

Fair Practice Code



Operations

Fair Practice Code

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Version 4.0 Reviewed and Approved by the Board of Directors on **17 MARCH 2026**.

Fair Practice Code

Bajaj Auto Credit Limited

Kane ka kompani la tip mynshwa kum **Bajaj Auto Consumer Finance Limited**.

Ka bud ryntih ia ki kyndon jingiaid kam bad ka **Code of Conduct** kaba dei hok.

1. Jingpynrung .

Ka Bajaj Auto Kredit Limited (mynshuwa ka Bajaj Auto Konsumer Finans Limited) (“Ka Kompani”) kaba long

la pynrung kyrteng kum ka Kompani ba shim pisa ba ym dei na ki Bank bad ka Reserve Bank of India (“RBI”)

ka tyrwa ban don ha ka kam ban ai ia ki jait ram bapher bapher, kiba khamtam eh ki kynthup ia

Ki Loan kali kali sha ki nongthied bapher bapher jong ka Kompani bad ki tnat & ki paralok jong ka.

Kum kine ki jingai ram lah ban pyniar sha ki nongthied, kiba lah ban kynthup ia ki briew shimet, ka jingiatreilang .

Ki Firm, ki Kompani bad kiwei kiwei ki kynhun ain.

Ka Company ka la buh ia ka Fair Practices Code (FPC lane ka Code) katkum ka jingbthah jong ka RBI bad .

ia kajuh la mynJur hok da ka Board jong ki nongpyniaid ha ka jingialang jong ka ha ka 15 tarik u Naiwieng 2021. Ka

Ka Ain jong ki rukom treikam ba hok ka buh ia ki nongrim na ka bynta ki rukom treikam ba hok/ ki jinglong katba dang iadei bad ka .

ki nongthied.

Katkum ka Master Direction ba la pynmih ha ka 19 tarik u Lber 2023, ba la pynmih da ka RBI kum ka Reserve Bank of India (Bym-

Ka kompeni pisa bank –Ka jingpynbeit ba la pynshong nongrim ha ka jingthew) Ki jingbthah, 2023, katto katne ki jingkylla ki la

ka kylla long kaba donkam ha ka Code na ka bynta ki NBFC kiba don ka jingiaidei bad ki nongthied bad katkum kane, ia kane la pynkylla

la ka Code la mynJur hok da ka Board jong ki nongpyniaid ha ka jingialang jong ka kaba la long ha ka 22 tarik u Naiwieng 2023, kum

ha trai:

2.Shabi:

Ki jingkular ba kongsan jong ka Kompani sha ki nongthied:

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Nga. Ka jingleh hok bad kaba don jingmut ha baroh ki jingiadei jong ki bad ki nongthied da kaba:

- Ka jingpyndep ia ki jingkular bad ki jingthew ba la batai ha ka Code, na ka bynta ki mar bad ki jingshakri .
- kaba ka Kompani ka tyrwa bad, ha ki rukom treikam, bad ki jingleh ki nongtrei jong ka ki bud .
- Ban pynthikna ba ki mar bad ki jingshakri jong ka Kompani ki iahap bad ki aiñ bad ki kyndon kiba iadei .
- Ka jingiadei jong ka kompeni bad ki nongthied kan shong ha ki nongrim akor jong ka jinglong ba janai bad .

Ka jingshai

ii. Iarap ia ki nongthied ban sngewthuh kumno ki mar jong ka kompeni ki treikam da kaba:

- Ka jingbatai ia ka jingktah jong ki ha ka liang ka pisa tyngka .

iii. Pynbeit kloï bad sngewsynei ia kiei kiei kiba iaid bakla da kaba:

- Ka jingpynbeit ia ki jingbakla .
- Ka jingpyniaid ia ki jingujor jong ki nongthied .
- Ban iathuh ia ki nongthied kumno ban rah ia ka jingujor jong ki shakhmat lada ki dang sngewhun .

iv. Pynbna paidbah ia ka Code, buh ia ka ha ka website jong ka Company bad don ia ki kopi kiba lah ban ioh na ka bynta ki nongthied .

ka jingkyrpad.

