



FAIR PRACTICES CODE (FPC)



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THIK AARU SAAF KAAM KORA LAGA NIYOM (FAIR PRACTICES CODE)

1. PROSTAVANA (PREAMBLE)

Reserve Bank of India (“RBI”) pora fair practices laga bisoi te dangor guidelines thik kori dise, jun to sob Non-Banking Financial Companies (“NBFCs”) laga Board of Directors pora bonai kene approve koribo lagibo, aru alag-alag stakeholders khan laga jankari karone Company laga website te publish aru disseminate koribo lagibo.

Etu Fair Practice Code laga uddeshyo to sob stakeholders khan ke, khas kori kene customer khan ke, Company pora nijor customer khan ke diya financial facilities aru services laga bisoi te Company pora kunba practices mani ase, etu laga bhal kori bujhi bole paribo nisena jankari (effective overview) diya ase.

Mufin Green Finance Limited. (“Company”) pora RBI laga guidelines laga bhetite etu Fair Practices Code (“FPC”) di ase. RBI pora kunba standards thik koribo, etu ke mani (conform) bole karone Company pora somoi-somoi te FPC te thik modification bhi koribo. Tolte adopt kora Fair Practices Code to Reserve Bank of India pora NBFCs karone thik kora Fair Practices Code laga Guidelines loi mili ase.

Company laga business to abhi cholikena thaka statutory aru regulatory requirements hisab te cholabo, efficiency, customer-orientation aru corporate governance principles ke bhal pora dhyan dikene.

2. UDDESHYO (PURPOSE)

Company pora nijor stakeholders, jineka customer, kaam kora manu, vendor, etc. loi kaam kora somoi te sob pora bhal practices ekta ke mili kene (synchronization) cholabo karone FPC thik kori dise. Company laga Fair lending practices to tai laga sob kaam te lagu hobo, marketing, loan origination, processing, aru servicing aru collection activities bhi milai kene. Company laga FPC karone wada (commitment) to kaam kora manu laga jimadari (accountability), monitoring aru auditing programs, training aru technology pora dikhai dibo.

Company laga Board of Directors aru management pora erom practices bonabo laga jimadari ase jate Company laga kaam pora fair lending karone mojbut wada dikhai dibo, aru sob kaam kora manu khan etu wada laga bisoi te jani thakibo.

3. CODE LAGA LOKHYO

- (a) Customer khan loi kaam kora te sob pora kom standard thik kori kene fair & transparent practices ke agete loi jabo;
- (b) Customer khan laga biswas bonai diya;
- (c) Customer interface laga bisoi te regulatory requirements ke mani ase koi kene pakka koribo karone;
- (d) Customer khan laga dukh/obhijog (grievances) ke hal kora laga niyom ke mojbut koribo karone.

4. MATLAB (DEFINITION)

- (a) “**Board**” koile Company laga Board of Directors ke bujhai.
- (b) “**Company**” koile Mufin Green Finance Limited (MGFL) ke bujhai.
- (c) “**Directors**” koile Company laga Board te thaka ekjon Director nohoile Directors khan ke bujhai.
- (d) “**FPC**” koile Fair Practice Code ke bujhai



5. DORKARI WADA KHAN (KEY COMMITMENTS)

FPC laga asol kotha to tolte diya bisoi khan te ase, jun to Company pora mon aru lekha duita hisab te mani bole kosis koribo:

- (a) Loan lowa manu (borrowers) khan loi sob kaam te thik aru uchit pora kaam koribo, etu khan pakka kori kene:
 - a) Company laga services, procedures aru practices khan FPC te thaka dangor requirements aru standards khan ke purai dibo;
 - b) Company laga services to abhi lagu thaka (for the time being in force) laws aru regulations hisab te hobo;
 - c) Company laga nijor loan lowa manu khan loi kaam to imandari (honesty), sorai (integrity) aru transparency laga ethical principles te thakibo.
- (b) Company pora nijor customer khan ke tai laga financial products aru services laga dangor features ki ase, aru etu khan lole ki labh aru ki risk ase, etu bujhi bole modot koribo, erom kori kene:
 - a) Services laga bisoi te jankari sohoj pora di kene;
 - b) Services use kora laga financial implications bujhai kene.
- (c) Company pora nijor customer khan ke tai loi kaam kora te kunba dikkot nohobo karone sob kosis koribo. Kintu, jodi kunba bhul kaam (error of commission) aru/nohoile kaam nakora bhul (omissions) hoi, tinehoile Company pora:
 - a) Bhul khan ke joldi aru bhal pora hal koribo;
 - b) Grievances redressal ke joldi aru bhal pora, customer khan khushi hobo nisena hal koribo;
 - c) Complaints khan ke joldi hal koribo;
 - d) Jodi loan lowa manu nijor complaint(s) hal kora laga tarika pora khushi nohoi, tinehoile Escalation process thakibo;

