



FAIR PRACTICES CODE (FPC)



THUPUI TE

1. THUHMAHRUAI	3
2. TUM CHHAN.....	3
3. CODE TUM TE.....	3
4. HRILHFIAHNA.....	3
5. INTIAMNA PAWIMAWH TE.....	4
6. FAIR PRACTICE CODE HMAN TLAKNA	4
7. LOAN DILNA LEH A PROCESSING	4
8. LOAN APPRAISAL LEH TERMS/CONDITIONS	5
9. LOAN DISBURSEMENT LEH TERMS & CONDITIONS DANGLAMNA	5
10. DISBURSEMENT HNUA ENKAWLNA (SUPERVISION).....	5
11. LOAN REPAYMENT/SETTLEMENT ZOH HNUA MOVABLE/IMMOVABLE PROPERTY DOCUMENT- TE PEK LETNA, A HMAN TLAKNA APIANGAH	5
12. LOAN ACCOUNT-A PENAL CHARGES.....	6
13. PROVISION DANG PANGNGAI TE:	6
14. INTEREST TAM LUTUK LAK THUNUN DÂN.....	7
15. COMPANY-IN A FINANCE HYPOTHECATED ASSET-TE REPOSSESSION	7
16. TAKSA/MIT LAMA RUALBANLOHNA NEITE TÂN LOAN FACILITY	7
17. LOAN PRE-PAYMENT CHARGES	8
18. STAFF LEH RECOVERY AGENT-TE ZIRTIRNA (TRAINING)	8
19. PROCESSING / DOCUMENTATION LEH CHARGES DANG TE	8
20. PRIVACY LEH CONFIDENTIALITY	9
21. GRIEVANCE REDRESSAL MECHANISM.....	9
22. FORCE MAJEURE	9
23. HUN BITUK ZÊLA ENNAWNNA (PERIODIC REVIEW)	10
24. REGULATORY COMPLIANCE LEH PRECEDENCE.....	10
25. POLICY ENNAWNNA	10



DIK LEH FEL TAKA THILTIH DÂN KAIHHRUAINA (FAIR PRACTICES CODE)

1. THUHMAHRUAI

Reserve Bank of India (“RBI”) chuan Non-Banking Financial Companies (“NBFCs”) zawng zawngte Board of Directors-in an siam leh an pawm (approve) tûra mamawh, dik leh fel taka thiltih dân (fair practices) chungchâng kaihhruaina zau tak a ruahman a, chu chu stakeholders hrang hrangte hriat theih nân Company website-ah tihlan leh tihzau (publish and disseminate) tûr a ni.

He Fair Practice Code hian stakeholders zawng zawngte, a bikin customer-te hnênah, Company-in a customer-te hnêna financial facilities leh services a pêkte chungchâng Company-in thiltih dân a zawm thinte hmuh fiah theih tûrin (effective overview) pêk a tum a ni.

Mufin Green Finance Limited. (“Company”) chuan RBI-in kaihhruaina a chhuahte innghahna hmangin Fair Practices Code (“FPC”) hi a pe chhuak a ni. Company hian RBI-in standard a ruahman theihle zawm (conform) tûrin FPC-ah hian hun laka hun dânin siam thatna (modification) dik tak a siam thin bawk ang. A hnuaia pawm (adopt) Fair Practices Code hi Reserve Bank of India-in NBFCs tâna Fair Practices Code chungchâng Guidelines a ruahman nêna a inmil a ni.

Company business hi statutory leh regulatory requirements hman mêkte angin kalpui a ni ang a, efficiency, customer-orientation leh corporate governance principles-te ngaih pawimawh takin.

2. TUM CHHAN

Company hian a stakeholders, customer-te, hnathawktute, vendor-te, etc. nêna thil a tih hunah practice tha ber berte inrem taka kalpui (synchronization) theih nân FPC hi a siam a ni. Company-in loan dik leh fel taka a pêk dân (Fair lending practices) hi a hnathawh zawng zawngah, marketing, loan origination, processing, leh servicing leh collection activities-ah pawh hman tûr a ni. Company-in FPC a ngaihpawimawhna (commitment) hi hnathawktute mawhphurhna (accountability), monitoring leh auditing programs, training leh technology-ah lantîr a ni ang.