3. Jingt看 .

a) Ka jingiarap ia ki nongthied ban jied ia ki mar bad ki jingshakri, kiba iadei bad ki jingdonkam jong ki bad ai ia ki .

ki jingt看 kiba shai kiba batai ia ki jinglong ba kongsan jong ki jingshakri bad ki mar kiba ki sngewtynnad .

hapoh.

b) Pyn tip sha ki nongthied shaphang ki kot ki sla bad ki jingt看 ba ka Kompani ka donkam na ki ban

pynskhem ia ka jinglong ba shisha jong u nongthied bad ka jaka sah bad kiwei kiwei ki kot ki sla ban kohnguh ia ki kyndon ain bad

ki jingdonkam ba la buh da ka ain.

4. Ki jingpan ram bad ka jingpyntreikam ia ki .

a) Baroh ki jingiakren sha u nongshim ram kin long ha ka ktien tynrai lane ka ktien kum .

sngewthuh da u nongshim ram.

b) Ki phorm pan Loan jong ka Kompani kin kynthup ia ki jingtip kiba donkam kiba ktah ia ki

ka jingmyntoi jong u nongshim ram, khnang ba ka jingianujor kaba don jingmut bad ki kyndon bad ki jingpynbeit .

ba la tyrwa da kiwei pat ki NBFC lah ban shim bad ka rai kaba bniah lah ban shim da u nongshim ram.

Ka phorm pan ram kan pyni ia ki kot ki sla kiba donkam ban ai ryngkat bad ka .

ka phorm aplikeshon.

c) Ka Kompani kan don ka rukom ai jingpynshisha na ka bynta ka jingpdiang ia ki aplikeshon ram.

la ka por hapoh kaba yn pynbeit ia ki aplikeshon ram yn pyni ha ka .

ka jingithuh.

5. Ka jingthew ia ka ram bad ki kyndon/jingpynbeit

Ka Kompani kan pynsngew da kaba thoh sha u nongshim ram ha ka ktien tynrai lane ka ktien kum .

la sngewthuh da u nongshim ram da kaba pyndonkam da ka shithi jingmynjur lane da kumwei pat, ka jingbun jong ka ram ba la mynjur .

ryngkat bad ki kyndon bad ki jingpynbeit kynthup ia ka dor bai lutksan ba la buh man la u snem bad ka rukom aplai .

jong ka bad ban buh ia ka jingpdiang ia kine ki kyndon bad ki jingpynbeit da u nongshim ram ha ka rekod jong u. U

Ka kompeni kan kdew ia ka sut pynshitom kaba yn shim na ka bynta ban siew slem bad / lane kano kano kawei pat .

ka jingbym siew na ka liang jong u nongthied, da kaba thoh bold ha ka jingiateh ram.

Ka Kompani kan ai ia ka kopi jong ka jingiateh ram, kaba bha eh ka long ha ka ktien tynrai kum .

la sngewthuh da u nongshim ram ryngkat bad ka kopi kawei pa kawei na baroh ki jingpynrung ba la kdew ha ka jingiateh ram sha ka .

baroh ki nongshim ram ha ka por ba ai jingbit / ai ram.

6. Ki jingpynshitom ha ki jingkhein ram .

a) Ka jingpynshitom, lada la pynngat, namar ka jingbym kohnguh ia ki kyndon bad ki jingpynbeit jong ka ram .

ia ka jingiateh da u nongshim ram yn niew kum ki 'jingsiew pynshitom' bad yn ym shim ha ka dur jong ka .

