

INREMSIAMNA-NI BAWK-BUNGRAW DAHKHAM HMANGA SUMPUKNA HMANRUA

He **Loan Agreement cum Instrument of Hypothecation ("Inremsiamna")**, hi Sedul 1 -a tarlan angin, hemi hmun, ni leh thla leh kum a duan a ni.

A LAIAH

Bajaj Auto Credit Limited, CIN Nambur U65929PN2021PLC206668 Company hi, the provisions of Companies Act, 2013 hnuaia in ziaik lut niin, an hmunpui (office) pawh Bajaj Auto Complex, Mumbai Pune Road, Akurdi, Pune -411035 ah a awm, **(A hnu leh zelah hi chuan "Sumpuktirtu" emaw "BACL" tiin tarlan a ni ang nga** , a tulna leh mamawh a nih dan zelin a lam tawi hi ziah lan niin a hmingah hman theih a ni ang).

LEH

Sumpuktu (te), (hriatpuitu/dilpuitu) an awm chuan a huam ve ve ang **(A awlsam zawk nan Sumpuktu, Hriatpuitu/dilpuitu he thu zawh atang chuan Borrower (Sumpuktu) tia sawi kawp vek an ni ang)** bungraw chungchang sawina leh hrilhfianna chu Sedul 1 a tarlan niin, **THEN HRAN** ah hemi bak pawh dah tel a ni.

Sumpuktu tia sawi hi, a awmzia leh a sawi tum nen a in mil lo a nih loh chuan, a hnuaia tarlan te sawina niin, a huam tel ang:

- a. Sumpuktu chu HUF a ni a nih chuan, Karta leh HUF member zawng zawng emaw tupawh, chhungte la dam, an rokhamtute, an aiawh zo a, an aiawh a thu nei thei.
- b. Sumpuktu chu sumdawanna a mimal hminga neitu nihna awm a nih chuan, a neitu leh a thil rochungtu, amah ai awh zo.
- c. Sumpuktu chu mimal a nih chuan, a rokhamtu tur, a aiawh a ding thei leh a ai awh zo.
- d. Sumpuktu chu Private/Public Ltd Company a nih chuan, a kawmpuni puipui chu a huam ang. Sumpuktirtu leh Sumpuktu te chu heta tang hi chuan **"Pawl hote"** tia tarlan a niin, mimal ang chuan **"Pawl ho"** tih a ni thung ang.

AMAHRAWHCHU:

- A. Sumpuktirtu hi non-banking finance company a ni a, an hnathawh hrang hrang ziangah, anmahni dawrtu hrang hrangte hnena loan/finance facilities pek chhuah hi an dah pawimawh a, chutah pawh lirthei leina tur loan pek hi an dah pawimawh ber a ni.
- B. Sumpuktu chuan lirthei thar/hlui **("Sumdawanna nilo/Sumdawanna/Praivet/Mimal")** lei duhna leh mamawhna a lo nei a nih a, a dil chuan, **Sedul 1** a tarlan nen a in rem chuan (Lirtheite) chu a puktirtu te hnena dil a chawpchuah tur a ni.
- C. Sumpuktu ngenna angin, sumpuktu insawifianna leh a mimal chungchang a tarlan dan ang zela inngatin, Inremsiamna leh lawn lehkha pawimawh dang in dan leh dun a neihte zulzuiin Sumpuktirtu chuan phalna pein, a dil chhan a ngei a hmang turin loan a pe chhuak thei ang nga, hemi atang chuan atul dan ang zel a bawh zui a ni ang.

TUN ATANG CHUAN, bungraw kal mek leh adangte, a chin sawifianna te chu, a leina lehkha leh chiang taka tarlan chinah, Pawlho te chuan a hnuaia mi ang hian an remti ang:

1. HRILHFIANNA LEH SAWIFIANNA:

1.1 He Inremsiamnaa hman tur atan, Pawl hote tih hrilhfianna leh sawifiannain a lo tarlan belh angin: (a) Hawrawppui a thu ziah leh thusawi khungna leh kualkuang hmanga zaihlal inremsiamna khawilaiah pawh tarlan a nih chuan, chhung a mi reng reng chuan awmze thumun leh sawi tum thumun a nei a ni; (b) thumal leh thil sawina hrilhfiann ve loh reng reng chu General Clauses Act, 1897 in a tarlan leh hrilhfiann anga hman tur a ni ang. (c) tarlan loh hrilhfianna dang awm zawng zawng pawh Klaw 1 a hrilhfiann ang zel a ni ang:

"Inbiakpawhna hmanraw pawmtheihte" a hrilhfianna nen:

A. "Sumpuktu", tana hmantheihte:

- i. Sumpuktuin dilna lehkha a siama mawbail nambar/lenlain nambar a tarlan hmanga biak pawh emaw
- ii. thlalak / vedio emaw
- iii. Sumpuktu imail hming diktaka imail thawn emaw
- iv. Sumpuktu mobail nambar a thu "sms" thawn emaw
- v. Sumpuktu chenna (address) a kawriar/pos hmanga hriattirna lehkha thawn
- vi. chatbot, Bitly, Sosial midia entirnan Whatsapp/khawl hmanga in biak pawhna hmanga ziaka thu thawn chhuah
- vii. Websait kaltlanga Sumpuktirtu in hriattirna a tih chhuah

B. Sumpuktirtu, tana hmantheihte:

- i. aWebsite a mobile number/landline number tarlan hmanga phone atanga a biak pawh;
- ii. BACL a imail hming tarlan hmanga imail thawn; emaw
- iii. chatbot hmanga thu thawn emaw
- iv. BACL awmna hmunhma (address) a ziaka lehkha Spid paws hmanga thawn.

'Thawhpui (te)' awmzia chu Sumpuktu emaw a puktirtuten tanpuitu kompani emaw/ bultumtu kompani emaw/ thawhpuitu kompani an awma hetiang tarlan an nih chuan Companies Act, 2013 hunbi tuk a enawn thin angin a awmzia leh hrilhfianna tarlan chu a zam ve ang.

"Inremsiamna" sawifianna chu inremsiamna lo siamin a huam zawng zawng, hun bi tukte, belhchhahna a siam te, hun ruatna a siamte, in phochhuah dan a siamte, dan tenau a siamte, a dan siam thar zawng zawng a huam tel ang.

'Dilna Lehkha' sawina chu lawn dilna lehkha, a Sumpuktirtu in a lo duan leh siam rem ang, leh lehkha pawimawh leh chanchin hriat a mamawh angte dahkhawm a, sumpuktu in a puktirtu hnena Lawn dilna a tulte a pek hi a ni.

'Dan Hmantheih' in a sawi tum chu India danpui, inkaihhruihana dan hrang hrang, thupek a chhuah, leh hriattirna a siam hrang hrangte, sawrkarin khuahkhirhna a kalpuite, danin chumi huna a kaihnnawih theih zawng zawng a huam ang.

‘Hun vawn loh avanga chawi’ awmzia chu Sumpuktu in a sum puk a hun taka a rulh that loh avanga a chawi, sumpuktu cheque bank in a pawm loh avangte, NACH emaw sumpekna khawl hmante a fuh loh emaw a dik loh avangtein.

‘EMI tlinloh avanga chawi’ sawi tum chu Sumpuktuin sumpuktirtu hnena a pek tur chu a pawisafai emaw a hun taka a pek theih loh avanga a chawi chu a ni.