Company Board of Directors leh management hian Company hnathawh dânin loan dik leh fel taka pêk (fair lending) chungchâng intiamna nghet tak a lantîr theih nân leh hnathawktu zawng zawngin chu intiamna chu an hriat theih nân practice siam leh kalpui mawhphurhna an nei a ni.

3. CODE TUM TE

- (a) Customer-te nêna inhmachhawannaah standard hniam ber ruahmanin dik leh chiang taka (fair & transparent) thiltih dân tihputlin;
- (b) Customer-te rinna tihnghehna;
- (c) Customer-te nêna inzawmna (customer interface) chungchâng regulatory requirements zawm a nih ngei theih nân;
- (d) Customer-te lungawilohna (grievances) sut kian dân kalphung tihchakna.

4. HRILHFIAHNA

- (a) **“Board”** tih hian Company Board of Directors a kawka a ni.
- (b) **“Company”** tih hian Mufin Green Finance Limited (MGFL) a kawka a ni.
- (c) **“Directors”** tih hian Company Board-a Director mimal emaw Directors-te a kawka a ni.



(d) “FPC” tih hian Fair Practice Code a kaw k a ni

5. INTIAMNA PAWIMAWH TE

FPC thil bulpui chu Company-in a thlarau leh a thumal ang ngeia zawm tum tûr a hnuaia thilte hi a ni:

- (a) Loan latu (borrower) te nêna inhmachhawna zawng zawngah dik leh rinawm taka (fairly and reasonably) che tûr, hêng hi a nih ngei theih nân:
 - a) Company services, procedures leh practices-te hian FPC-a requirements leh standards zau tak te an tlin ang;
 - b) Company services hi tûna hman mêk (for the time being in force) dân leh regulations inzawm tlak te nêna a inmîl ang;
 - c) Company-in a loan latute nêna a inhmachhawna hi rinawmna (honesty), dikna (integrity) leh chiangna (transparency) ethical principles-ah a innghat ang.
- (b) Company hian a customer-te hi a financial products leh services-te zia (features) zau tak leh chûng hman avânga hlâwkna leh risk awm te hriatthiam tûrin a tanpui ang a, hetiang hian:
 - a) Services chungchâng hriattîrna awlsam taka pêkin;
 - b) Services hman avânga financial implications awm te hrilhfiain.
- (c) Company hian a customer-te chuan a hnêna thil an tih hunah harsatna nei lova an tawn theih nân theihtâwp a chhuah ang. Amaherawhchu, thil tih sual (error of commission) leh/emaw ngaihtah sual (omissions) a awm chuan, Company chuan:
 - a) Tihsualna te chu rang leh tha takin a enkawl ang;
 - b) Lungawilohna (Grievances) sut kian hi rang leh tha takin, customer-te lungawi theih khawpin a enkawl ang;
 - c) Phunnawina (Complaints) te chu rang takin a enkawl ang;
 - d) Loan latu chuan a phunnawina enkawl dân a lungawi loh chuan Escalation process a nei ang;

6. FAIR PRACTICE CODE HMAN TLAKNA

FPC hi a hnuaia area zau tak te chungah hman tûr a ni ang:

- a) Loan dilna leh chûng dilna processing
- b) Loan appraisal leh terms/conditions
- c) Loan disbursement, terms and conditions-a danglamna a awm chuan chu pawh tiamin
- d) Disbursement hnua supervision/monitoring
- e) Provision dang pangngai te

7. LOAN DILNA LEH A PROCESSING

- (a) Company chhûnga emaw third parties nêna inbiakpawhna (communications) zawng zawng tâna official tawng chu English a ni ang.
- (b) Loan latu hnêna inbiakpawhna zawng zawng hi English emaw vernacular tawng / loan latuin a hriatthiam tawngin a ni ang.
- (c) Company hian loan la tûr (prospective borrower) hnên atângin a hnêna inbiakpawhna zawng zawng chu ama hriat leh a hriatthiam tawngin a hriatthiam tih confirmation a la ang.
- (d) Company loan application form-ah hian loan latu interest (thatna) nghawng thei hriattîrna ngai pawimawh te a tel ang a, chu chuan NBFCs dangin terms and conditions an pêk nêna khaikhin awmze nei tak siam theih a ni ang a, loan latu pawhin hriatna nei chiang takin thutlûkna a siam thei ang. Loan application form-ah hian loan application form nêna submit ngai document-te a tarlang ang.