6. FAIR PRACTICE CODE KITE LAGU HOBBO

FPC to tolte diya dangor area khan te lagu hobo:

- a) Loan applications aru etu laga processing
- b) Loan appraisal aru terms/conditions
- c) Loan disbursement, terms and conditions te jodi kunba bodli ase, etu bhi milai kene
- d) Disbursement piste laga supervision/monitoring
- e) Dusra sadharon provisions

7. LOAN LAGA APPLICATION AARU ETU LAGA PROCESSING

- (a) Company bhitor te nohoile third parties loi sob communications karone official bhasa English hobo.
- (b) Loan lowa manu ke diya sob communications English te nohoile vernacular bhasa / loan lowa manu bujhi thaka bhasa te hobo.
- (c) Company pora loan lobe thaka manu (prospective borrower) pora etu confirmation lobo je tai ke diya sob communications tai jana aru bujhi thaka bhasa te tai bujhi paise.
- (d) Company laga loan application forms te loan lowa manu laga interest (labh) ke asor kora dorkari jankari thakibo, jate dusra NBFCs pora diya terms and conditions loi matlab thaka tulona kori bole paribo, aru loan lowa manu bhal jani kene decision lobo paribo. Loan application form te loan application form loi submit kori bole lagibo document khan likhi dibo.
- (e) Company pora loan lobe thaka manu ke loan application paise koi kene acknowledgement dibo. Sob hisab te pura thaka loan application kiman somoi (time frame) bhitor te dispose kori dibo, etu acknowledgement



te likhi dibo. Company pora loan application khan ke thik somoi bhiton te verify koribo, aru jodi aru details / documents lage, tinehoile loan lowa manu khan ke turonte jonai dibo.

8. LOAN APPRAISAL AARU TERMS/CONDITIONS

- (a) Company pora sob loan applications ke tai nijor adopt kora risk-based assessment procedures ke mon te rakhi kene bisar koribo aru
- (b) Company pora loan sanction kora age te loan lowa manu khan loan wapas dibo pora ki nai (ability to repay) etu dekhibo, aru etu hisab te merit basis te approve koribo.
- (c) Loan diya laga kotha loan lowa manu khan ke English aru/nohoile vernacular bhasa/Loan lowa manu bujhi thaka bhasa te, Sanction Letter nohoile dusra tarika pora lekhi kene jonai dibo, aru etu te approve kora loan laga amount, terms and conditions, annualized rate of interest aru etu lagu kora laga tarika (method of application) bhi likhi dibo.
- (d) Loan lowa manu khan pora loan ke chola terms and conditions mani loise koi kene lekhi kene acknowledgement dibo.
- (e) Loan agreement aru etu laga annexures milai kene loan documents laga ekta copy loan lowa manu ke dibo.

9. LOAN DISBURSEMENT AARU TERMS & CONDITIONS TE BODLI

- (a) Sanction kora loan laga amount disbursement to loan documents execution milai kene sob formalities khotom hoi jaile, loan lowa manu khan mangile dibo pare.
- (b) Company pora nijor sob loan lowa manu khan ke English aru/nohoile vernacular bhasa/Loan lowa manu bujhi thaka bhasa te terms and conditions te kunba bodli – disbursement schedule, interest rates, service charges, prepayment charges etc. milai kene – laga notice dibo.
- (c) Company pora interest rates aru charges laga bodli khali agete laga somoi karone (prospectively) lagu (effect) hobo koi kene bhi pakka koribo. Etu laga bisoi te thik provision loan agreement te dali dise.