'ka sut pynshitom' kaba la pyndap ha ka dor jong ka sut ba la shim na ki jingsiew ba la ai lypa. Ka dei ban don .

ka jingpynlong pisa ia ki jingsiew pynshitom i.e., ym don jingkhein shuh ia ka sut halor kum kine ki jingsiew. Hynrei kane kan

ym ktah ia ki rukom treikam ba man ka sngi na ka bynta ban pyniasoh ia ka sut ha ka account ram.

b) Ka Kompani kan ym pynrung kano kano ka bynta ba la pyndap ha ka dor bai lutksan bad .

pynthikna ia ka jingbud ryntih ia kine ki jingbthah ha ka shithi bad ka mynsiem.

c) Ka Kompani kan thaw ia ka polisi ba la mynjur da ka Board halor ki jingpynshitom ne kiwei kiwei kiba kum kita .

ki jingsiew halor ki ram, da kano kano ka kyrteng kaba la khot.

d) Ka jingbun jong ki jingpynshitom kan long kaba biang bad kaba iadei bad ka .

Ka jingbym kohnguh ia ki kyndon bad ki jingpynbeit jong ka jingiateh ram khlem da long

ka jingiapher hapoh kawei ka jait ram/jingmih.

e) Ki jingpynshitom ha ka khep jong ki ram ba la mynjur sha ki 'nongshim ram shimet, na ka bynta kiwei pat ki jingthmu lait na .

ka kam', kan ym long kaba heh ban ia ki jingpynshitom sha ki bym dei ki briew shimet .

ki nongshim ram na ka bynta ka jingbym kohnguh kaba kum kata ia ki kyndon bad ki jingpynbeit ba kongsan.

f) Ia ka jingbun bad ka daw jong ka jingshah pynshitom dei ban pynpaw shai da ka Kompani .

sha ki nongthied ha ka jingiateh ram bad ki kyndon bad jingpynbeit kiba kongsan tam/Ka Jingpynpaw ba kongsan

(KFS) kum, nalar ba la pyni ha ki website jong ka Kompani hapoh ka Schedule jong ki jingsiew.

g) Lano lano ruh ki jingpynkynmaw na ka bynta ka jingbym kohnguh ia ki kyndon bad ki jingpynbeit jong ka ram .

la phah sha ki nongshim ram, yn pyntip ia ki jingpynshitom. Shuh shuh, kano kano ka jingjia jong ka jingbuh ia ka jingpynshitom .

ki jingshah kynnoh bad ka daw jong ka ruh yn pyntip.

h) Ki jingbthah ba la kdew hangne kin treikam naduh ka 1 tarik u Jymmang, 2024. Ka kompeni ka lah ban

pynlong ia ki jingpynkylla kiba biang ha ka rukom treikam jong ka polisi bad pynthikna ia ka jingpyntreikam ia ka .

ki jingbthah ha kaba iadei bad baroh ki ram thymmai ba la ioh/ pynthymmai naduh ka tarik ba sdang treikam. Ha ka ha ka khep jong ki ram kiba la don lypa, ka jingkylla sha ka rukom pynshitom kaba thymmai yn pynthikna ha ka 2019. ka tarik ban bishar bniah ne pynthymmai lane hynriew bnai naduh ka tarik ba kine ki jingbthah ki treikam, kano kano kaba long .

mynshwa.

7. Ka jingai ram kynthup ia ki jingkylla ha ki kyndon bad ki jingpynbeit .

a) Ka Kompani kan ai jingtip sha u nongshim ram ha ka ktien tynrai lane ka ktien kum .

sngewthuh da u nongshim ram ia kano kano ka jingkylla ha ki kyndon bad ki jingpynbeit kynthup .

ka por pynmih pisa, ka dor bai lutksan, ka bai jingshakri, ka bai siew lypa bad kiwei kiwei.

Ka kompeni kan pynthikna ruh ba ki jingkylla ha ka dor bai lutksan bad ki jingsiew kin treikam tang .

ka jingkhmih lynti. Ka jinglong kaba biang ha kane ka bynta yn pynrung ha ka jingiateh ram.

b) Ka rai ban pynkynmaw / pynsted ia ka jingsiew ne ka jingtreikam katkum ka jingiateh kan long ha u snem 2019.

katkum ka jingiateh ba la ai ram.