- (e) Company hian loan la tûr hnênah loan application a dawn tih acknowledgement a pe ang. Lamtina kim loan application tihfel (dispose of) hun chhûng (time frame) chu acknowledgement-ah tarlan a ni ang. Company hian loan application-te chu hun rem tâwk chhûngin a verify ang a, hriattîrna / document dang belh mamawh a awm chuan loan latute hnênah nghâl takin a hriattîr ang.

8. LOAN APPRAISAL LEH TERMS/CONDITIONS

- (a) Company hian loan application zawng zawng hi ama risk-based assessment procedures a pawmte ngaihtuahin a ngaihtuah ang a
- (b) Company hian loan a sanction hmain loan latute chuan loan an rul lêt theihna (ability to repay) a enfiah ang a, chu mi innghahnain merit basis-in a pawm (approve) ang.
- (c) Loan pêk a nih thu chu loan latute hnênah English leh/emaw vernacular ṭawng/Loan latuin a hriatthiam ṭawngin, Sanction Letter emaw kawng dang hmangin ziakin hriattîr an ni ang a, chutah chuan loan zat pawm (approve) chu terms and conditions, annualized rate of interest leh a hman dân (method of application) tiamin tarlan a ni ang.
- (d) Loan latute hian loan kaihhruaitu terms and conditions an pawm (acceptance) chhinchhiahna atân ziakin acknowledgement an pe ang.
- (e) Loan agreement leh a annexure-te tiamin loan document copy chu loan latu hnênah pêk a ni ang.

9. LOAN DISBURSEMENT LEH TERMS & CONDITIONS DANGLAMNA

- (a) Loan sanction zat disbursement hi loan document execution tiamin formalities zawng zawng a zawh hnuah loan latute dîl angin pêk theih a ni.
- (b) Company hian a loan latu zawng zawngte hnênah English leh/emaw vernacular ṭawng/Loan latuin a hriatthiam ṭawngin terms and conditions-a danglamna engpawh – disbursement schedule, interest rates, service charges, prepayment charges etc. tiamin – notice a pe ang.
- (c) Company hian interest rates leh charges danglamna hi hmalam (prospectively) chauhvîn hman (effect) a nih ngei pawh a ngaihsak ang. Hemi chungchâng provision rem tâwk chu loan agreement-ah dah tel a ni.

10. DISBURSEMENT HNUA ENKAWLNA (SUPERVISION)

- (a) Company-in loan payment emaw performance recall/accelerate a thutlûkna a awm chuan, chu chu Loan Agreement-a terms and conditions angin a ni ang.
- (b) Company hian Loan Agreement leh document inzawm dangte-a terms and conditions awm angin loan recall emaw payment emaw performance accelerate a dîl hmain loan latute hnênah hun rem tâwk a pe ang.
- (c) Company hian a dues zawng zawng rul a nih emaw, loan outstanding zat interest nêna lak luh (realization) a nih hnuah securities zawng zawng a release ang a, Company-in a loan latute chung a claim dang a nei theih, dikna nei (legitimate) right emaw lien emaw awm chu a zawm ang. Right of set off chutiang chu hman a nih dân chuan, loan latu hnênah claim la awm chungchâng kimchang leh claim inzawm chu settle/pêk a nih hma loh chuan Company-in securities a vawn theihna conditions te nên chumi chungchâng notice pêk a ni ang.

11. LOAN REPAYMENT/SETTLEMENT ZOH HNUA MOVABLE/IMMOVABLE PROPERTY DOCUMENT-TE PEK LETNA, A HMAN TLAKNA APIANGAH

- (a) Company hian loan account full repayment/settlement hnu ni 30 (sawmthum) chhûngin original movable/immovable property document zawng zawng a release ang a, registry engpawhah charge register-te a paih (remove) ang.



