b) Baroh ki jingiakren sha u nongshim-ram kin long ha ka ktien phareng lane ha ka ktien thain / ka ktien kaba u nongshim-ram u sngewthuh.
- (c) Ka Kompeni kan shim ka jingpynshisha na u nongshim-ram ba u la sngewthuh ia baroh ki jingiakren kiba la ai ha u ha ka ktien kaba u tip bad kaba u sngewthuh.
- (d) Ki form aplikeshan ram jong ka kompeni kin don ki jingtip kiba donkam kiba kynja ia ka jingmyntoi jong u nongshim-ram, ba kin lah ban pyniasnoh bha bad ki kyndon bad ki jingkylla kiba ki NBFCs kiwei ki ai bad u nongshim-ram un lah ban shim jingbishar da ka jingtip. Ka form aplikeshan ram kan pynpaw ia ki kot kiba dei ban aiti lang bad ka form aplikeshan ram.
- (e) Ka kompeni kan ai ha u nongshim-ram ka jingpynshisha (acknowledgement) ba la ioh ia ka aplikeshan ram. Ka por kaba hapoh jong ka ka aplikeshan ram kaba la pura ha baroh ki liang kan pynbeit, kan pynpaw ha ka acknowledgement. Ka Kompeni kan peit bniah ia ki aplikeshan ram hapoh ka por ba biang bad lada donkam ki jingtip / ki kot kiba kham bun, kan pyntip kloia ki nongshim-ram.

8. KA JINGPEIT BNIAH IA KA RAM BAD KI KYNDON/KI JINGKYLLA

- (a) Ka Kompeni kan peit ia baroh ki aplikeshan ram da kaba buh ha jingmut ia ki rukom peit bniah halor ka jingma (risk-based) kiba ka la pdiang bad
- (b) Ka Kompeni, shuwa ban mynjur ia ka ram, kan peit bniah ia ka bor jong ki nongshim-ram ban siew pyndap ia ka ram bad kumta kan mynjur ia ka halor ka nongrim jong ka merit (merit).
- (c) Ka jingai ram kan pyntip sha ki nongshim-ram ha ka jingthoh ha ka ktien phareng bad/lane ha ka ktien thain/ka ktien kaba u nongshim-ram u sngewthuh lyngba ka Shithi Jingmynjur (Sanction Letter) lane ha kiwei ki rukom, ka bun jong ka ram kaba la mynjur lang bad ki kyndon bad ki jingkylla, lyngba ka rate sut jong u snem (annualized rate of interest) bad ka rukom pyntreikam ia ka.
- (d) Ki nongshim-ram kin ai ia ka jingpynshisha jong ki ha ka jingthoh kum ka dak ba ki pdiang ia ki kyndon bad ki jingkylla kiba synshar ia ka ram.
- (e) Ka kopi jong ki kot ram lyngba ka loan agreement (loan agreement) bad ki annexure (annexures) jong ka kan ai ha u nongshim-ram.

9. KA JINGAI RAM BAD KA JINGKYLLA HA KI KYNDON & KI JINGKYLLA

- (a) Ka jingai ia ka bun jong ki ram kiba la mynjur ka lah ban ai ha ki nongshim-ram haba ki kylli hapoh ka jingpyndep ia baroh ki rukom lyngba ka jingsoi ia ki kot ram (execution).
- (b) Ka Kompeni kan ai notice ha baroh ki nongshim-ram jong ka ha ka ktien phareng bad/lane ha ka ktien thain/ka ktien kaba u nongshim-ram u sngewthuh shaphang kino kino ki jingkylla ha ki kyndon bad ki jingkylla – lyngba ka schedule jingai ram, ki rate sut, ki jingsiew shakri, ki jingsiew pre-payment bad kiwei.
- (c) Ka Kompeni kan pynshisha ruh ba ki jingkylla ha ki rate sut bad ki jingsiew kin pyntreikam tang sha khmat (prospectively). Ka kyndon ba biang halor kane la buh ha ka loan agreement.