8. Ka Jingpynlong ai ram kaba don jingkitkhlieh – Ka jingpyllait ia ki mar kiba lah ban iaaid/bym lah ban iaaid .

Ki kot ki sla halor ka jingsiew/ pynbeit ia ki ram shimet

Ha kaba pyllait ia ki kot ki sla jong ki mar ki mata kiba lah ban pynkylla/ bym lah ban pynkylla ynda la ioh ia ka jingsiew kaba pura bad khang ia ka

ka ram kaba ialam sha ki jingsngewsih bad ki jingialeh jong ki nongthied, ban weng ia ki jingeh kiba ki

ki nongshim ram bad sha ka jingkyntiew ia ka jinglong ai ram kaba don jingkitkhlieh hapdeng ka Kompani, kine harum

.

yn bud ia ki jingbthah:

a) Ka jingpyllait ia ki kot ki sla jong ki mar ki mata kiba lah ban pynkylla/bym lah ban pynkylla

(i) Ka Kompani kan pyllait lut ia ki mar ki mata kiba lah ban iaaid / bym lah ban iaaid tynrai .

ki kot ki sla bad weng ia ki jingsiew ba la pynrung kyrteng ha kano kano ka jaka pynrung kyrteng hapoh ka por kaba 100.000.

30 sngi hadien ba la siew/pynbeit pura ia ka ram.

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(ii) Ia u nongshim ram yn ailad ban lum ia ka mar tynrai kaba lah ban pynkylla/ .

ki kot ki sla jong ki mar ki mata ki bym lah ban pynkylla la ka long na ka jaka bank/tnad ha kaba

la pyntreikam ia ka jingkhein ram lane kano kano ka ophis jong ka Kompani ha kaba ka

ki kot ki sla ki don, katkum ka jingkwah jong ka.

(iii) Ka por bad ka jaka ban pynphai biang ia ki mar tynrai kiba lah ban pynkylla/bym lah ban pynkylla .

ki kot ki sla dei ban kdew ha ki shithi ai jingmynjur ia ka ram ba la pynmih ha ka sngi ne hadien ka 10.00.2019.

ka tarik ba sdang treikam.

(iv) Khnang ban pynbeit ia ka jingjia ba lah ban jia jong ka jingkhlad noh jong u nongshim ram marwei ne u nongshim ram lang .

ki nongshim ram, ka Kompani kan don ka rukom treikam kaba la buh bha ban pynphai biang ia ka .

ki kot ki sla ba shisha jong ki mar ki mata kiba lah ban pynkylla/bym lah ban pynkylla sha ki nongioh pateng katkum ka ain. Kum kita

ka rukom treikam yn pyni ha ka website jong ka Kompani, ryngkat bad kiwei kiwei ki

ki polisi bad ki rukom treikam kiba kum kita na ka bynta ki jingtip jong ki nongthied.

b) Ka jingsiew bai lutksan na ka bynta ka jingpynslem ban pyllait ia ki kot ki sla jong ki mar ki mata kiba lah ban iaiaid/bym lah ban iaiaid

(i) Ha ka jingpynslem ban pyllait ia ki kot ki sla tynrai jong ki mar ki mata kiba lah ban pynkylla/bym lah ban pynkylla .

lane ka jingbym lah ban thep ia ka phorm jingpynhun ia ka bai lutksan ha ka registry ba iadei hadien 30 sngi

hadien ba la siew/ pynbeit pura ia ka ram, ka Kompani kan pyntip sha ka .

ki daw jong u nongshim ram na ka bynta kum kane ka jingpynslem. Ha ka jingjia ba ka jingpynslem ka dei namar ka .