10. DISBURSEMENT PISTE LAGA SUPERVISION

- (a) Jodi Company pora loan laga payment nohoile performance ke recall/accelerate kora laga decision loi, etu Loan Agreement laga terms and conditions hisab te hobo.
- (b) Company pora Loan Agreement aru dusra related documents te thaka terms and conditions hisab te, loan recall kora age te nohoile payment nohoile performance accelerate kori bole kowa age te, loan lowa manu khan ke thik somoi dibo.
- (c) Company pora tai laga pura dues wapas paile nohoile loan laga baki amount interest loi realization hoile sob securities release koribo, kintu Company laga loan lowa manu khan uporte kunba dusra claim karone thaka legitimate right nohoile lien ke mani kene. Jodi etu right of set off use koribo lagibo, tinehoile loan lowa manu ke etu laga notice dibo, baki thaka claim khan laga pura details aru kunba conditions te Company pora related claim settle/pay nohoa tak securities rakhi bole paribo, etu sob bhi likhi kene.

11. LOAN REPAYMENT/SETTLEMENT PISTE MOVABLE/IMMOVABLE PROPERTY DOCUMENT KHAN WAPAS DIYA, JITE LAGU HOI

- (a) Company pora loan account laga full repayment/settlement hoa piste 30 (tis) din bhiton te sob original movable/immovable property documents release koribo aru kunba registry te register kora charges hatai dibo.
- (b) Loan lowa manu ke original movable/immovable property documents to loan account service kora outlet/branch pora nohoile documents thaka MGFL laga dusra office pora, loan lowa manu laga mon hisab te, lobo karone option dibo.



- (c) Original movable/immovable property documents wapass diya laga somoi (timeline) aru jagah to MGFL pora loan lowa manu ke diya sanction letter te likhi dibo.
- (d) Jodi ekla loan lowa manu (sole borrower) nohoile joint borrowers laga mrityu hoi jai (contingent event), tinehoile Company pora MGFL pora alag kori thik kora mechanism nohoile process hisab te original movable/immovable property documents ke loan lowa manu(khan) laga legal heirs ke wapass dibo. Company pora etu procedure ke customer laga jankari karone dusra eke nisena policies aru procedures loi tai laga website te dikhai dibo
- (e) Jodi loan laga full repayment/settlement hoa piste 30 (tis) din pora besi original movable/immovable property documents release kora te deri hoi nohoile related registry te charge satisfaction form file nakore, tinehoile MGFL pora loan lowa manu ke deri laga karon jonai dibo. Jodi deri Company laga karone hoise, tinehoile Company pora deri hoa proti din karone ₹5,000 hisab te loan lowa manu ke compensation dibo.
- (f) Jodi original movable/immovable property documents adha nohoile pura harai jai/nosto hoi (loss/damage), tinehoile Company pora loan lowa manu ke movable/immovable property documents laga duplicate/certified copies pabo karone modot koribo aru etu laga khoroch (associated costs) nijor pora dibo, aru tolte laga clause (e) te kowa nisena compensation bhi dibo. Kintu, erom case te, etu procedure khotom koribo karone Company ke aru 30 (tis) din somoi pabo, aru deri laga penalty to etu piste (i.e., total 60 (sath) din piste) hisab koribo.

12. LOAN ACCOUNT TE PENAL CHARGES

- (a) Loan lowa manu pora loan contract laga material terms and conditions namana karone lowa penalty to ‘penal charges’ hisab te lobo, aru advances upor te lowa interest rate te jor kora penal interest nisena lobo nohobo. Loan lowa manu khan pora lowa penal charges ke capitalise nakoribo i.e. etu penal charges upor te aru interest hisab nakoribo. Kintu, etu pora loan account te interest compounding laga sadharon procedures te kunba asor nohobo.
- (b) Penal charges laga amount (quantum) uchit aru loan agreement laga material terms and conditions namana loi mili (commensurate) thakibo, aru ekta loan / product category bhitor te kunba bhed-bhab (discriminatory) nathakibo.
- (c) ‘Ekla manu (individual borrowers) ke, business bahar laga kaam karone’ sanction kora loans te penal charges to eke nisena material terms and conditions namana karone non-individual borrowers upor te lagu thaka penal charges pora besi nohobo.
- (d) Penal charges laga amount aru karon to MGFL pora customer khan ke loan agreement aru Key Fact Statement (KFS) te, jineka lagu hoi, saaf pora disclose koribo, aru Company laga website te Interest Rate Policy laga tolte bhi dikhai dibo.
- (e) Jitia loan laga material terms and conditions namana karone loan lowa manu khan ke reminders pathai, titia lagu thaka penal charges bhi jonai dibo. Aru, penal charges lowa laga kunba ghotona aru etu laga karon bhi jonai dibo.
- (f) MGFL pora interest rate te kunba aru component jor nakoribo.
- (g) MGFL te Board Directors pora approve kora Interest Rate Policy ase. MGFL pora penal charges lowa laga bisoi te MGFL ke etu policy pora guide koribo.