10. KA JINGPEIT BNIAH HADIEN KA JINGAI RAM

- (a) Ka jingbishar, lada don, jong ka Kompeni ban kylli phai (recall)/ban pynkloi (accelerate) ia ka jingsiew lane ka jingtrei jong ka ram kan long kumba ki kyndon bad ki jingkylla jong ka Loan Agreement.
- (b) Ka Kompeni kan ai por ba biang ha ki nongshim-ram shuwa ban kylli phai ia ka ram lane ban kylli ban pynkloi ia ka jingsiew lane ka jingtrei hapoh ki kyndon bad ki jingkylla kiba don ha ka Loan Agreement bad ki kot kiwei kiba iadei.
- (c) Ka Kompeni kan pynlait ia baroh ki securities (securities) haba la siew pyndap baroh ki ram jong ka lane haba la ioh ia ka bun ram ba dang sah lang bad ka sut hapoh kino kino ki hok ba hok lane ka lien (lien) na ka bynta kino kino ki jingdawa kiwei kiba ka Kompeni ka lah ban don pyrshah ia ki nongshim-ram. Lada dei ban pyndonkam ia kata ka hok set off (set off), u nongshim-ram un ioh notice shaphang kata lang bad ki jingtip baroh shaphang ki jingdawa kiba dang sah bad ki kyndon kiba hapoh jong ki ka Kompeni ka don hok ban bat ia ki securities haduh ba la pynbeit/siew ia ka jingdawa kaba iadei.

11. KA JINGAI PYNDAP IA KI KOT JONG KI MAR JINGDON BA LAH PYNKYLLA/BA YM LAH PYNKYLLA HADIEN KA JINGSIEW PYNDAP/KA JINGPYNBEIT RAM, HA KYLLE KYLLE BA LAH PYNTREIKAM

- (a) Ka Kompeni kan pynlait ia baroh ki kot original jong ki mar jingdon ba lah pynkylla/ba ym lah pynkylla bad kan weng ia ki charge (charges) kiba la register ha kino kino ki registry hapoh 30 (lai phew) sngi hadien ka jingsiew pyndap/ka jingpynbeit pura ia ka account ram.
- (b) U nongshim-ram un ioh ka lad ban shim ia ki kot original jong ki mar jingdon ba lah pynkylla/ba ym lah pynkylla lane na ka outlet/branch ha kaba la shakri ia ka account ram lane na kino kino ki ophis kiwei jong ka MGFL ha kaba ki kot ki don, kumba u nongshim-ram u kwah.
- (c) Ka por bad ka jaka ban ai pyndap ia ki kot original jong ki mar jingdon ba lah pynkylla/ba ym lah pynkylla kan kdew ha ka shithi jingmynjur kaba ka MGFL ka pynmih sha u nongshim-ram.
- (d) Lada jia ka jingiap jong u nongshim-ram uwei lane ki nongshim-ram kiba iasnoh, ka Kompeni kan ai pyndap ia ki kot original jong ki mar jingdon ba lah pynkylla/ba ym lah pynkylla ha ki nongriam hok ain (legal heirs) jong u nongshim-ram(ki nongshim-ram) kumba ka rukom lane ka jingpynbeit kaba ka MGFL ka la buh kynriah. Ka Kompeni kan pynpaw ia kane ka rukom ha ka website jong ka lang bad ki policy bad ki rukom kiwei kiba syndah na ka bynta ka jingtip jong ki nongpyndonkam
- (e) Lada slem ban pynlait ia ki kot original jong ki mar jingdon ba lah pynkylla/ba ym lah pynkylla lane lada khlem lah ban aiti ia ka form charge satisfaction (charge satisfaction form) ha ka registry kaba iadei palat 30 (lai phew) sngi hadien ka jingsiew pyndap/ka jingpynbeit pura ia ka ram, ka MGFL kan pyntip ha u nongshim-ram ia ki daw jong ka jingslem. Ha ki jaka ha kiba ka jingslem ka long na ka liang jong ka Kompeni, kan siew jingsiew pynbiang (compensation) ha u nongshim-ram ha ka rate ₹5,000 na ka bynta man la ka sngi ba slem.
- (f) Lada jah/jot ia ki kot original jong ki mar jingdon ba lah pynkylla/ba ym lah pynkylla, shi bynta lane baroh, ka Kompeni kan iarap ia u nongshim-ram ban ioh ia ki kopi duplicate/kiba la certify jong ki kot mar jingdon ba lah pynkylla/ba ym lah pynkylla bad kan siew ia ki jingsiew kiba iadei, lang bad ka jingsiew pynbiang kumba la kdew ha ka clause (e) haneng. Hynrei, ha kum kine ki jaka, ka Kompeni kan ioh por kaba kham bun 30 (lai phew) sngi ban pyndep ia kane ka rukom bad ka khajna na ka bynta ka por ba slem kan kyntiew hadien kata (ka mut, hadien ka por baroh kawei 60 (hynriew phew) sngi).