‘Broken Piriati Interes/Pri-EMI Interes chuan a sawi tum chu Loan pek chhuah anih atanga ni 30 hnua a pung awm zat sawina niin, inremsiamna lehkhaw klaw 6.6 leh 6.7 a tarlan angin. **‘Hnathawh ni’** awmzia chu BACI Branch chu dawr theih tura a in hawn ni apiang sawina a ni, the Negotiable Instruments Acts, 1881 Section 25-a a tarlan vantlang chawlh hun te chu a huam tel lovin.

‘Intlawhkhawh Theihna Dinmun’ awmzia chu **Sedul 2** in a tarlan angin Intlawhkhawh theihna dinmun a ni ang.

‘Inbiakpawhna’ ti hi klaw 18 in a awmzia a hrilhfiah ang a ni.

‘Pawisa chawi tura Hremna/ Tlinloh avanga Chawi’ chuan Clause 6.2. xxx awmzia a sawifiah ang a ni ang.

‘Sem Chhuahna emaw Pe Chhuak emaw Lawn Sem Chhuahna’ chu inremna in a lo tarlan tawh sawifiahna in ang tlang tak, heng a hnuaia thute a khawi emaw ber a lo thlen huna hman tur a ni:

- i. Sumpuktirtu akaun atanga sum lak ni leh thla lawn atana (a) Sumpuktu tana cheque/Pei ordar/ Demand draft hmang sum dah chhuah emaw (b) online hmanga Sumpuktu akaun a thunsak emaw lirthei zuartu hnenah emaw, Sumpuktu thu anga dah chhuah emaw Sarvis Sentar hriat chian hnenah.
- ii. Sumpuktu hriatpuina leh dawngtih hriatna hmanrua tel lova, cheque hmang emaw/Pei ordar/Demand draft hmang pek chhuah ni leh thla
- iii. Online hmanga Sumpuktu bank akaun a pawisa thun hun darkar, ni leh thla. Ala khawih dang lam loh pawhin (a chawi ngai hrang hrang, prosesing fi/chhiah hrang hrang te leh tul dangte)

‘Hun tiam’ awmzia chu, hengte hi hre reng chungin:

- a. A rulhna sum / a ba rulhna pek hun tur bi tuk **Sedul 1** a chiang zawka in ziaik angin.
- b. Sumpuktirtuin lawn dokumen atana pawisa a chawi, hman, senral. A Sumpuktu hnena a awmzia leh nihna hnathawhni ni 7 chhunga a thawnin.
- c. Thil dang Lawn dokumen hnuaia a pek ngai a awm leh a hun bi tuk liam hnuaia emaw chutiang hun bi tuk a awm lem loh pawhin.

‘Khawl Hmanga Pawisa Pekna chungchang Inzirtirna’ awmzia chu ‘NACH’ tihna, khawl hmanga pek theihna, khawl hman dan thuchhuah siam, RBI in a remchan dana a ennawn thin chu.

‘Elektronik Media’ chuan Klaw 19-a a awmzia a lo sawi tawh ang a ni ang.

‘Hlawhchhamna awm theihna’ chuan a hrilhfiahna Klaw 13-a a sawi dan ang a ni ang, hemi bakah chuan a Sumpuktirtu nena inremna ang zel a ni bawh ang.

‘Leiba Rulh theih tawh lohna Dinmun’ midangte hriatthiamna nengin, thuthtlukna siam a nih chuan hetiang hian hman theih a ni ang: (i) Leibatu/leibatirtu nena pawisa pe lo tura lo in remsiam emaw ba pek theih loh vanga haratna leh hliah a lo tawrh palhin; emaw (ii) Dan rintlak hmanga inhriatthaimna thu lo thlun emaw, thubuai chingfel theitu hnena court rintlak tak kaltlanga thuthtlukna siam; emaw (iii) the Insolvency and Bankruptcy Code, 2016 hmanga rizoluisawn profesional emaw interim rizoluisawn profesional te nena inrawn a, in tiamkamna neih; emaw (iv) Mahni thu emaw thu lo pawha ba inggaihdamna lo siam emaw sumdawna khar emaw tih tawp, hetiang ang zawng a hmalakna a awm chuan; emaw (v) Aplikason of insolvency Sumpuktu laka theihluh a nih phawt chuan.

‘Tlem te tea pawisa rulhna’ emaw **‘Thla bi a pawisa rulhna (EMI/s)’** awmzia chu thlabi tin Sumpuktuin a sumpuktirtu hnena a pek tur pawisa zat emaw chutiang a hunbi tuka sum pek dan tur **Sedul 1**, in a lo tarlan angin Lawn a lak zat leh pung tur zat atanga chhutin.

‘Sumpuktirtu Branch’ awmzia chu Sumpuktirtu awmna khua leh hmun, **Sedul 1a** tarlan angin.

‘Lawn’ awmzia chu Sumpuktuin a dil zat leh a Puktirtu in a phalna a tih chhuah, **Sedul 1** in a sawi angin a zat pawh tih a ni ang, a diltuin a dilna leh dilchhan ang leh inremsiamna anga pek tur a ni.

‘Lawn tihtawpna atana Chawi’ Sumpuktuin a rulhna a pek hun hmaa lawn tih tawp a duh chuan (EMI hmasa ber hmain) a chhan engvang pawhin, amaherawhchu a Sumpuktu dil leh ngenna ang ngawt nilovin, Sumpuktu in lirthei a kirlehin, non-endorcement of hypothecation of Vehicle BACL duh dan in **Sedul 1** ah chiang zawkin tarlan a ni.

‘Lawn Dil Nawn lehna atana Chawi’ awmzia chu lawn dil nawn lehna atana inremna an siam leh siam that ngai lai te siam tha a Sumpuktu in a chawi zat tur sawina niin, **Sedul 1** a kimchang zawka en theih a ni.

‘Lawn Lekhate’ chu dilna lehkha, he inremsiamna lehkha, sum pek chhuahna lehkha, Sumpuktirtu pek chhuah, an remsiam kal zel a lehkha pawimawh mamawh leh siam thar zawng zawng, ennawn lehna in a kentelte, leh Sumpuktu leh Puktirtu te chu pawl ho an nih anga Loan Puktirtuin lehkha pawimawh mamawh dang a siam leh Lawn lekhate atana ngai a tih te chu an ni ang.

‘Lawn Rulh Tawp Hun’ awmzia chu Lawn rulh tawp hun sawina niin, **Sedul 1** ah Chiang zawka dah a ni.

‘Inremna Thuthlunga Danglamna’ awmzia chu inremna thuthlunga danglamna lo awm hengte:

- a. Intiamkamna Lawn Lehkha a awm.
- b. Sumpuktu sum dinhmun, bungrua leh hmasawnaah;
- c. Sumpuktuin Lawn lehkhah hnuai in tiamkamna a siam, ti thei tura leh vawng tura a in tiamna a, a tih theihna.
- d. Lawn Lehkha a hun bi tuk, dan leh zawm ngaite.
- e. A dahkhamah emaw mimal chanvo chumibak a kaihnawih thil dangte.

‘MVA’ sawina chu the Motor Vehicles Act, 1988, siamthat leh ennawn fo thin chu a ni.

‘RTO’ Regional Transport Office.