13. DUSRA SADHARON PROVISION KHAN:

- (a) Company pora loan agreement laga terms and conditions te diya kaam laga bahar te loan lowa manu laga kaam te hat nadibo (jodi customer pora age te najonai thaka notun jankari Company laga dhyan te ahise, etu bahar te).
- (b) Company pora gender, caste aru dhorom (religion) laga karone loan applications te bhed-bhab nakoribo.
- (c) Jodi loan lowa manu pora borrower account transfer kori bole request ahe, tinehoile Company laga razi nohoile razi nathaka – i.e., Company laga kunba objection thakile – etu request pa laga tarikh pora 21



(ekuis) din bhitor te loan lowa manu ke jonai dibo lagibo. Etu transfer to law loi mili thaka transparent contractual terms hisab te hobo.

- (d) Loan recovery laga bisoi te, amikhan laga Company staff khan customer loi kaam kori bole bhal training paise, aru kunba harassment – jineka ulta somoi te loan lowa manu khan ke bar-bar tong kora, loan recovery karone gai laga jor (muscle power) use kora, etc. – nakoribo. RBI Directions hisab te Collection Agents laga bisoi te Code of Conduct bonai dise.
- (e) Company pora interest rates, processing fees aru dusra charges thik kora karone uchit internal principles aru procedure bonai dise. Company pora loans aru advances karone annualised basis te lobo laga interest rate thik koribo karone cost of funds, margin, risk premium etc. nisena related factors ke dhyan dikene Interest rate policy adopt kori dise, aru etu loan lowa manu ke loan application form aru sanction letter te jonai diya hoi aru Company laga website te bhi diya ase.

14. BESI INTEREST LOWA KE NIYONTRON KORA

- (a) Company pora loans aru advances karone lobo laga interest rate thik koribo karone cost of funds, margin aru risk premium nisena related factors ke dhyan dikene interest rate model adopt kori dise. Interest rate aru risk gradation laga approach, aru alag-alag category laga loan lowa manu khan pora alag-alag interest rate lowa laga karon (rationale) to loan lowa manu nohoile customer ke application form te disclose koribo aru sanction letter te saaf pora jonai dibo.
- (b) Interest rates aru risk gradation laga approach to Company laga website te bhi dikhai dibo aru/nohoile related khobor kagoj (newspapers) te publish koribo. Website te nohoile dusra tarika pora publish kora jankari to interest rates te bodli hoa protibar update koribo.
- (c) Interest rate to annualised rate hobo, jate loan lowa manu account te kiman thik rate lobo, etu jani thakibo.

15. COMPANY PORA FINANCE KORA HYPOTHECATED ASSET KHAN LAGA REPOSSESSION

Company laga loan lowa manu khan loi loan agreement te law hisab te lagu kori bole para (legally enforceable) re-possession clause ase. Aru transparency karone, loan agreement laga terms and conditions te etu bisoi khan laga provisions ase:

- a) possession lowa age laga notice period;
- b) kunba obostha te notice period maaf (waive) kori bole pare;
- c) security laga possession lowa laga procedure;
- d) security sale/auction kora age te loan lowa manu ke loan wapas dibo karone last chance diya laga provision;
- e) loan lowa manu ke repossession wapas diya laga procedure; aru
- f) property sale / auction kora laga procedure.

16. SORIL/SOKU LAGA DIKKOT THAKA MANU KHAN KARONE LOAN FACILITY

Company pora soril/soku laga dikkot thaka (physically/visually challenged) applicants khan ke disability laga karone loan facilities milai kene products aru facilities diya te bhed-bhab nakoribo. MGFL laga sob branches pora etu manu khan ke alag-alag business facilities lobo karone kiman pare modot koribo. MGFL pora nijor kaam kora manu khan karone sob level te kora sob training programmes te, law aru international conventions pora disability thaka manu (persons with disabilities) khan ke diya adhikar (rights) laga thik module dali dibo. Aru, Company pora disability thaka manu khan laga grievances ke age te bonai thaka grievance redressal mechanism laga tolte hal kora pakka koribo.