12. KI JINGSIEW PYNSHITOM HA KI ACCOUNT RAM

- (a) Ka khajna ba la kyntiew namar ba u nongshim-ram um bud ia ki kyndon bad ki jingkylla kiba kongsan jong ka kontrak ram kan kyntiew kum ‘ki jingsiew pynshitom’ (‘penal charges’) bad ym kan kyntiew ha ka rukom jong ka sut pynshitom (penal interest), kaba la bujli ha ka rate sut kaba la kyntiew ha ki advance (advances). Ki jingsiew pynshitom kiba la kyntiew ha ki nongshim-ram ym kin capitalise (capitalise) ka mut ym kin kyntiew sut shuh halor kum kine ki jingsiew pynshitom. Hynrei, kane ym kan kynja ia ki rukom ba ju long na ka bynta ka jingpynkhlad sut (compounding) ha ka account ram.
- (b) Ka bun jong ki jingsiew pynshitom kan long ba biang bad kan iadei bad ka jingkhlem bud ia ki kyndon bad ki jingkylla kiba kongsan jong ka loan agreement khlem da long kaba pynkhlad hapoh kawei ka jait ram / product.
- (c) Ki jingsiew pynshitom ha ki ram kiba la mynjur ha ‘ki nongshim-ram ba marwei, na ka bynta ki jingthmu kiba ym dei ka kam khaii’, ym kin kham bun ban ia ki jingsiew pynshitom kiba pyntreikam ha ki nongshim-ram kiba ym dei marwei na ka bynta ka jingkhlem bud kaba syndah ia ki kyndon bad ki jingkylla kiba kongsan.
- (d) Ka bun bad ka daw jong ki jingsiew pynshitom kan pynpaw shai da ka MGFL ha ki nongpyndonkam ha ka loan agreement bad ka Key Fact Statement (KFS) kumba pyntreikam, lang bad ka jingpynpaw ha ka website jong ka Kompeni hapoh ka Interest Rate Policy.
- (e) Haba la phah ki jingpynkynmaw (reminders) na ka bynta ka jingkhlem bud ia ki kyndon bad ki jingkylla kiba kongsan jong ka ram sha ki nongshim-ram, ki jingsiew pynshitom kiba pyntreikam kin pyntip. Kumjuh ruh, kino kino ki jaka ba la kyntiew ia ki jingsiew pynshitom bad ka daw jong ka kin pyntip ruh.
- (f) Ka MGFL ym kan bujli ia kano kano ka bynta (component) kaba kham bun ha ka rate sut.
- (g) Ka MGFL ka don ka Interest Rate Policy kaba ka Board of Directors ka la mynjur. Ka MGFL kan bud ia kata ka policy halor ka jingkyntiew ia ki jingsiew pynshitom da ka MGFL.

13. KI KYNDON KIWEI BAROH KAWEI:

- (a) Ka Kompeni kan ieng noh na ka jingwan tham ha ki kam jong u nongshim-ram lait tang na ka bynta ki jingthmu kiba la buh ha ki kyndon bad ki jingkylla jong ka loan agreement (lait lada la wan sha ka jingtip jong ka Kompeni ki jingtip kiba thymmai kiba u nongpyndonkam um shym la pynpaw shuwa).
- (b) Ka Kompeni ym kan pynkhlad ia ki aplikeshan ram halor ka nongrim jong ka jait shynrang-kynthei, ka jaidbynriew bad ka niam.
- (c) Lada ioh ia ka jingkylli na u nongshim-ram ban pynkylla jaka ia ka account jong u nongshim-ram (transfer), ka jingmynjur lane ka jingkhlem mynjur – ka mut, ka jingpyrshah, lada don – jong ka Kompeni dei ban pyntip ha u nongshim-ram hapoh 21 (arphew wei) sngi naduh ka tarik ba la ioh ia ka jingkylli. Kata ka jingpynkylla jaka kan long kumba ki kyndon kontrak kiba paw bad kiba iadei bad ka ain.
- (d) Ha ka kam ban ioh pyndap ia ki ram, ki nongtrei jong ka Kompeni jong ngi ki la ioh ka jinghikai kaba biang ban iadei bad ki nongpyndonkam bad ym kin pyndonkam ia kano kano ka jingpynshitom – kum ka jingpynjynjar khlem jingsangheh ia ki nongshim-ram ha ki por ba ym biang, ka jingpyndonkam bor ban ioh pyndap ia ki ram, bad kiwei. Ka Code of Conduct (Code of Conduct) halor ki Collection Agent (Collection Agents) la buh kumba ki RBI Directions (RBI Directions).
- (e) Ka Kompeni ka la buh ki nongrim bad ki rukom ba biang hapoh ban buh ia ki rate sut, ki jingsiew processing bad ki jingsiew kiwei. Ka Kompeni ka la pdiang ia ka Interest rate policy (Interest rate policy) da kaba peit ia ki daw kiba iadei kum ka cost of funds (cost of funds), ka margin, ka risk premium (risk premium) bad