‘Ba pek ngai zat’ awmzia chu, Sumpuktirtu hnena Sumpuktu in eng tik hun pawh nise, a pek tur zat emaw, a pek ngai zat, pe tura a in tiam zat Inremsiamna leh/ Lawn Lekhate in a tarlan hrang hrangte telh siin, hengte huam si lovin:

- a. Lawn puk zat
- b. Lan punna zat.
- c. Sumpuktu intiamna leh mawhphurhtur zawng zawng, zangnadawmna, ba rulh tlakna chawi, senso, hmanral, pawisa pek dik loh, leh chawi dang hrang hrang, a pung chawitur, inremsiamna lehkhah hnuai leh a hnuai lo a mi pawh huam telin emaw ba engpawh emaw harsatna Sumpuktu laka thleng thei dan emaw intiamkamna in a hrin chhuah harsatna, sum pekchhuahna hrang hrang, a pawisa fai a ni emaw, a him leh him loh pawhin emaw civil court in emaw pe tura a ti a ni pawhin, intiamkamna lo siam tawh leh thu delhkilh awm thei zawng zawng huam telin.
- d. Sum hmanna awm thei te emaw Sumpuktirtu in dan kenkawh nana sum a hman leh Inremsiamna leh Lawn Lehkha hnuai khawn awm zawng zawng, BACL atanga dan kenkawhna senso leh thil tih dik lo avanga chawi awm te.

‘Ba Rulh Hmaa Pawisa Chawi ngaite’ awmzia chu sumpuktu in a puktirtu hnena a pek theih sang ber, a then a zawng emaw avaiin emaw, a pek hun tur huntiam hma a pawisa pek tur zat hi a ni, **Sedul 1** ah kimchang zawkin a awm.

EMI Pek Lawk, EMI/s Sumpuktu in pawisa a lo pek lawk, a hma thla EMI nena siam rem ngai, **Sedul 1** ah kimchang zawka hmuh theih a ni.

‘Buaipuina atana Chawi’ awmzia chu Sumpuktu in a sumpuktirtu hnena loan a dilna a, a buaipui ngai zawng zawng a buaipui man a ni, **Sedul 1** ah kimchang zawka hmuh theih a ni.

‘Chhan’ in a sawi chu Lawn a dil chhan sawina niin, **Sedul 1** in a sawifah angin.

‘RBI’ awmzia chu the Reserve Bank of India.

‘R.C. Book’ awmzia chu lirthei ziahluh tawh lantirna sertifikat klaws 8.2 in a tarlan angin.

‘Ziahluhnaa Thuneitu’ awmzia chu bung 4-na Motor Vehicles Act, 1988 (hun bi a siam danglam leh tih thar thin) in thuneihna a pek anga lirthei ziahluh theih te an ni

‘Ba rulhna hun tiam’: (a) Sedul ah Chiangtaka a lo tarlan angin, Sumpuktu chuan thla tin pek tur zat a lo in tiam angin, a sawi tum tak chu a hun bi tuk hma a pek tur sum pek hun tur sawina a ni. Hetiang hian Loan lak chhuah ni emaw loan pek chhuah ni atanga chhiar tan a. Loan pechhuaktu lehkhahbu a sumpuktu hming ziahlan niin, a pek hun tur tarlan a nih atang a pek hun tur hmasa ber a lo thlenin. (b) Ba rulh ngai a lo awmin, a bik takin a hun bi tuk hma a pek theih turin tarlan a ni a, chu chu **Sedul 1** ah tarlan a ni.

‘Ba rulhna hmanrua’ awmzia chu thlatina ba rulh ngaite rulhna tur atana hmanrua kan hman hrangte niin chungte chu Sedul 1 ah dah chhuah an ni: (a) Electronic clearing services (“ECS”) leh electronic payment instructions/services (“NACH”), RBI in hunbi a ennawna a neih thin hmangin or; (b) National Electronic Fund Transfer (“NEFT”) RBI kaihhruaina hnuai a a chet vel dan tur siam sa awm nen (c) Immediate Payment Service (“IMPS”) National Payments Corporation of India enkawl leh thunun, RBI in thuneihna a pek, chak zawka pawisa thawn theihna electronic interbank fund transfer; (d) real time gross settlement (RTGS”) RBI in inkaihhruaina dan a zam sa anga kalin emaw a enkawltu bik tur ruahmanin; (e) Bank in tih dan tur bik a ruahman; (f) Cheque a ziaak hun hnu lam hun ziah a pek chhuah; (g) Pawisa fai a pekin (h) **Sedul 1** in a tarlan angin hmanrua engpawh a hun a zira hman theih a ni.

“Pekchhuahna Lehkha” awmzia chu phalna lehkhah Sumpuktirtuin Sum a puktir hnena a pek thin, a puktirtuin a siam that a, a belha, a siam rem theih niin, A sumpuktirtuin a hun as tih a siam danglama a dang pawh a pek thin hi a ni.

‘Security’ ‘Invenna’ tih hian he inremna Schedule/ Sedul 1-a tarlan motor a kawka a, chu chu he Inremna hnuai Loan leh a kaihhnawih dues zawng zawng pek let lehna atana security atana pek a ni.

‘Chhiah’ India dan in a phut (hengte, tih soal avanga chawi ngai, hun bituka pelh avanga chawi ngai te huamin) GST huam telin chhiah chi hrang hrang te sawina a ni.

‘Lirthei siamchhuah(te)’ Sumpuktuin lawn a dil chhan ang ngei a, a lirthei neih a thar emaw a hlui **Sedul II** leh **Sedul 1** a tarlan ang sawina hi a ni ang.

‘Websait’ chu sumpuktirtu website a ni a, tuna hmanlai chu www.bajajautocredit.com hei hi niin, Sumpuktirtuin a hemi lo pawh a kaihnawih a rawn tarlan websait tenau zawk leh a siam thar leh a telh duh a piang a huam ang.

“Punna Zat” chu sum punna tur bituk awm emaw rate a siam hmanga punna **Sedul 1** in a thailan ang hi a ni . **“Dawr Neitu”** pawl eng pawh Bajaj Auto Limited/Chetak Technology Limited thuneihna a pek emaw tupawh an thil zuar tura thuneihna pek te leh **“Zuar Chhawngtu”** atana thuneihna Bajaj Auto/Chetak Technology Limited Ltd a pek te an ni ang nga emaw pawisa thehluh leh ba khawn nan pawh hman theih an ni bawd dawn a ni.

“Khawl/elektronik Khawl” ” awmzia chu heng email, SMS, OTP (One time password), WhatsApp hmanna te niin emaw elektronik media hmanna chi reng reng, in Clause 19 a a hman dan leh ruahman sa awm angin (elektronik media)

Kompani rualte sawina chu Pawisapuktirtu kompani hrang hrang in zawm khawm leh in ring tawn leh thawkhote sawin a ni.

“Punna Zat” chu sum punna tur bituk awm emaw rate a siam hmanga punna **Sedul 1** in a thailan ang hi a ni.

“Zuartu” chuan a kawh ber chu midangte hnena thil zuar chhawngtu lawn inremna hnuaia sum hman tirtu an ni a, **Sedul 1** ah Chiang zawka hmuh theih a ni.