Kompani, kan siew bai lutksan ia u nongshim ram ha ka dor ₹5,000 na ka bynta kawei pa kawei ka sngi jong ka 2019.

jingpynslem.

(ii) Ha ka jingduh/jingpynjot ia ki kot ki sla tynrai jong ki mar ki mata kiba lah ban iaiaid/bym lah ban iaiaid,

la ka long shi bynta ne baroh, ka Kompani kan iarap ia u nongshim ram ban ioh .

ki kopi ba la pynkylla/ba la pynskhem jong ki kot ki sla jong ki mar ki mata kiba lah ban pynkylla/bym lah ban pynkylla bad .

kan kit ia ki jinglut kiba iadei bad kane, nalor ban siew ia ka bai lutksan kumba la kdew .

ha ka kyndon (ii) haneng. Hynrei ha kum kine ki kkep, ka por ba la pyndap 30 sngi kan long 10.00.

don ha ka Kompani ban pyndep ia kane ka rukom treikam bad ka por ba la pynslem .

yn khein ia ka jingpynshitom hadien kata (i.e., hadien ka por ba pura kaba 60 sngi).

(iii) Ka jingsiew bai lutksan ba la ai katkum kine ki jingbthah kan long khlem da ktah ia ka .

ka hok jong u nongshim ram ban ioh ia kano kano ka jingsiew bai lutksan katkum kano kano ka ain kaba treikam.

c) Ka jinglah ban pyndonkam

Ki jingbthah kiba don hangne kin treikam ha baroh ki khep ha kaba la pyllait ia ka original .

ki kot ki sla jong ki mar ki mata kiba lah ban pynkylla/bym lah ban pynkylla ki hap ban siew ha lane hadien ka 01 tarik u Naiwieng, 2023.

9. Kaba kyllum

a) Ka Kompani kan kiar na kaba tuklar ia ki kam jong u nongshim ram lait noh tang ha ka .

ki jingthmu ba la pynbeit ha ki kyndon bad ki jingpynbeit jong ka jingiateh ram (lymda ki long kiba thymmai

ka jingtip, kaba ym shym la pynpaw kham mynshuwa da u nongshim ram, ka la poi ha ka jingtip jong ka Kompani).

b) Ha ka jingpdian ia ka jingkyrpad na u nongshim ram ban pynkylla ia ka account jong u nongshim ram, ka jingmynjur .

lane lym kumta i.e., ka jingpyrshah jong ka Kompani, lada don, yn pyntip hapoh 21 sngi naduh ka

ka tarik ba la pdian ia ka jingkyrpad. Kum kane ka jingpynkylla kan long katkum ki kyndon jingiateh ba shai ha ka snem 2019.

ka jingiadei bad ka ain.

c) Ha ka kam ban siew biang ia ki ram, ka Kompani kan ym pyndonkam da ki jingpynshitom bein kiba khlem nongrim viz.

ka jingpynshitom bein ia ki nongshim ram ha ki por ba pher, ka jingpyndonkam ia ka bor met ban ioh biang ia ki ram,

etc. Khnang ban lait na ka jingleh khlem akor na ki nongtrei jong ka Kompani, ka Kompani kan pynthikna ba ki

ki nongtrei ki la shah hikai bha ban iadei bad ki nongthied ha ka rukom kaba dei.

Kum ka jingthew jong ka jingiada ia ki nongthied bad kumjuh ruh khnang ban wanrah ia ka jingiahap bad ka

ha kaba iadei bad ka jingsiew lypa ia ki ram bapher bapher da ki nongshim ram na ki bank bad ka Kompani, ka Kompani kan ym

ki jingsiew ba la shim kabu/ ki jingpynshitom ba la siew shwa ha kano kano ka ram ba la mynjur na ka bynta kiwei pat ki jingthmu

ban ia ka kam khaii sha ki nongshim ram shimet, ryngkat ne khlem ki para nongaplai.