17. LOAN UPOR TE PRE-PAYMENT CHARGES

- (a) Jodi MGFL laga koa hisab te (at the instance of) pre-payment hoi, tinehoile Company pora kunba charges nalobo.
- (b) Pre-payment charges lagu hobo ki nohobo, etu sanction letter aru loan agreement te saaf pora disclose koribo. Aru, jitia loans aru advances te Key Facts Statement (KFS) dibo lage, titia etu KFS te bhi likhi dibo. Ita te kowa nisena disclose nakora kunba pre-payment charges MGFL pora nalobo.
- (c) Company pora loan prepayment kora somoi te, MGFL pora age te maaf (waived off) kori diya kunba charges / fees ke pichete laga hisab te (retrospectively) nalobo.

18. STAFF AARU RECOVERY AGENT KHAN LAGA TRAINING

- (a) Company laga kaam kora manu khan laga bebohar (conduct) aru tai khan ke rakha (recruitment), training aru monitoring laga system to Board of Directors pora somoi-somoi te approve kora policy hisab te hobo. Etu policy pora, dusra kotha bhi (inter alia), staff laga sob pora kom qualifications thik koribo aru customer khan loi kaam kori bole dorkari training tools dibo. Kaam kora manu khan laga training te customer khan loi thik bebohar sikhai diya laga programs thakibo. Kaam kora manu khan laga customer loi bebohar to tai khan laga compensation matrix te bhi thik pora dali dibo.
- (b) Recovery to MGFL pora loan lowa manu aru Company duijon mili kene thik kora designated/ central designated jagah te koribo. Kintu, jodi loan lowa manu designated / central designated jagah te duibar nohoile besi bar lagatar nahe, tinehoile field staff khan ke loan lowa manu laga ghor nohoile kaam kora jagah te recovery kori bole dibo.
- (c) MGFL nohoile tai laga agent pora recovery karone kunba kothin tarika (harsh methods) use nakoribo. Tolte kowa kotha laga sadharon lagu hoa ke kom nakori kene, etu practices khan ke kothin hisab te mani lobo:
 - a. Dhomki diya nohoile gali (abusive language) bhasa use kora
 - b. Loan lowa manu ke bar-bar phone kora aru/ nohoile loan lowa manu ke 9:00 a.m. age te aru 6:00 p.m. piste phone kora
 - c. Loan lowa manu laga relatives, bondhu, nohoile eke loi kaam kora manu ke tong kora
 - d. Loan lowa manu khan laga naam publish kora
 - e. Loan lowa manu nohoile loan lowa manu laga ghor manu/ sompoti/ naam ke nosto koribo karone hinsa (violence) nohoile eke nisena dusra tarika use kora nohoile use koribo koi kene dhomki diya
 - f. Loan lowa manu ke dhar laga amount nohoile wapas nadile ki hobo, etu laga bisoi te bhul kotha koi kene bhulai diya (misleading).
- (d) Company pora recovery agents rakha karone due diligence process rakhibo, jun pora, dusra kotha bhi (inter alia), recovery process te thaka manu khan ke dhorabo. Company pora tai pora rakha recovery agents khan nijor kaam kora manu khan laga antecedents laga verification, police verification milai kene, kore koi kene pakka koribo. Company pora antecedents laga re-verification kiman somoi pisot koribo (periodicity), etu bhi thik koribo.
- (e) Company pora recovery laga process shuru kora somoi te loan lowa manu ke recovery agents laga details dibo. Agent pora MGFL laga notice aru authorisation letter laga copy, MGFL nohoile agency pora tai ke diya identity card loi, loi kene jabo.
- (f) Jodi recovery process laga somoi te MGFL pora recovery agency bodli kore, tinehoile MGFL pora loan lowa manu ke bodli laga kotha jonai diya bahar te, notun agent pora notice aru authorisation letter tai laga identity card loi loi kene jabo.
- (g) Notice aru authorisation letter te, dusra details laga bhitor te, recovery agency aru MGFL laga contact details bhi thakibo.
- (h) MGFL pora rakha recovery agencies laga up-to-date details to MGFL laga website te bhi dibo (host).



19. PROCESSING / DOCUMENTATION AARU DUSRA CHARGES

- (a) Lowa sob processing / documentation aru dusra charges to Loan documents te saaf pora likhi diya ase. Etu khan loan product, geographical location, customer segment hisab te alag hoi, aru sadharon pora customer khan ke services diya karone hoa khoroch (cost) ke dikhai.
- (b) Processing charges to case to case basis te lobo.
- (c) Service Tax aru dusra lagu thaka tax khan Sorkar (Government) pora somoi-somoi te diya guidelines hisab te lobo.