- (b) Loan latu hnênah original movable/immovable property document-te chu loan account service-na outlet/branch aţang emaw document-te awmna MGFL office dang aţang emaw, loan latu duh dân angin lâk theihna option pêk a ni ang.
- (c) Original movable/immovable property document-te pêk lê hun (timeline) leh hmun chu MGFL-in loan latu hnêna sanction letter a pêkah tarlan a ni ang.
- (d) Loan latu mal (sole borrower) emaw loan latu inzawm (joint borrowers) thih a lo thlen (contingent event) chuan, Company hian MGFL-in mechanism emaw process hrang a ruahman angin original movable/immovable property document-te chu loan latu(te) ro luahtu dân anga dik (legal heirs) te hnênah a pe lê ang. Company hian chu procedure chu customer hriattîrna atân policies leh procedures inang dangte nêna a website-ah a tarlang ang
- (e) Loan full repayment/settlement hnu ni 30 (sawmthum) aia rei original movable/immovable property document release tihtlai a nih emaw registry inzawmah charge satisfaction form file loh a nih chuan, MGFL chuan loan latu hnênah tihtlai chhan a hriattîr ang. Tihtlaihna chu Company avânga a nih chuan, ni tin tihtlaih zêlah ₹5,000 rate-in loan latu hnênah compensation a pe ang.
- (f) Original movable/immovable property document-te a then emaw a pumin a bo/a chhiat (loss/damage) chuan, Company hian movable/immovable property document-te duplicate/certified copies hmuh theih nân loan latu a tanpui ang a, chumi senso (associated costs) chu a phur ang a, a chung a clause (e)-a tarlan anga compensation pêk bakah. Amaherawhchu, chutiang thilah chuan, he procedure zawh nân Company hnênah hun belh ni 30 (sawmthum) pêk a ni ang a, tihtlaih hun penalty chu chumi hnuah (i.e., a vaia ni 60 (sawmruk) hnuah) chhût a ni ang.

12. LOAN ACCOUNT-A PENAL CHARGES

- (a) Loan latuin loan contract-a material terms and conditions a zawm loh avânga penalty lak chu ‘penal charges’ angin lak a ni ang a, advances chung a interest rate lakah belh, penal interest anga lak a ni lovang. Loan latute hnêna penal charges lak hi capitalise a ni lovang i.e. chûng penal charges chungah interest dang chhût belh a ni lovang. Amaherawhchu, hei hian loan account-a interest compounding procedure pangngai a nghawng lovang.
- (b) Penal charges zat (quantum) hi rem tâwk leh loan agreement-a material terms and conditions zawm lohna nêna inmil (commensurate) a ni ang a, loan / product category pakhat chhûngah thliar hranna (discriminatory) awm lovin.
- (c) ‘Mimal loan latute (individual borrowers) hnêna, business ni lo tum atâna’ loan sanction-ah penal charges chu material terms and conditions zawm lohna inang chungchâng a non-individual borrowers chung a penal charges hman aiin a sâng lovang.
- (d) Penal charges zat leh chhan chu MGFL-in customer-te hnênah loan agreement leh Key Fact Statement (KFS)-ah, a hman tlakna angin, Chiang takin a tarlang (disclose) ang a, Company website-ah Interest Rate Policy hnuahia tihlan bakah.
- (e) Loan material terms and conditions zawm lohna chungchâng a hriatnawntîrna (reminders) loan latute hnêna thawn apiangin, penal charges hman tlak chu hriattîr a ni ang. Chubakah, penal charges lak a nihna leh a chhan engpawh hriattîr a ni bawk ang.
- (f) MGFL hian interest rate-ah component dang belh a siam lovang.
- (g) MGFL hian Board Directors-in an approve Interest Rate Policy a nei a. MGFL-in penal charges a lak chungchângah MGFL chu chu policy hian a kaihrui ang.

13. PROVISION DANG PANGNGAI TE:

- (a) Company hian loan agreement-a terms and conditions-a tum tarlan bâk chu loan latu thilah a inrawlh lovang (customer-in a hmaa a tarlan loh hriattîrna thar Company hriatah a lo lan a nih loh chuan).
- (b) Company hian mipa/hmeichhia (gender), caste leh sakhua (religion) avângin loan application-te a thliar hrang lovang.