HRILHFIAHNA: : Chungchang chu i) amal chauh sawina chuan pakhat ai tam pawh a huam tel thei ang, gendar (mipa/hmeichhia) pakhat sawina pawn a bak zawng zawng a huam thei ang ii) “huamtel” emaw “huamtelin” tih hian huam chin a nei lovang; iii) thupui te hi hrilhfhia awlsam zawk nana hman niin, Inremsiamna lehkhah hrilhfhia nana a hmantlak loh.

1.2 Hrilhfhia:

A inkalh tih hriatna a awm a nih loh chuan:

- i. He “Inremsiamna” emaw inremna dang zawng zawng, belhchhahna emaw inremna lehkhah dang nen inzawmna siam emaw thuthlung leh thlak danglamna hi a hun bi ah inremna ah hian dah luh emaw paih theih a ni.
- ii. Dan huam chhunga mi chu a huam chin angin siam leh tih danglam theih a ni ang.
- iii. Thumal thil pakhat chauh atana hman chi chuan pakhat aia tam sawi nan pawh a hman theih, **chutiang zelin**.
- iv. Sawifiahna leh hrilhfhia a awm a nih loh chuan a hun leh darkar tarlan hi a pawimawh em em a, chutiang hun leh darkar bi tuk te chu tih danglam a nih pawhin a pawimawh leh hlutna chu a ngai reng a ni.
- v. Thupui leh a rawng taka in ziaak reng reng hi, lak chhuah leh hriat awlsam zawk nana tih a ni a. Inremsiamna hrilhfhia leh sawifiahna nan erawh chuan hman loh tur a ni.
- vi. Klaw emaw Sedul 1 te hi sawifiah nana hman tur niin, thu in kalh leh sawifiah loh a nei a nih loh chuan (Schedule te hian he inremsiamna ah hian pawimawhna thuk tak a nei a ni)
- vii. “Huam” emaw “huamtelin” tih tawngkam hman reng reng naah, tawp chin nei lovin a hman tur a ni ang.
- viii. Thumal mipa leh hmeichhia sawi hranna reng reng chuan tupawh a huam tel vek ang.
- ix. Sumpuktu leh a puktirtu inkarah inremlohna emaw inhmuhtiamlohna a awm reng rengin, an inrem loh chhan hrang hrang, thil lo thlen danah emaw, harsatnaah te, lehkhah felfai lo te, thuneihna ah te, inkhinnaah te, danglamna lo thlengte, harsatna chi hrang hrang lo thlengah chuan, a sumpuktirtu ngaihdan leh dinna chu thutling zawk a pawm a. A thutluukna te chu Sumpuktu zawm tur a ni ang.
- x. He inremsiamnaah hian Chiang taka tarlanna hmuh tur a awm loh chuan, sumpuktirtu chuan a duhdanin danglamna siamin, a thute a paih thei ang.
- xi. He inremsiamna hmanga lehkhah emaw hriattirna pek chhuah emaw, certificate siam chuan he inremsiamna in a sawifiahna hi a tawm vek tur a ni. Khawiemaw laiah a danglamna hmuh tur a awm loh chuan.
- xii. Felfai lohna a lo awm a ni pawhin chhunzawm tur a ni ang. Siam danglama thlak danglam a nih loh chuan.

2. LAWN

Inkaihhruaina leh danin, he inremsiamna leh Lawn Lehkhah dangin a sawi angin, Sumpuktirtu chuan Sumpuktu chu hman phalna a pe a, a duh dan leh a remtihnaa a hman tura a pek a ni, **Sedul 1** a zat tur a bik tuk zat angin.

3. LAWN LAK CHHAN

Sumpuktu chuan a hmanna tur a lo tarlan leh a chhan a lo sawi tawh atan chauh a semzai a hmang tur a ni. Thil dang leh tha atihna leh a duh dan, dan lo anga sum hmanna ang chi reng rengah sum chu a luan ral tir tur a ni lo, **Sedul 1** 1ah a bik taka tarlan a ni.

4. INTLAWHKHALH THEIHNA DINHMUN

Sumpuktu chu pawisa la chhuak turin ngenna siamin lawn chu a kalpui thei a, khuarel chhiatna hrang hrang **Sedul 2** in a tarlan a lo thlen palh pawhin, a puktirtu remtihna a tel ngei tur a ni.

5. LAWN PEK CHHUAHNA

5.1 Lawn chu vawikhatah a vaiin emaw vawikhat aia tam pekah an hman thei ang nga, **Sedul 1** in a tarlan dan zul zuiin, inkaihruaina dan leh dun bawh pelh si lovin.

5.2 Sumpuktirtu chu a hun takah sum a pek chhuah theih loh avangin mawhpurhtu ah dah thianga a ni lo a. A pek chhuah theih loh chhan chu khawl lam fel loh vang emaw a thuneihna hnuai lam bak thil a nih ngat phei chuan thiam lohna a nei lovang.

5.3 Hei hian Sumpuktu chu a sumpuktirtu chuan a thil neih dang leh a thawhpuite leh a thurualpui thil chu lawn kaltlanga zawrh theihna a nei tih a pawmpui tih a lantir a. Chuvangin Sumpuktu chuan hriatthiam tumin a dan leh kaihhruaina awm te chu chhiar chiangin, chung thil chu a lei hmain a zirchiang thei a. A lei leh lei loh chu a thutlukna a ni.

5.4 Sumpuktu chuan insuaranc chu lei tel a lo duh a, Grup Insuaranc Polisi a member Sumpuktirtu kal tlanga a lo nih chuan, a sumpuktirtu chuan insurance an hmuh atanga pawisa an dawn chu pawisa ba rulh nan a hman sak thei a, chutianga hman a nih hnua pawisa chuang bang a awm a nih chuan, sumpuktu hnena pek kir leh tur niin. A lo daih lo a nih chuan a daih lohna chu sumpuktu chuan a rul vek ang.

5.5 A sumpuktu ngennain, a puktirtu chuan a thuneihnain a thil zawrh dang insuaranc emaw chu a lei sak thei ang nga. A tha leh sang ber hman chuan Sumpuktu chu insurance a tih sak a nih chuan, chung chuan a sumpuktu chu thuneihna leh kaihhruaina zawm tur tam tak a neihtir avangin, thil kal dik lo palh a lo awm palh a nih pawhin, chung insuaranc te chuan loan chu a puktirtu hnenah rulh sak a ni ang. Chutianga insuaranc a leisakna man leh senso zawng zawng zawng chu a sumpuk, a lawn a chuan belh tel tur a ni ang nga. Tichuan a lo puk zat ah chuan belh tel sak tur a ni ang. Sumpuktuin chutianga a insurance leh hamthatna dang lei a duh a, a lei tel a nih chuan a senso, a chawi ngai zawng zawng leh chhiah pek ngai zawng zawng chu a sum pukah telh a ni ang nga, a rul ang. Eng emaw chang chuan Sumpuktu aiawh in a puktirtu in a pe tih a lan chang a awm a. A sumpuktu chuan chung sum leh pai senso zawng zawng chu a lawn puk tur ah chuan a tel nghal tih a hrethiamin a pawm a ni.