kiwei ban buh ia ka rate sut kaba dei ban kyntiew ha ka nongrim jong u snem na ka bynta ki ram bad ki advance bad kata la pynpaw ha u nongshim-ram ha ka form aplikeshan ram bad ka shithi jingmynjur bad la ai ruh ha ka website jong ka Kompeni.

14. KA JINGKHYNDIAT IA KA SUT BA SHITOM PALAT

- (a) Ka Kompeni ka la pdiang ia ka interest rate model (interest rate model) da kaba peit ia ki daw kiba iadei kum ka cost of funds, ka margin bad ka risk premium ban buh ia ka rate sut kaba dei ban kyntiew na ka bynta ki ram bad ki advance. Ka rate sut bad ka rukom na ka bynta ka jingpynkynhoh ia ka jingma (gradations of risk) bad ka daw ban kyntiew ia ki rate sut kiba kylla ha ki jait nongshim-ram kiba kylla kin pynpaw ha u nongshim-ram lane u nongpyndonkam ha ka form aplikeshan bad kin pyntip shai ha ka shithi jingmynjur.
- (b) Ki rate sut bad ka rukom na ka bynta ka jingpynkynhoh ia ki jingma kin pynpaw ruh ha ka website jong ka Kompeni bad/lane kin pynmih ha ki khubor kiba iadei. Ki jingtip kiba la pynmih ha ka website lane kiba la pynmih ha kiwei ki rukom kin pynthymmai (update) man ba don ka jingkylla ha ki rate sut.
- (c) Ka rate sut kan long ka rate jong u snem ba u nongshim-ram un tip ia ki rate kiba hok kiba kin kyntiew ha ka account.

15. KA JINGSHIM PATSAH IA KI MAR BA LAH HYPOTHECATE BA KA KOMPENI KA LA AI RAM

Ka Kompeni ka don ka clause shim patsah (re-possession) kaba la buh hapoh ka loan agreement bad ki nongshim-ram kaba lah ban pyntreikam ha ka ain. Ban pynshisha ia ka jingpaw kaba kham bun, ki kyndon bad ki jingkylla jong ka loan agreement ki don ki kyndon shaphang:

- a) ka por notice shuwa ban shim ia ka mar;
- b) ki jinglong ha kiba lah ban pynlait ia ka por notice;
- c) ka rukom ban shim ia ka security (security);
- d) ka kyndon shaphang ka lad kaba khatduh ban ai ha u nongshim-ram ban siew pyndap ia ka ram shuwa ka jingdie/ka jingdie sohlong ia ka security;
- e) ka rukom ban ai pyndap ia ka mar ha u nongshim-ram (repossession); bad
- f) ka rukom na ka bynta ka jingdie / ka jingdie sohlong ia ka mar jingdon.

16. KI JINGIARAP RAM NA KA BYNTA KI BRIEW BA DON JINGKSAN HA KA MET/HA KA JINGIOHI

Ka Kompeni ym kan pynkhlad ha ka jingai ia ki product bad ki jingiarap lyngba ki jingiarap ram ha ki nongaplikeshan kiba don jingksan ha ka met/ha ka jingiohi (physically/visually challenged) halor ka daw jong ka jingksan. Baroh ki branch jong ka MGFL kin ai baroh ki jingiarap kiba lah ha kum kine ki briew ban ioh ia ki jingiarap kam khaii kiba kylla. Ka MGFL kan bujli ia ka module ba biang kaba don ki hok jong ki briew kiba don jingksan kiba ka ain bad ki jingiateh pyrthei (international conventions) ki la pynshisha ha ki, ha baroh ki programme jinghikai kiba la pynlong na ka bynta ki nongtrei jong ka ha baroh ki kyrdan. Kumjuh ruh, ka Kompeni kan pynshisha ia ka jingpynbeit ia ki jingkyndoh jong ki briew kiba don jingksan hapoh ka rukom pynbeit jingkyndoh kaba la buh lypa.