- (c) Loan latu hnên aṭanga loan latu account transfer dīlṇa a dawn chuan, Company remtihna emaw remtih lohna – i.e., Company-in objection a neih chuan – chu dīlṇa dawn ni aṭanga ni 21 (sawmhniṇ leh pakhat) chhūngin loan latu hnēnah hriattīr tūr a ni. Chutiāng transfer chu dân nēna inmil, chiāng tak (transparent) contractual terms āngin a ni āng.
- (d) Loan recovery chungchāngah, kan Company staff te hi customer-te nēna inhmachhawn thiam tūrīn training ṭha tāk an nei a, tihduhdahna (harassment) engmah – hun rem lova loan latute tihbuai fo, loan recovery-ah ṭha (muscle power) hman, etc. āng chi – an hmāng lovang. RBI Directions āngin Collection Agents chungchāng Code of Conduct siām a ni.
- (e) Company hian interest rates, processing fees leh charges dang ruahman nān internal principles leh procedure rem tāk a siām a. Company hian loans leh advances-a annualised basis-a interest rate lak tūr ruahman nān cost of funds, margin, risk premium etc. āng chi factor inzawm te ngaihtuahin Interest rate policy a pawm (adopt) a, chu chu loan latu hnēnah loan application form leh sanction letter-ah tarlan a ni a, Company website-ah pawh dah a ni bawk.

14. INTEREST TAM LUTUK LAK THUNUN DÂN

- (a) Company hian loans leh advances-a interest rate lak tūr ruahman nān cost of funds, margin leh risk premium āng chi factor inzawm te ngaihtuahin interest rate model a pawm (adopt) a. Interest rate leh risk gradation approach, leh loan latu category hrang hrangte hnēna interest rate hrang hrang lakna chhan (rationale) chu loan latu emaw customer hnēnah application form-ah tarlan a ni āng a, sanction letter-ah chiāng takin hriattīr a ni āng.
- (b) Interest rates leh risk gradation approach chu Company website-ah tihlan leh/emaw chanchinbu (newspapers) inzawmah tihchhuah a ni bawk āng. Website-a tihchhuah emaw kawng dangin tihchhuah hriattīrna chu interest rates danglamna a awm apiāngin update a ni āng.
- (c) Interest rate hi annualised rate a ni āng a, chu chuan loan latuin account-ah rate dik tak lak tūr a hria āng.

15. COMPANY-IN A FINANCE HYPOTHECATED ASSET-TE REPOSSESSION

Company hian loan latute nēna loan agreement-ah dân āngah hman nghet theih (legally enforceable) re-possession clause a nei a. Chiāngna (transparency) belh nān, loan agreement-a terms and conditions-ah hēng chungchāng provision-te hi a awm:

- a) possession lak hma notice period;
- b) notice period hlih theihna (waive) dinhmun te;
- c) security possession lak dân procedure;
- d) security sale/auction hmaa loan latu hnēna loan rul lēt nāna chance hnuhnung ber pēk chungchāng provision;
- e) loan latu hnēna repossession pēk lēt dân procedure; leh
- f) property sale / auction procedure.

16. TAKSA/MIT LAMA RUALBANLOHNA NEITE TÂN LOAN FACILITY

Company hian taksa/mit lama rualbanlohna nei (physically/visually challenged) dītute hnēnah rualbanlohna (disability) avāngin loan facilities tiamin products leh facilities pēkah a thliar hrang lovang. MGFL branch zawng zawngin chūng mite chu business facilities hrang hrang an hman theih nān ṭanpuina theih tawh phawt a pe āng. MGFL hian a hnathawktute hnēna level zawng zawngah training programme a neih zawng zawngah, dân leh international conventions-in rualbanlohna neite (persons with disabilities) chanvo (rights) an tiam (guarantee) te telna module rem tāk a dah tel āng. Chubakah, Company hian rualbanlohna neite lungawilohna (grievances) chu grievance redressal mechanism siām tawh hnuaiah sut kian a nih ngei a ngaihsak āng.



17. LOAN PRE-PAYMENT CHARGES

- (a) MGFL duh anga (at the instance of) pre-payment a awm chuan Company hian charges engmah a la lovang.
- (b) Pre-payment charges hman tlak leh tlak loh chu sanction letter leh loan agreement-ah Chiang takin tarlan (disclose) a ni ang. Chubakah, Key Facts Statement (KFS) pèk ngai loans leh advances-ah chuan KFS-ah pawh tarlan a ni bawh ang. Heta sawi anga tarlan loh pre-payment charges engmah MGFL-in a la lovang.
- (c) Company hian loan prepayment hunah, MGFL-in a hmaa a hlih (waived off) tawh charges / fees engmah hnunglam (retrospectively) lakin a la lovang.