5.6 Sumpuktu chuan a sumpuktirtu hnenah chuan insuaranc tha ber, leh midang kaltlang thil dang a lei belh sakna chu a pe tur a ni. A remchan chuan a chunga tarlan ang khian a rulhna sumah belh tel theih a ni. A leina man, insuaranc tha ber man, leh thil dang leina (Sumpuktirtu in a sumpuktu a pek sak chuan) chu loan a pek chhuah turah telh a ni nga, a sum lo pek tawhte chu Sumpuktu in sum a lakchhuah hunah a lawn lak tura telh tur niin. Chung chuan a lawn lak zawng zawng zatah huam tel tir a ni ang.

6. PUNG/PAWISA CHAWINA DANGTE

6.1 Sumpuktu chuan a sumpuktirtu hnenah a sum puk pung chu a chhung lut tur a ni, **Sedul 1** pa kumkhata ("**Pung zat**") a pung dan tur tarlan angin, **Sedul 1**. Ta lang angin a pek hunah emaw a hma lamin thla tina a pung tur nen. A punna zat hi BACL in a bi tuk sa niin, Sedul 1 ah danglamna a awm lo a nih chuan.

6.2 Sumpuktu chuan a ba leh thla bi rulh tur chu a hun taka a pe lo a nih chuan a pung awmin a sumpuktirtu chu a pung awmin pawisa a chawi belh a ngai a. a zat chu **Sedul 1** in sawi ang a ni ang nga, kum khata punna zat ("**Pawisa chawi tura Hremna/ Tlinloh avanga Chawi**") anga chhut tel tur niin. Punna zat tur awmsa chhut telin hei hi chhut tel thin tur a ni. Tichuan a pek hun tur zawh atanga chhiar tanin chumi zat chu pawisa a Sumpuktirtu hnenah a chawi tur a ni a. Sumpuktu chuan a sum chawi chu a hun taka a pek theih loh avanga, a puktirtuin a hlauh hnawhkhahna tur a ni tih chu a pawm a, a in tiamna a hlen chhuak tihna a ni.

6.3 Pawisa in chawitirna hian dikna chanvo dangte ngaihpawimawh lohna ni lovin, Dan awmsa leh Inremsiamna awm tawh sa avanga pawisa puktirtu hlauh tawh hnawhkhahna a ni.

6.4 A punna tling khawm zawng zawng a pek huna lo awm chu, nitin a pung tling khawm anga chhut tur niin, reducing balance hmanga chhut tur niin, 360 (kum khata ni awm zat) chu a chhut nan hman tur a ni. Sumpuktu chuan Sumpuktirtu chhut dan leh kalpui dan a punna zat a siam dan reducing balance rate leh Calculation of the instalment chu a hre chiang ve tur a ni.

Sumpuktu chuan a sum puk rulhna hun hmasa lo thleng chu ni 30 hnu lam, chu chu loan pawisa a lakchhuah atanga a ni 30 hnuah a ni tur tih chu a hriain a pawm tur a ni a, tichuan Sumpuktu chuan a puktirtu chu a sum puk atanga pung awm tur chu a rulhna hmasa berah chuan a telh thei a, chutiangin ni 30 chhunga a pung lo awm tur pawh chu hriattirna nei sain Laon a pek chhuah hunah a hriattir tur a ni. Loan rulhna chu loan pek chhuah atanga ni 30 hmalama lo in her chhuak a nih chuan Proportionatereduction in EMI hmangin hamthatna a nei ve thei ang. Sumpuktirtu chuan a punna zat chu a duh hunah a ennawn thei ang nga inkaihhruaina a nei hmangin, RBI in inkaihhruaina leh dan a siam thar a awm chuan, loan kal laiah chuan siam danglama, tih danglam theih a ni ang nga tichuan Sumpuktu pawh chuan chung danglamna lo awmte chu pe turin a pawm a, a punna zat danglamna awm chu a puktirtu thuneihnain siam danglam a ni tur a ni. A punna danglamna siamthat chu thuchhuah siam atanga hman tan tur niin, Sumpuktirtu chuan sumpuktu chu a hrih hre lawk sa tur niin, website, sms, email hmangete a hrih hriat sa a. Chutiang bawkin a puktirtu pawhin a ti tur a ni.

6.6 Sumpuktu chu Sedul 1 a tarlan angin, Broken Period Interest/Pri-EMI a sum puk atangin a pe thei tur a ni a. Sumpuktu chuan a pawisa rulhna hmasa ber chu a pawisa puk lak chhuah a nih atanga ni 30 hnuah a ni tur a ni tih chu a hriain a pawm tur a ni a. Tichuan sumpuktu chuan Sumpuktirtu chu a pung chu awm hmasa lak phalna a pe a, ni 30 a hmasa lo sawi tawh hnu lamah chuan chuan, a sum puk a lak chhuah atang chhiar tanin.

6.7 Sumpuktu in a hriat ngai leh a pawm ngai chu, EMI te chu thla khatah a hun bi tuka pek tur a ni a, a thla dawt lehah a hun hma in a lo pe a nih pawhin, a pek hma avangin eng hamthatna mah a awm thei lova, a pung lo awm tur atan a tih tlem phahin a hniam phah lem lo bawk a ni. Chumi piah lamah loan atana sum awm zat chu a puktirtu in a lak chhuah hmaa a rulhna pawisa a lo pek lawk avangin hamthatna leh hlawkna a puktirtu engmah a nei thei lo a ni.

6.8 Sumpuktu chuan heng entritrate siam te lo sawi lan tawh te Broken Period Interest/Pre-EMI Interest hi hrethiam tur a ngai a ni. A zat tarlan hi chu entirna atana hman niin, the Broken Period Interest/Pre-EMI Interest zat hi chu a loan zat a zirin a danglam ang, chutiangin a hnuaiah hian tarlan a ni:

Sum pukzat	INR 1,00,000/-	
Kumkhata punna Rate (% p.a.)	16% p.a	
Sinario	Sinario 1	Sinario 2
Pekchhuah Date	2022-04-19	2022-04-20
First Due Date	2022-05-03	2022-06-03
A rulh hmasak berna leh sum pekchhuah inkar (A)	14	44
A punna ni zat EMI hmsa berah (B)	14 (Actual days)	30
Broken Period (in days) (A-B)	0	14
Broken Period Interest/Pre-EMI Interest (INR)	Rs 0	614(dawrtu lak let theih)

6.9 Punna zat Chhutdan

BACL hnuuia a punna zat hmantheiht BACL internal credit hnuai awm leh risk policy leh algorithmic multivariate score card a landan atangin, heng danglamna awm theite rilru a nei telin (a hnuuia mi kan sawite hi a nih vek tihna nilovin):

(a) Punna zat danglam thei (fixed loan viz floating loan) (b) sum lut leh chhuak a diklohna awm, hna in ang rengah; (c) Dawrtu tam zawk te rilru in ang takte, lo thawh tawh dan; (d) Sumpuktu nihna; (e) Sumdawnna thuangkhat; (f) Sumpuktu sum rulhna chhui letna; (f) A himna leh hlutna in ang put (g) Him a lang loan him lo te; (h) Puihna tha awm (i) Sumpuktur tha pekna; (j) loan rul tha tehna; (k) Pawisa puk hun chhung; (l) mahni mawhpurhna hlen chhuak zo lo leh buai lutuk na (j) Min dawrtute loan dang an ngah lutukna. Heng danglamna hrang hrang lo awm thin te hi hun bi taka zir chian a, Sumpuktirtu in a hun kalta a, sum a lo puk tir tawh te khaikhinin.