10. Ka jingkitkhlieh jong ka Board jong ki nongpyniaid .

1) Ka Board jong ki nongpyniaid jong ka Kompani kan buh ruh ia ki rukom pynbeit ia ki jingeh kiba biang .

ka rukom treikam hapoh ka seng. Kum kane ka rukom treikam kan pynthikna ba baroh ki jingiakynad kiba mih .

na ki rai jong ki nongtrei jong ka jaka ai ram la sngap bad pynbeit la kumno kumno ha ka

ka kyrdan kaba kham halor kaba bud.

2) Ka Board jong ki nongpyniaid kan pynbiang ruh ia ka jingpeit bniah man ka por ia ka jingbud ryntih .

jong ka Fair Practices Code bad ka jingtreikam jong ka rukom pynbeit ia ki jingeh ha ki kyrdan bapher bapher .

jong ka jingpyniaid. Ia ka kaiphod ba la pyniasoh lang jong kum kine ki jingpeit bniah yn aiti sha ka Board ha ka por ba man ka sngi.

ki por hapdeng, katba lah ban bthah da ka.

11. Ka jingpynbeit ia ki jingeh .

a) Ka jingpeit bniah man ka por ia ka jingbud ryntih ia ka ain treikam ba hok bad ka jingtreikam jong ka

ka rukom pynbeit ia ki jingeh ha ki kyrdan bapher bapher jong ka jingpyniaid. Ka kaiphod ba la pyniasoh lang

jong kum kine ki jingbishar bniah yn sa aiti sha ka Board ha ki por ba la buh.

b) Ia kine ki jingtip harum dei ban pyni ha ka jaka kaba paw, na ka bynta ka jingmyntoi jong ki nongthied, .

ha baroh ki tnad/ jaka jong ka Kompani, ha kaba ki kam ki jam ki iaaid:

Nga. ka kyrteeng bad ki jingtip ba lah ban ioh (Telephone / Mobile nos. kumjuh ruh ka email address) jong ka

U Ophisar ba dei peit ia ki jingeh uba lah ban iakynduh na ka bynta ban pynbeit ia ki jingujor pyrshah ia ki

ka Kompani.

ii. lada ym lah ban pynbeit ia ka jingujor / jingialeh hapoh ka por kaba shibnai, u nongthied u lah ban .

ujor sha u Ophisar ba dei peit ia ka Ophis Thain jong ka DNBS jong ka RBI hapoh jong u

ka jingsynshar ba ka ophis ba la pynrung kyrteeng jong ka Kompani ka hap.

Ka jingpynbna paidbah kan shakri ia ka jingthmu ban pynpaw sha ki nongthied, ia ka jingpynbeit ia ki jingeh .

ka rukom treikam ba la bud da ka Kompani, ryngkat bad ki jingtip ba bniah jong u Ophisar Pynbeit ia ki jingeh bad jong ka

ka ophis jong ka thain jong ka RBI.

12. Ka Skhim Ombudsman na ka bynta ki kompeni pisa bym dei ki bank, 2018 - 2018.

Ka jingthung ia u Nodal Ophisar/ Ophisar ba kongsan jong ka Nodal .

Hapoh ka skhim Ombudsman, ka Kompani kan don ha ka jaka jong ki Nodal Ophisar (NO) kiba dei ban

ban kitkhlieh ban mihkhmat ia ka Kompani bad ban ai jingtip sha u Ombudsman ha ka snem 2019.

ka jingburom ia ki jingujor ba la mudui pyrshah ia ka Kompani.

U Principal Nodal Officer (PNO) un kitkhlieh, nalar kiwei pat, ban mihkhmat ia ka Company ha shwa ka 2019.

u Ombudsman bad ka Bor Appeal hapoh ka Skhim. U Principal Nodal Officer u dei ban long u .

Ka jingkitkhlieh ban pyniadei bad pyniadei bad ka tnad jinghikai bad jingiada ia ki nongthied

(CEPD), RBI, ka ophis pdeng.