18. STAFF LEH RECOVERY AGENT-TE ZIRTIRNA (TRAINING)

- (a) Company hnathawktute nungchang (conduct) leh anni ruai (recruitment), training leh monitoring system chu Board of Directors-in hun laka hun dânin policy an approve ang a ni ang. Chu policy chuan, thil dang zingah (inter alia), staff-te qualification hniam ber a ruahman ang a, customer-te nêna inhmachhawn nâna training tools ngai pawimawh a pe ang. Hnathawktute training-ah customer-te laka nungchang rem tâwk zirtirna programme a tel ang. Hnathawktute customer-te laka an nungchang hi an compensation matrix-ah pawh rem tâwk takin dah tel a ni ang.
- (b) Recovery hi MGFL-in loan latu leh Company inremna anga hmun ruahman/ central hmun ruahmanah a siam ang. Amaherawhchu, loan latu chu hmun ruahman / central hmun ruahmanah vawi hnih emaw a aia tam inzawm zêlin a lo kal loh chuan field staff-te chu loan latu chenna emaw hnathawhna hmunah recovery siam phalsak an ni ang.
- (c) MGFL emaw a agent emaw hian recovery-ah kawng khirh (harsh methods) engmah an hman lovang. A chungah thil sawi hman zau dân khap lovin, hêng practice-te hi khirh (harsh) anga ngaih a ni ang:
 - a) Vauna emaw tawng sawichhiatna (abusive language) hman
 - b) Loan latu phone a fo-a ko emaw/leh zing dar 9:00 a.m. hma leh tlai dar 6:00 p.m. hnua loan latu phone a ko
 - c) Loan latu laina, thian, emaw hnathawhpuite tihduhdah
 - d) Loan latute hming tihchhuah
 - e) Loan latu emaw loan latu chhûngkua/ thil neih/ hming thatna tihchhiat nâna nunrawnna (violence) emaw kawng dang inang hman emaw hman tûra vau
 - f) Loan latu hnêna ba zat emaw rul lêt lohna rah chhuah tûr chungchânga thil dik lo hrilh (misleading).
- (d) Company hian recovery agents ruai nân due diligence process a nei reng ang a, chu chuan, thil dang zingah (inter alia), recovery process-a tel mimalte a huam ang. Company hian an recovery agents ruaiten an hnathawktute nunphung (antecedents) verification, police verification tiamin, an tih ngei a ngaihsak ang. Company hian antecedents re-verification tih hun inkâr (periodicity) pawh a ruahman bawh ang.
- (e) Company hian recovery process a tan hunah loan latu hnênah recovery agents kimchang a pe ang. Agent hian MGFL hnên atanga notice leh authorisation letter copy chu MGFL emaw agency-in a hnêna identity card an pèk nêna a keng bawh ang.
- (f) Recovery process laia MGFL-in recovery agency a thlâk chuan, MGFL-in loan latu hnêna thlâkna a hriattîr bakah, agent thar chuan notice leh authorisation letter chu a identity card nêna a keng ang.
- (g) Notice leh authorisation letter-ah hian, kimchang dang zingah, recovery agency leh MGFL contact details pawh a tel bawh ang.
- (h) MGFL-in recovery agencies a ruaite kimchang tûn hnaiber (up-to-date) chu MGFL website-ah pawh dah (host) a ni bawh ang.

19. PROCESSING / DOCUMENTATION LEH CHARGES DANG TE

- a) Processing / documentation leh charges dang lak zawng zawng hi Loan documents-ah Chiang takin tarlan a ni. Loan product, geographical location, customer segment azirin a danglam a, a tângpuiin customer-te hnêna services pèk nâna senso (cost) a entîr a ni.



- b) Processing charges hi case to case basis-in lak a ni ang.
- c) Service Tax leh tax dang hman tlak te chu Sorkar (Government)-in hun laka hun dânin kaihhruaina a chhuah angin lak a ni ang.

20. PRIVACY LEH CONFIDENTIALITY

Loan latute Personal Information zawng zawng hi Private leh Confidential anga ngaih a ni ang a, a hnuaia principles & policies-ten an kaihrui ang. Loan latu account chungchâng Information emaw data, customer-te pêk emaw kawng dang atanga lo awm emaw pawh, tu hnênah mah, kan affiliates pawh tiamin, a hnuaia thil bik (exceptional cases) bâkah kan puang lovang:

- a) Company chu statutory emaw regulatory body emaw bodies hnênah hriattîrna pêk a ngai a nih emaw dân engpawh hnuaia pêk a ngai a nih chuan;
- b) Loan latuin Company chu a group / associate/ entities emaw companies emaw mimal/ entity chiang taka inremna anga hnênah chutiang hriattîrna pêk tûrin a phalsak (authorise) a nih chuan;
- c) Loan latu hnênah ama chungchâng personal records kan vawnte hmuh theihna (accessing) atâna legal framework awm mêk hnuaia a chanvo (rights) zau dân hriattîr a ni ang.