7. RULH LEHNA

7.1 Sumpuktu chuan ba rulhna chu a puktirtu hnenah hun tiam chhung ngeiin a pe tur a ni **Sedul 1** a tarlan angin, heta chawi turah hian a pungte, a buaipui man, chawi tur bi tuk te, sum senralna, entirnan, a thawna stamp man te, chawi ngai chawi turte, eng emaw avanga chawi belh tur awm te leh a dangte, he inremsiamna leh Loan documents in a huam chin, hei lo pawh sum hmanralna kaihhuawih emaw a puktirtuin thil vawn thatna leh a himna tur atana a sen ral leh a siam te. ECS/NACH emaw direct debit emaw Post Dated Cheques tana kaihhuawina te chu Sumpuktu chuan heng a pawisa tling khawm, a pung pek tur, loan in a huam tel leh a la rulh bak zawng zawngte chu a pek tur a ni ang. A puktirtu chuan sumpuktu ngenna ziaka thehluh hmangin, a loan puk rulhna dan awm chu a thuneihna angin a thlak danglam thei ang, a thuneihnain a huam chhungah chuan, **Sedul 1** ah Chiang leh kimchang zawka tarlan a nih angin.

7.2 Inremna thuthlungah eng ang pawhin keng tel mahsela, sumpuktirtu chuan a duh hun hunah a thuneihna chauh a nih avangin, a chhan leh vang pawh awm lovin, loan a pek chhuah tawh chu a hnuk kir leh thei a, a pung tur zat telin emaw, a la pek bang awmte chu sumpuktu hnenah hriattirin pe turin a thu a pe thei a, chutianga a lo nih chuan Sumpuktu chuan a rang thei ang berin a loan account chu a khar tur a ni a/chutiangin a la pek bang awm zawng zawng chu muangchang lovin a rul vek tur a ni. Sumpuktu in a la pek bak awm thei ang ang chu tih riral mai lovin, a sumpuktu chuan a pek tlak hma emaw a pek bak la awm inremsiamna in a huam tel zawng zawng emaw inremsiamna in a sawi lan zawng zawng emaw inremsiamna dang awm thei zawng zawng te chu Sumpuktirtu hnenah pek let leh vek hnuah fihlim a dah theih chauh a ni.

7.3 Sum puk rulhna zat chu heng thil hrang hrang avangte hian a dang lam thei a ni a, chungte chu a bik tukah danglamna, chhiahah, chawiturah, bungraw lakluhah, sipai chhiah leh engahpawh emaw RBI kaltlanga sorkarin thuchhuah a siam danglam avangin emaw pawisa puk rulhna ah chhiah pek tur a lo pun avangin emaw inremnain emaw inkaihruaina danin pe tura a phut avang te pawhin a ni thei. Chutianga a danglamna pawisa rulhnaah henge rateah, chhiahah, pawisa chawi ngaizatah, bungraw chah luhah, chhiah chi hrang hrangah a lo awm a nih chuan a chungta tarlan a nih angin, punna lam ah chuan a ngawng ang nga, Loan ah chuan telh ve a ni ang.

7.4 Sumpuktuin ziaka ngennna a siam chuan, sumpuktirtu chuan a sum rulh tur a lo pek lawk chu pawmin a pek bak awm zawng zawng ("**Rulhna Hun Hmaa Pek**") chu pawmin a loan chu a tih tawp sak thei a (**Sedul 1** ah sawi lan angin).

(a) Avaia Pektlak Nghalna/Rul zawhna -

Sumpuktu ngenna angin, sum rulh tur chu vawikhat tal a rulh tawh chuan a pek tur la bang awm zawng zawng chu avai a pektlak nghalna hmangin vawikhat pek ah a ngenna chu sumpuktirtu chuan a pawmsak thei ang, Sedul 1 ah tarlan a nih angin.

(b) A Then Pek Tlakna

Sumpuktu ngenna angin, Schedule 1 a tarlan a nih angin A Then Pek Tlakna anga sum pe thei a nihna chu, Sumpuktirtu chuan lo pawmin a loan rulh tur chu vawikhat tal a lo rul tawh a ni chuan, A Then Pek Tlakna in a zat a lo tarlan chu a tlem berah a thlakhat rulhna zat ni turin Sedul 1 in a lo sawi zulzuiin. Sumpuktuin A Then Pek Tlakna a lo siam tawh, emaw Sedul 1 in a lo tarlan anga lawn rulh chhung tur a sawi, nen khawi emaw zawk zawk chu chu ti tlemin, A Then Pek Tlakna emaw thla bi a pek tur zat chu tih tlem niin, a pek hun chhung tur chu vawng siin.

Tichuan sumpuktu chuan A Then Pek Tlakna chu bank account kaltlanga, sum fai emaw Demand Draft emaw Cheque sumpuktirtu hmanga dah chu siam tur a ni tih chu a pawmin a hria ti a lantir a ni. Midang indawrnaa telve lo te kaltlanga onlain pekna emaw demand draft emaw a pek sak tu an awm chuan, chu chu pawisa rulhna a pawmsak tur niin, hetiang hmanga pawisa pekna leh in hniamna hi chu phal tawh tur a ni lo.

7.5 Pawisa rulna tur atana ni tiam hnunung ber chu hnathawh loh ni a, a tla a nih chuan, hnathawhni lo thleng hmasa ber chu hun tawp ni ah ngaih tur a ni ang.

7.6 Inhmuh thiam lohna emaw buaina engvang pawhin a lo awm a ni thei, chumi avanga pawisa rulhna sum pek duh loh emaw lo khekkhal sumpuktu chuan a ti tur a ni lo va. Sumpuktirtu pawhin cheque/ECS/NACH emaw a rulhna pekna chu Sumpuktu bank awmna ah a hun tiam thlen hmain a pe tih a hriattir tur a ni.

7.7 Sumpuktu chuan sumpuktirtu chu thuneihna a neih bik hmangin, ni in ang loah, a remchan danin sumpuktu bank account-ah ECS/NACH rulhna theh lut tura a tih (sumpuktuin, sumpuktirtu rulhna atan pawisa rulhna a pek, a puktirtuin tha a tih ang a pek tur) ah chuan thuneihna a nei tih chu a pawmin, a hretur a ni a, pawisa rulhna te chu a pe ngei tihlanna turin. Chutianga sumpuktirtuin a tih chu sawisel emaw, duhlohna lantir, buaina siam chu a thianga lo a ni tih a hriain a pawm thlap tur a ni a. Chubakah Sumpuktu chuan cheque/ECS/NACH a tulte emaw khaw! thil hman chi hrang hrang emaw ba rulhna hriattheihna te chu a let a nih chuan, a hunah pek loh avanga chawi ngai awm/ EMI Default a fuh loh a pianga pek tur/ inzhlohna/ Nonpayment of Loan EMI an pek ni tur pek loh chawi ngai zawng zawng chu Outstanding Dues ah changin, avai hian sumpuktu chuan a rul vek tur a ni.

7.8 A chang chuan Sumpuktu chu pakhat aia tam an lo awm chang a awm thin a, chutianga lo awm a nih chuan a sumpuktu mal mal chuan inremsiamna mal ah theuh an lut a ni tih ang hre tur a ni a. Sumpuktu maltin chu hei hi a hriain a pawm thlap tur a ni, heng a sumpuktirtu hnuai a awm a ni tih leh inkaihraina dan a lo duan sa hnuai a awm a ni leh a pawisa rulhna tur ruahmanna siam sa zawng zawng chu thuawih taka pek zel tur a ni tih a in hre reng tur a ni.