Na ka bynta ka jingmyntoi jong ki nongthied, ha ki tnad/ jaka ba pynlong kam, ka kyrteng bad

ki jingtip ba lah ban iakynduh (ki number Telephone/ Mobile bad kumjuh ruh ki email address) jong ki PNO/NO/GRO bad

ka kyrteng bad ki jingtip ba lah ban iakynduh ia u Ombudsman, uba lah ban iakynduh da u nongthied.

Ki jinglong ba kongsan jong ka Skhim (ha ka ktien phareng, ktien hindi bad ktien tynrai) ha baroh ki ophis jong ki bad

ki tnad dei ban pyni paw bha ha kata ka rukom ba u briew uba wan jngoh ia ka ophis ne tnad .

ka don ka lad kaba suk ban ioh ia ki jingtip.

Ki jingbatai bniah jong ka Ombudsman Scheme, Nodal Officer bad Principal Officer kin long kiba paw bha .

la pyni ha ka website.

Ka kompeni ba la shah ktah ha ka skhim jong ka tnad nongbishar ba la pyniasoh lang, 2021 (RBIOS, 2021)

kan kohnguh ia ki jingbthah ba la ai hapoh katei ka Scheme ba la kdew.

13. Ka ktien bad ka rukom pyntip ia ka ain treikam kaba hok .

Ka Ain jong ki rukom leh hok (kaba dei ban long ha ka ktien tynrai, lane ka ktien katkum ka jingsngewthuh

da u nongshim ram) katkum ki kyndon ba la kdew haneng yn buh ha ka jaka jong baroh ki Kompani .

da ka jingmynjur jong ki Board jong ki. Ka kompeni kan ioh ia ka jinglaitluid ban shna ia ka ain jong ki kam ba hok, 2019.

pyntroi ia ka jingthew jong ki jingbthah, hynrei ha kano kano ka rukom ym pynduh ia ka mynsiem kaba don hapoh kine ki jingbthah haneng .

ki jingbthah. Ia kajuha yn buh ha ka website jong ka Kompani, na ka bynta ki jingtip jong ki jaitbynriew bapher bapher .
ki nongshim bynta.

14. Ka jingpynbna ha ka Website .

Ia ka ain jong ki rukom treikam ba hok, ha ki ktien tynrai ba kongsan yn buh ha ka website jong ka Kompani na ka bynta u snem 2019.

ka jingtip jong ki nongshim bynta bapher bapher.

15. Ka jingpynbeit ia ka sut kaba palat kaba la shim .

a) Ka Board jong ki nongpyniaid kan don ha ka jaka jong ka rukom siew bai lutksan na ka bynta ban buh ia ka dor jong ka 1000.

ka sut ban shim na ki ram bad ki jingsiew lypa, ka jingpynkhreh bad kiwei kiwei ki jingsiew kiba shim ha ka

ki jingkhein ia kiei kiei kiba iadei kum, ka jinglut jong ka pisa, ka jingmih bad ka jingsiew na ka jingma, bad kiwei kiwei Ka dor jong ka .

ka sut bad ka rukom treikam na ka bynta ki jingpynkylla ia ka jingma bad ka nongrim ban shim ia ka dor bapher bapher jong ka 100.000.

ka sut sha ki jait nongshim ram bapher bapher yn pynpaw sha u nongshim ram ne u nongthied ha u snem 2019.

ka phorm aplikeshon bad pyntip shai ha ka shithi ai jingmynjur.

b) Ia ki dor jong ka sut bad ka rukom ban pynbeit ia ki jingma ruh yn pynlong ha ka 10.00.2019.

ka website jong ka kompeni. Ki jingtip ba la pynmih ha ka website lane ba la pynmih da kumwei pat .

yn pynthymmai man la ka por ba don ka jingkylla ha ki dor bai lutksan.

c) Ka dor jong ka sut kan long ka dor kaba la pynlong da u snem khnang ba u nongshim ram un tip ia ki dor kiba thikna .

kata kan sa shah shim ha ka account.