21. GRIEVANCE REDRESSAL MECHANISM

Company hian loan latu lungawilohna (grievances) rang taka sut kian a ring (believe) a, phunnawina (complaint) thehlût duh loan latute a kaihrui a, loan latu chuan rah chhuah a lungawi loh chuan tih tûr chungchângah kaihhruaina a pe baw.

Thil chu enfiah hnuah, Company hian theih tâwpa rangin chhânna a thawn thin;

Company hian a Customer-te Phunnawina/ Lungawilohna rang taka tihfel/ sut kian nân Grievance Redressal Mechanism/ Grievance Redressal Policy a siam a ni.

Customer chuan Company-in tihfelna (resolution) a pêk a lungawi loh chuan, customer chuan a phunnawina chu Company grievance redressal officer & principal nodal officer hnênah Company website-a awm Company grievance redressal mechanism-a kimchang tarlan angin a escalate thei ang.

Digital lending chungchângah customer phunnawina-ah chuan, Company hian MGFL-in Lending Service Providers (LSP) a ruaite chuan loan latuin digital lending chungchângah phunnawina/issue an thlen te enkawl tûrin nodal grievance redressal officer rem tâwk an neih ngei a ngaihsak ang. Chutiang grievance redressal officer hian an Digital Lending Apps (DLA) theuh chungah phunnawina te pawh a enkawl baw ang. Grievance redressal officer-te contact details chu Company, a LSPs website-te leh DLAs-ah, leh loan latu hnêna Key Fact Statement (KFS) pêkah pawh hmuh chian theih takin tihlan a ni ang. Chubakah, phunnawina thehlût theihna facility pawh DLA-ah leh a chungah sawi anga website-ah siam a ni baw ang. Grievance redressal mawphurhna chu Company-ah a la awm reng ang tih sawinawn a ni.

22. FORCE MAJEURE

Company-in intiamna hrang hrang a tarlan leh a siamte hi hnathawh dinhmun pangngai (normal operating environment) hnuaiah hman tûr a ni ang. Force Majeure dinhmun engpawh a lo thlen chuan, Company hian FPC hnuaia tumte chu loan latute, stakeholders leh mipui tlângpui lungawi famkim khawpin a tihlawhtling thei lo maithei.



23. HUN BITUK ZÊLA ENNAWNNA (PERIODIC REVIEW)

Company Board of Directors hian Code zawm dân leh GRC hnathawh dân chu hun bituk zêlin (kum khatah vawi khat tal) an ennawn ang. Chutiang ennawnna report khâwmkhâwm (consolidated report) chu Board of Directors hnênah, an ruahman ang hun inkâr bitukah thehlût a ni ang.

Hriat tûr: 'Fair Practices Code' chungchânga kaihhruaina zawmin, MGFL hian Code chu Company website-ah a tichhuak leh a tizau (publish and disseminate) ang a, a branch zawng zawngah pawh hmuh theih a ni bawh ang.

24. REGULATORY COMPLIANCE LEH PRECEDENCE

He Policy-a provision-te leh Reserve Bank of India (RBI) emaw thuneitu dik (competent authority) dangin dân, rules, regulations, notifications, circulars emaw directions an chhuah hman tlakte inkâra inkalh (conflict) emaw inmil lohna (inconsistency) a awm chuan, dân emaw regulatory requirements hman tlak provision-te chu a lal (prevail) ang.

25. POLICY ENNAWNNA

He Policy hi hun bituk zêlin, kum tin vawi khat tal, emaw dân, regulations, RBI Directions hman tlak emaw Company business requirements danglamna avânga a ngai chuan a hmaa pawh, ennawn a ni ang. Policy-a siam thatna (amendments) engpawh chu thuneitu rem tâwk (appropriate authority) hmaah ennawn leh approve tûrin dah a ni ang.