7.9 Sumpuktu chuan EMI te chu a hun tiam chung a pek chu a pawimawh em em a ni tih chu a hre tur a ni bakah chutianga inkaihraina chu a zawm thlap tur a ni. A nih loh chuan, loan account chu rulh tlak/zawh lohah a siam tih Regulatory Guidelines leh a hnuai hriatthiam awlsam nana tarlan hmang hian a hriat theih ang:

7.10. Sum puktu hian loan instalment due date emaw a hma ni sarih(7) chung ngeiin , chawi belh emaw a awmlah nan, EMI a pek angai tih a hrethiam in a pawm a ni. Sum puktu hian sum a pukna hian remchanna avangin a puk tir tih leh a pukna hian EMI emaw sum pek lawkna emaw tlawmna emaw engpawh chawi tur awm a peksak dawnlo tih a hrethiam in a pawm a ni.

ZAWMTURA PAWIMAWHTE		SAWIFIAHNA
Akaunt tarlan bik Thenhranna (SMA) / Non-Performing Asset (NPA)	Lawn akaunt then hranna dan, Lawn akaunt then hranna dan, hi Non-receipt of Principal emaw a pung pekna or thil dang a pumpui zat or partly overdue (shortly referred below as “ Loan Dues ”)	Lawn pek theih hun (January 07, 2022) & Pek ngailo thliarhranna
SMA-0	Lawn a pek hun ni 30 a pel tawh te.	SMA-0: February 05, 2022
SMA-1	Lawn a pek hun ni 30 atanga ni 60 pel tawh te.	SMA-1: February 06, 2022 ah, SMA-1 ah ngaih a ni ang, BACL ah Lawn pek ngaita pek a nih loh chuan.
SMA-2	Lawn pek hun ni 60 atanga ni 90 pel tawh te.	SMA-2: March 08, 2022 ah, SMA-2 ah ngaih a ni ang if complete loan dues are not paid to BACL ah a hun takah pek a nih loh chuan.
NPA	Lawn pek hun chu ni 91 leh a aia pelh hunah.	NPA: April 07, 2022 ah, it shall be classified as NPA ah ngaih a ni ang, BACL ah a hun takah pek a nih loh chuan.

8. INVENNA

8.1 Ngunthluk taka ngaihtuahnain Sumpuktirtu chuan Sumpuktu hnenah chuan phalna/pawmpuina a pe a, hypothecation of the Vehicle(s) hmangin sumpuktu chuan pawisa hrang hlak a puktirtu duhdan a hman tur chu siam a ni (sumpuktu hmanur atan BACL ah chuan loan a lo la aLirthei chu dahkhamah hmangin, pawisa rulh theih a nih loh palh pawha dahkham atan hman niin, a sumpuktuin a puktirtu hnena a in tiamkamna a ni nghal bawh, Outstanding Dues tling khawmte hetah hian pawisa pek ngai awmsa, senso, hmanral, pawisa pek ngai awmte a huam telin loan kan sawi lai mek atan niin, chubakah pawisa ba thlithlaina atante, pawisa ba pek that dan tehna atan leh Sumpuktu intiamkamna a tih hlawhtlin theih hun a lo thlen pawha in hmakuana tur atan kan loan sawi mek lai atan emaw pawisa ba pek dana him tawh lohna leh chhiatna laka himna tur atana hman turah, pawisa pek ngai, hmanral leh pawisa pek ngai dang dange emaw thil dik lo sumpuktirtu in a siam theihna heng insurance, humhimna awm thei, dan kenkawh ngaihna, emaw dahkham himna lamte.

8.2 Lirthei ti hian khawh tih nun lirthei chu chu Motor Vehicle Act (MVA) chuan Registration Authority hnuai dan anga in ziaik lut MVA in a pawm ngei a ni tur a ni Sumpuktu chuan a sumpuktirtu chu hypothecation tihna atana a chawi chu Registration Authority rintlak hnuai a ti em tih chu a Chiang tur niin, sumpuktuin a lirthei a lak chhuah atanga ni 60 chungin tih fel a ni em tih a hre tur a ni emaw/ Loan pek chhuah ni atanga chhiarin leh Sumpuktu chuan a puktirtu chuan hypothecation senso chu the certificater of registration of ther vehicle (the “**R.C. Book**”) ah a ziaik lang em tiin a en fel tur a ni a leh Sumpuktirtuin chawi tur a atih zat R.C Book a chuang dan dik tak chu, Sumpuktirtu hnenah theihluh a pek luh (lehkha hmanga a dikna finfiahna) tur niin chu chu Loan lak chhuah atanga ni 65 chungin tih tur a ni a, leh R.C Book a mi theh luh loh palh a nih chuan Sumpuktirtu chuan a duh leh tha a tih angin loan chu a sut lerh thei a, pawisa nilo bungrua anga lakchhuah te chu a la let leh vek ang. Lirthei chu chawitir chawi hma/hypothecation/rulh hma hren emaw tih bahlah a nih chuan, Sumpuktu chuan no dues certificate/release letter chutianga titu hnen atang chuan siam nghalin a sumpuktirtu hnenah a theh lut ang nga, chutianga thil zawng zawng chu loan lakchhuahna awm hma a thleng a nih chuan.

8.3 Lirthei atana dahkhamna siam a chu a nih phung pangngai anga dah chhunzawm tur a ni a, chu chu loan rulhnaah harsatna a awm huna dahkhamah a awm ang nga, Outstanding Dues dang zawng zawng nen, apuktirtu in inremsiamna a lo siam tawh emaw inremsiamna chi dang Kompani ho emaw amah Sumpuktirtu nena an siam chu.

8.4 Lawn chu a sumpuktu chuan inremna an siam anga a pek theih chung leh a pek chung chuan emaw Sumpuktu chuan financial facility/loan sumpuktirtu emaw Group Companies of Lender te hnen atangin loan a dil leh a nih bawh chuan, Sumpuktu chuan a lirther dahkham/lakchhuah chu a hralh, tidanglam, midang hnena pek, ti ral, dahkham leh, thianga lova, emaw chuan pawisa rulh ah bahlahna a siam emaw inkungkaihnah leh inzawmna in nghawng a nei a nih a, a sumpuktirtu duhdan leh tha tih anga lirthei chu a kawh thei dawn lo a nih chuan. Sumpuktu chu eng tia a tih mah phal sak a ni lovang chuwang chuan dahkham, sumpuktirtu hamthatna tur atana lo dahah chuan harsatna thlen a ni a, an thiltih emaw in nghirngona a thlen chuan, harsatna thlen man chu puktirtu emaw midangin an chawi tir thei ang.

8.5 Invenna lo duan tawh te chu Sumpuktirtu chuan a siam thain, a vawn that theihna tur atan, sumpuktu chuan a puktirtu duh ang chuan document leh tih tur te chu tihlawhtling turin a pawmin a in tiam tihna a ni. Sumpuktu chuan chutianga hun tiam chung a ti thei lo a nih a, sumpuktirtu duhdan chu ngaihsak a ni lo chuan, sumpuktirtu emaw a ai awhtu chu thlakdamlam theih loh a, thuneihna pek leh ruat niin, lirthei chu tha an tih dan ang a, khawihdam emaw lak sak emaw, hren sak theihna an nei a ni.