Ki jingujor halor ka sut kaba palat ba la shim da ka Company .

1) Ka Reserve Bank ka la ju ioh bun tylli ki jingujor ha kaba iadei bad ka jingshim khajna ia ka

ka sut bad jingsiew kaba palat ia ki katto katne ki ram bad ki jingsiew lypa da ka NBFC. Wat la ki dor bai lutksan kim shym la pynbeit da ka Reserve Bank, hynrei ki dor bai lutksan kiba palat ia kawei ka kyrdan lah ban iohi ba ki long kiba palat bad kim lah ban neh ne ban iadei bad ka rukom pyniaid pisa kaba man ka sngi.

2) Ki Board jong ki Director jong ka Kompani kin buh ia ki nongrim bad ki rukom treikam kiba iadei hapoh jong ka Kompani ha kaba buh ia ka dor bai lutksan bad ka jingpyntreikam bad kiwei kiwei ki jingsiew. Ha kane ka bynta, dei ban buh ha ka jingmut ia ki kyndon ba la kdew ha ka Fair Practices Code shaphang ka jinglong kaba shai ha kaba iadei bad ki kyndon bad ki jingpynbeit jong ki ram.

16. Ka jingshim biang ia ki kali ba la bei tyngka .

Ka Kompani kan kynthup ia ka kyndon ban shim biang ia ka jaka ha ka jingiateh ram bad u nongshim ram kaba kan long kaba lah ban pyntreikam katkum ka ain. Ban pynthikna ia ka jingshai, ki kyndon bad ki jingpynbeit jong ka jingiateh ram kin don ruh ki kyndon ha kaba iadei bad:

- i. ka por pyntip shwa ban shim ia ka jaka.
- b. ki jinglong ha kaba lah ban pynlait ia ka por pynbna.
- c. ka rukom ban shim ia ka jinglong trai.
- d. ka jingpynbeit ha kaba iadei bad ka lad kaba khatduh ban ai sha u nongshim ram ban siew ia ka ram shwa ban die / die lilam ia ka jaka.
- e. ka rukom ban ai biang ia ka jaka sha u nongshim ram, bad .
- f. ka rukom die / die lilam ia ka jaka.

Ka kopi jong kum kine ki kyndon bad ki jingpynbeit dei ban ai sha ki nongshim ram.

17. Ki jingai ram sha kiba don jingduna ha ka met/jingiohi da ka Kompani .

Ka Kompani kan ym leh shiliang khmat ha kaba pynjlan ia ki mar bad ki lad jingiarap kynthup ia ki lad ai ram sha ki nongaplai kiba don jingduna ha ka met/ka khmat namar ka jingduna ha ki dkhot met. Baroh ki tnad jong ka Kompani kin ai ia ki jingiarap baroh sha kum kine ki briew na ka bynta ban ioh ia ki lad jingiarap bapher bapher jong ka kam. Ka kompeni kan kynthup ia ka module kaba biang kaba don ia ki hok jong ki briew kiba don jingduna ha ki dkhot met ba la pynthikna ia ki da ka ain bad ki jingiateh jong ka pyrthei, ha baroh ki prokram ai jinghikai ba la pynlong na ka bynta ki nongtrei jong ki ha baroh ki kyrdan. Shuh shuh, ka Kompani kan pynthikna ia ka jingpynbeit ia ki jingeh jong ki briew kiba don jingduna ha ki dkhot met katkum ka rukom pynbeit ia ki jingeh kaba la dep buh da ka.

18. Ka jingbisha bniah ia ka ain jong ki kam ba hok .

Ka code ka hap ban bisha bniah na ka por sha ka por, da kaba ioh jingmyanjur shwa na ka Board jong ka Kompani.

Place: Pune

Date: 17/03/2026

RAJIV BAJAJ

CHAIRMAN