17. KI JINGSIEW NA KA BYNTA KA JINGSIEW SHUWA KA POR (PRE-PAYMENT) HA KI RAM

- (a) Ka Kompeni ym kan kyntiew ia kano kano ka jingsiew ha kaba ka jingsiew shuwa ka por ka long da ka jingkylli jong ka MGFL.
- (b) Ka jingpyntreikam lane ka jingkhlem pyntreikam ia ki jingsiew pre-payment kan pynpaw shai ha ka shithi jingmynjur bad ka loan agreement. Kumjuh ruh, ha ki ram bad ki advance ha kiba dei ban ai ia ka Key Facts Statement (KFS), kan kdew ruh ha ka KFS. Ym kan don kano kano ka jingsiew pre-payment kaba ym shym la pynpaw kumba la kdew hangne kaba ka MGFL kan kyntiew.
- (c) Ka Kompeni ym kan kyntiew sha dien (retrospectively) ia kino kino ki jingsiew / ki fee ha ka por jong ka jingsiew shuwa ka por ia ki ram, kiba ka MGFL ka la pynlait (waive off) shuwa.

18. KA JINGHIKAI IA KI NONGTREI BAD KI RECOVERY AGENT

- (a) Ka rukom long jong ki nongtrei jong ka Kompeni bad ka rukom na ka bynta ka jingshim kam, ka jinghikai bad ka jingpeit bniah ia ki kan long kumba ka policy kaba ka Board of Directors ka lah ban mynjur ha ki por ki por. Kata ka policy kan buh, hapdeng kiwei, ki jingnang ba duna tam na ka bynta ki nongtrei bad kan ai ia ki tiar jinghikai kiba donkam ban iadei bad ki nongpyndonkam. Ka jinghikai ia ki nongtrei kan don ki programme ban pynmih ia ka rukom long ba biang ia ki nongpyndonkam. Ka rukom long jong ki nongtrei ia ki nongpyndonkam kan bujli ruh ha ka rukom ba biang ha ka compensation matrix (compensation matrix) jong ki.
- (b) Ka jingioh pyndap ram kan pynlong da ka MGFL ha ka jaka ba la buh/ka jaka ba la buh pdeng kaba u nongshim-ram bad ka Kompeni ki la ia mynjur. Hynrei, ki nongtrei field kin ioh ka bor ban ioh pyndap ram ha ka jaka shong lane ka jaka trei jong u nongshim-ram lada u nongshim-ram um wan ha ka jaka ba la buh / ka jaka ba la buh pdeng ha ar lane kham bun ki sienkam ba bud lang.
- (c) Ka MGFL lane u agent jong ka ym kin pyndonkam ia kano kano ka rukom ba eh ban ioh pyndap ram. Khlem da khyndiat ia ka jingpyntreikam baroh kawei jong kiba la kdew haneng, kine ki rukom harum kin long kiba eh: (1) Ka jingpyndonkam ia ka ktien kaba pynshoh lane kaba pynrem (2) Ka jingkhlot khlem jingsangeh ia u nongshim-ram bad/lane ka jingkhlot ia u nongshim-ram shuwa ka 9:00 baje mynstep bad hadien ka 6:00 baje miet (3) Ka jingpynjnyar ia ki kur, ki lok, lane ki para nongtrei jong u nongshim-ram (4) Ka jingpynmih ia ki kyrteng jong ki nongshim-ram (5) Ka jingpyndonkam lane ka jingpynshoh ban pyndonkam ia ka jingleh bor lane kiwei ki lad kiba syndah ban leh sniew ia u nongshim-ram lane ia ka iing/ki mar/ka burom jong u nongshim-ram (6) Ka jingpynbakla ia u nongshim-ram shaphang ka bun jong ka ram lane ki jinglong jong ka jingkhlem siew pyndap.
- (d) Ka Kompeni kan bat ia ka rukom due diligence (due diligence) na ka bynta ka jingshim kam ia ki recovery agent, kaba, hapdeng kiwei, kan kynthup ia ki briew kiba trei ha ka rukom ioh pyndap ram. Ka Kompeni kan pynshisha ba ki recovery agent kiba ka la shim kam ki peit bniah ia ka jingdon shuwa (antecedents) jong ki nongtrei jong ki, kaba kan kynthup ruh ka jingpeit bniah da ka pulit. Ka Kompeni kan buh ruh ia ka por ha kaba dei ban peit bniah biang ia ka jingdon shuwa.
- (e) Ka Kompeni kan ai ia ki jingtip shaphang ki recovery agent ha u nongshim-ram haba sdang ia ka rukom ioh pyndap ram. U agent un bat ruh ia ka kopi jong ka notice bad ka shithi jingai bor (authorisation letter) na ka MGFL lang bad ka kad pynpaw jingshisha kaba ka MGFL lane ka agency ka la ai ha u/ka.
- (f) Haba ka MGFL ka pynkylla ia ka recovery agency ha ka por jong ka rukom ioh pyndap ram, lang bad ka jingpyntip jong ka MGFL ha u nongshim-ram shaphang ka jingkylla, u agent ba thymmai un bat ia ka notice bad ka shithi jingai bor lang bad ka kad pynpaw jingshisha jong u/ka.