20. PRIVACY AARU CONFIDENTIALITY

Loan lowa manu khan laga sob Personal Information ke Private aru Confidential hisab te rakhibo aru tolte diya principles & policies pora guide hobo. Borrower accounts laga Information nohoile data, customer pora diya hoile bhi nohoile dusra tarika pora pa hoile bhi, amikhan laga affiliates milai kene kunba manu ke amikhan najonabo, khali tolte diya khas case (exceptional cases) te bahar:

- a) Jodi Company ke kunba statutory nohoile regulatory body nohoile bodies ke jankari dibo lage nohoile kunba law laga tolte dibo lage;
- b) Jodi loan lowa manu pora Company ke tai laga group / associate/ entities nohoile companies nohoile saaf pora mili kene thik kora kunba manu/ entity ke etu jankari dibo karone authorise kori dise;
- c) Loan lowa manu ke tai laga bisoi te amikhan rakhi thaka personal records chabo (accessing) karone abhi thaka legal framework laga tolte tai laga adhikar (rights) kiman ase, etu jonai dibo.

21. GRIEVANCE REDRESSAL MECHANISM

Company pora loan lowa manu laga grievances joldi hal kora te biswas kore, aru complaint dibo bole mon thaka loan lowa manu khan ke guide kore, aru jodi loan lowa manu result pora khushi nohoi, tinehoile ki koribo, etu laga bisoi te bhi guidance diye.

Kotha ke bhal pora sai kene, Company pora kiman joldi pare response pathai;

Company pora nijor Customer khan laga Complaints/ Grievance ke joldi khotom/ hal koribo karone Grievance Redressal Mechanism/ Grievance Redressal Policy bonai dise.

Jodi customer Company pora diya resolution pora khushi nohoi, tinehoile customer pora complaint ke Company laga grievance redressal officer & principal nodal officer laga usorte Company laga website te thaka Company laga grievance redressal mechanism te likha details hisab te escalate kori bole pare.

Digital lending laga customer complaints laga bisoi te, Company pora MGFL pora rakha Lending Service Providers (LSP) khan te loan lowa manu khan pora diya digital lending laga complaints/issues hal koribo karone thik nodal grievance redressal officer thakibo koi kene pakka koribo. Etu grievance redressal officer pora tai khan laga nijor-nijor Digital Lending Apps (DLA) laga complaints bhi hal koribo. Grievance redressal officers laga contact details to Company, tai laga LSPs laga websites aru DLAs te, aru loan lowa manu ke diya Key Fact Statement (KFS) te bhi saaf pora dikhai dibo. Aru, complaint dibo laga facility bhi DLA te aru tolte kowa nisen website te dibo. Aru ekbar koi ase je grievance redressal laga jimadari to Company te hi thakibo.

22. FORCE MAJEURE

Company pora koi diya aru kora alag-alag wada khan sadharon kaam laga obostha (normal operating environment) te lagu hobo. Jodi kunba Force Majeure obostha hoi, tinehoile Company pora FPC laga tolte thaka



uddeshyo khan ke loan lowa manu, stakeholders aru sadharon manu khan pura khushi hobo nisena pura kori bole na paribo.

23. SOMOI-SOMOI TE REVIEW (PERIODIC REVIEW)

Company laga Board of Directors pora somoi-somoi te (saal te ekbar to lagibo) Code ke mana ase ki nai aru GRC laga kaam ke review koribo. Etu review khan laga ekta consolidated report Board of Directors laga usorte, tai pora thik kora somoi-somoi te submit koribo.

Note: 'Fair Practices Code' laga guidelines ke mani kene, MGFL pora Code ke Company laga website te publish aru disseminate koribo, aru etu tai laga sob branches te bhi pabo paribo.

24. REGULATORY COMPLIANCE AARU PRECEDENCE

Jodi etu Policy laga provisions aru Reserve Bank of India (RBI) nohoile kunba dusra competent authority pora diya lagu thaka laws, rules, regulations, notifications, circulars nohoile directions laga majot te kunba conflict nohoile inconsistency hoi, tinehoile lagu thaka law nohoile regulatory requirements laga provisions hi cholibo (prevail).

25. POLICY REVIEW

Etu Policy ke somoi-somoi te, aru saal te ekbar to lagibo, nohoile jodi lagu thaka laws, regulations, RBI Directions nohoile Company laga business requirements te bodli laga karone dorkar hoi tinehoile age te bhi, review koribo. Policy te kunba amendments to review aru approval karone thik authority (appropriate authority) laga age te rakhibo.