- (g) Ka notice bad ka shithi jingai bor kin don ruh, lang bad ki jingtip kiwei, ki jingtip ban iakynduh bad ka recovery agency bad ka MGFL.
- (h) Ki jingtip kiba thymmai shaphang ki recovery agency kiba ka MGFL ka la shim kam kin buh ruh ha ka website jong ka MGFL.

19. KI JINGSIEW PROCESSING / KI KOT BAD KI JINGSIEW KIWEI

- (a) Baroh ki jingsiew processing / ki kot bad ki jingsiew kiwei kiba la kyntiew la kdew shai ha ki kot Ram. Ki kylla halor ka nongrim jong ka product ram, ka jaka, ka customer segment (customer segment) bad ki pynpaw ia ka jingsiew kaba la don ha ka jingai jingshakri ha ki nongpyndonkam.
- (b) Ki jingsiew processing kin kyntiew halor ka nongrim jong man la ka case (case to case basis).
- (c) Ka Service Tax (Service Tax) bad ki tax kiwei kiba pyntreikam kin kyntiew kumba ki jingialam kiba ka Sorkar ka pynmih ha ki por ki por.

20. KA JINGRIAH BAD KA JINGBUH KYNSHAR

Baroh ki Jingtip Marwei (Personal Information) jong ki nongshim-ram kin peit kum kiba Riah bad Kynshar bad kin bud ia kine ki nongrim & ki policy (principles & policies) harum. Ngim kin pynpaw ia ki Jingtip lane ki data kiba iadei bad ki account jong ki nongshim-ram, la ki long kiba ki nongpyndonkam ki la ai lane ha kiwei ki rukom, ha uno uno, lyngba ki affiliates (affiliates) jong ngi lait tang ha kine ki jaka kiba kyllain harum:

- a) Lada ka Kompeni ka dei ban ai ia ki jingtip ha kino kino ki statutory lane regulatory body lane ki body lane lada donkam ha kiwei ki rukom hapoh kano kano ka ain;
- b) Lada u nongshim-ram u la ai bor ha ka Kompeni ban ai ia kum kine ki jingtip ha ka group / associate (associate) / ki entity lane ki kompeni jong ka lane ha uno uno u briew/ka entity kaba la iamynjur shai;
- c) U nongshim-ram un ioh jingtip shaphang ka jingkyrhah jong ki hok jong u / ka hapoh ka ain kaba don mynta ban ioh ia ki kot marwei kiba ngi bat shaphang u / ka.

21. KA RUKOM PYNBEIT IA KI JINGKYNNOH

Ka Kompeni ka ngeit ha ka jingpynbeit kloia ki jingkynnoh jong u nongshim-ram bad ka ialam ia ki nongshim-ram jong ka kiba kwah ban aiti jingkynnoh bad ka ai ruh jingialam shaphang kaei kaba dei ban leh lada u nongshim-ram um sngewbha ia ka jingmih.

Hadien ka jingpeit bniah ia ka kam, ka Kompeni ka phah ia ka jubab kloia tam kumba lah;

Ka Kompeni ka la buh ia ka Grievance Redressal Mechanism/ Grievance Redressal Policy (Grievance Redressal Mechanism/ Grievance Redressal Policy) na ka bynta ka jingpynbeit/jingpynkhiah kloia ki jingkynnoh/Jingsngewsih jong ki Nongpyndonkam jong ka.

Lada u nongpyndonkam um sngewhun ia ka jingpynbeit kaba ka Kompeni ka la ai, u nongpyndonkam u lah ban pynkiew ia ka jingkynnoh sha u grievance redressal officer (grievance redressal officer) & u principal nodal officer (principal nodal officer) jong ka Kompeni kumba ki jingtip kiba la kdew ha ka grievance redressal mechanism jong ka Kompeni kaba don ha ka website jong ka Kompeni (escalate).



Halor ki jingkynnoh jong ki nongpyndonkam kiba iadei bad ka digital lending (digital lending), ka Kompeni kan pynshisha ba ki Lending Service Providers (LSP) kiba ka MGFL ka la shim kam kin don u nodal grievance redressal officer ba biang ban iadei bad ki jingkynnoh/ki jingeh kiba iadei bad ka digital lending kiba ki nongshim-ram ki pynmih. Kum u grievance redressal officer un iadei ruh bad ki jingkynnoh pyrshah ia ki Digital Lending Apps (DLA) jong ki. Ki jingtip ban iakynduh bad ki grievance redressal officer kin pynpaw shai ha ki website jong ka Kompeni, ki LSPs jong ka bad ha ki DLAs bad ruh ha ka Key Fact Statement (KFS) kaba la ai ha u nongshim-ram. Kumjuh ruh, ka lad ban aiti jingkynnoh kan don ruh ha ka DLA bad ha ka website kumba la kdew haneng. La ong pat ba ka kamram ban pynbeit ia ki jingkynnoh kan sah ha ka Kompeni.

22. KI JINGJIA BA YM LAH KHMIIH LYNTI

Ki jingkular kiba kylla kiba ka Kompeni ka la kdew bad ka la leh kin pyntreikam hapoh ka jinglong trei ba ju long. Lada jia kino kino ki Force Majeure (Force Majeure), ka Kompeni kam lah ban pyndep ia ki jingthmu hapoh ka FPC haduh ka jingsngewhun pura jong ki nongshim-ram, ki stakeholders bad ki paidbah baroh kawei.

23. KA JINGPEIT PHAI SHA DIEN HA KI POR KI POR

Ka Board of Directors jong ka Kompeni kan peit phai sha dien ha ki por ki por (ha ka shinon kawei shi sien) ia ka jingbud ia ka Kyndon bad ka jingtrei jong ka GRC. Ka ripot kaba la iaroh lang jong kum kine ki jingpeit phai sha dien kan aiti sha ka Board of Directors ha ki por kiba ju long, kumba ka lah ban buh.

Note: Ha ka jingbud ia ki jingialam halor ka 'Fair Practices Code', ka MGFL kan pynmih bad pynsaphriang ia ka Kyndon ha ka website jong ka Kompeni bad kan don ruh ha baroh ki branch jong ka.

24. KA JINGBUD IA KI KYNDON REGULATORY BAD KA JINGAI LAD NYNGKONG

Lada don kano kano ka jingiakhiih lane ka jingkhlem iadei hapdeng ki kyndon jong kane ka Policy bad ki ain, ki kyndon, ki regulations (regulations), ki notifications (notifications), ki circular lane ki directions kiba pyntreikam kiba ka Reserve Bank of India (RBI) lane kano kano ka authority kaba don bor ka la pynmih, ki kyndon jong ka ain kaba pyntreikam lane ki kyndon regulatory kin jop.

25. KA JINGPEIT PHAI SHA DIEN IA KA POLICY

Kane ka Policy kan peit phai sha dien ha ki por ki por, bad ha ka shinon kawei shi sien man la ka snem, lane kloi, lada donkam namar kano kano ka jingkylla ha ki ain, ki regulations, ki RBI Directions (RBI Directions) lane ki jingdonkam ka kam khaii jong ka Kompeni. Kino kino ki jingpynkylla ha ka Policy kin buh sha khmat ka authority kaba biang na ka bynta ka jingpeit phai sha dien bad ka jingmynjur.