8.6 A tul a nih chuan Sumpuktirtu lungawina ang zana, Outstanding Dues pek a nih hma chuan, sumpuktirtu chuan sumpuktu chu dahkham dang emaw dahkham belh tur chu a phut thei a, chutianga sumpuktu in a tih chu, sum chawi belh leh tih danglam leh market value tha tawh tak, sumpuktirtu pawm theih turin a dah tur a ni.

8.7 Lirthei chung a contractual Charge (Non-Hypothecation)

Borrower chuan he Inremna hnuai sum pek chhuah Vehicle hi Loan laka hypothecated leh secured tura ruahman ni mah se, Lender duh zawnga hypothecated a nih loh a, eng thil vang pawha Regional Transport Authority (RTO)-ah charge register a nih loh chuan, financed Vehicle chu Loan pek tawh tan principal, underlying leh primary security angin a thawk reng ang tih a pawm bawh hetah hian.

Borrower chuan hetiang hian conditional leh revocably takin financed Vehicle aiin Lender duh zawngin exclusive, contractual, leh beneficial first charge a siam a, chutah chuan accessories, improvements, leh insurance atanga sum hmuh zawng zawng te pawh a tel a ni.

Borrower chuan hetiang hian a ti ang tih thu a tiam a:

- i. Vehicle-ah emaw, Vehicle neihna hmun thenkhatah emaw, a hmaa ziaka phalna la hmasa lovin, hralh, transfer, assign, lease, pledge, hypothecate, emaw, a dangin emaw encumbrance emaw third-party rights siam loh tur Lender chuan Loan a pek kim leh a tawp ber thlengin, interest leh charge dang hman tur te nen;
- ii. Engtik lai pawhin Lirthei chu a dinhmun tha leh insurance tha taka dah tur;
- iii. Lender-in Vehicle-a a hlawkna a neihzia finfiahna emaw, humhimna emaw atana mamawh document emaw declaration emaw pe tur.

Borrower chuan he Inremna hnuaia thil tihsual emaw, zawm loh emaw a awm chuan:

- i. Lender chuan Vehicle chu taksa lama neih, enkawl, emaw thunun theihna dikna famkim a nei ang a, hei ang hian Vehicle chu hralh, transfer, emaw, kawng dangin emaw a paih thei ang Loan dues, costs, leh charges la awmte lak let leh tura inremna siam. Borrower chuan thawhhona famkim a nei ang a, chutiang thiltih chu a tibuai lo vang a, a tibuai lo vang.
- ii. He security interest hi Borrower-ah a inngat ang a, he Inremna hnuaia dues zawng zawng pek kim vek a nih hma leh Lender-te lungawina anga tihchhuah a nih hma chuan a hman theih vek ang.
- iii. He clause hi India dan hnuaia contractually enforceable security interest a nih thu an pawm a, Loan hi accounting, regulatory, leh legal thil tum zawng zawng atan secured loan anga ngaih a ni ang.
- iv. Borrower chuan he clause hi Indian Contract Act, 1872-a thupek angin binding leh enforceable a nih thu a nemngnet baw a, Loan pek kim vek a nih hma leh he Inremna hnuaia tih tur zawng zawng tihhlawhtlin hma loh chuan a awm reng ang.

He security interest hi Borrower chungah a inngat ang a, he Inremna hnuaia dues zawng zawng pek kim vek a nih hma leh Lender lungawina anga tihchhuah a nih hma chuan hman chhunzawm zel a ni ang.

He clause hi India dan hnuaia contractually enforceable security interest a nih thu leh Loan hi accounting, regulatory, leh legal thil tum zawng zawng atan secured loan anga ngaih a ni tih an pawm a ni.

8.8 Sale hnathawhte

- i. Eng Hlawhchhamna Awm Theihna a lo thleng a nih chuan (Klaws 13), Sumpuktirtu chu lirthei dahkhama awm chu a thuneihna, a duh dan anga lak, chhuhsak, lakletleh, dawn, tihral theihna thuneihna chu a nei a emaw vantlang thil lilamnaah emaw mimal hnenah, hmun danga thawh chhuah emaw kawlhawhtir emaw thehthang theihna a nei a ni leh hetiang tih theihna leh thuneihna kenkawh theihna nei chungah hriatthiamna nen emaw chanvo channa neih pawh nise, chutiangan a theihna hmang lovin, channa nasa thlen thei thilte chu thlen tir lovin, a thuneihna chu hmang emaw hmang lovin inremlohna chu a thawi dam thei a, engtizawng pawhin.
- ii. Kawrt emaw thubuai remtute tel emaw tel lo pawhin, sumpuktirtu emaw a aiawhtu/hnathawh saktu/thuneihna a hla te chuan lirthei dahkhama an lo siam tawh dan chu an kengkawh thei a ni.
- iii. Dahkhama dan kenkawhna kawngah chuan Lirthei dahkham tawh chungchang thilah chuan engpawh lo thleng se, sumpuktu chawh tur leh palh te chu ama mawhpurhna a ni a, a tul a nih chuan sumpuktu aiawh in a puktirtu chu a ding thei baw a ni.
- iv. Lirthei chu lei chhuah a nih hma emaw hnuaah pawh sumpuktirtuin chawh ngai leh pek ngai a sawi, chu sumpuktu chuan a pe mai tur a ni.

9. INSUARANS

9.1 Sumpuktu chuan lirthei chu chhiat tawh palh theihna laka a puktirtu duhthusam in, insurance a ti tur a ni, lirther chu heng khuarel chhiatna awm thei rukruk, tih chhiat palh, tuilian, hlahh palh, accident, kangmei, midang tihpalh theihna leh chutianga chhiatna awm thei zawng zawng huam telin, a man hu tawh ang vela/ insuarans kompani a lirthei thleng let lehna/ kompani sumpuktirtuin rintlaka a ngaih te hnena sumpuktu leh Puktirtu hminga a sum hmuhlet theihna emaw a nih loh pawhin a puktirtu duh danin. Sumpuktu chuan a hun taka a pe ziah ang, insurance te chu a thar a vawng reng ang nga, chungte chu a thi hman tur a nih loh bakah hman theih loh leh rintlak lovin a awm tur a ni lo.

9.2 Insuarans in kaihruaina in a phut angin, sumpuktu chuan sumpuktirtu hnenah insurance chungchanga lehkhaw pawimawh te chu a thehlutin, a vawng reng tur a ni a, a tul angin hma a la bawh tur a ni.

9.3 Sumpuktu chuan a chung a Clause 9.1 ang khi a tih hlawhtlin theih loh chuan, sumpuktirtu chuan ama thuneihna leh a theihnain (tih lo tura kherhtu awm lo), sumpuktu chu insurance lirthei atan chuan a tha ber a tih tir thei a, chawh ngai leh pawisa pek tur a awm a nih chuan Outstanding Dues ah Sumpuktuin a puktirtu hnena a pek theihna turin an inremsiamna hnuaiah him taka pek turin dahluh tur a ni.

9.4 Sumpuktu chuan insurance atanga sum a hmuh reng reng chu, ba ruh tlakna tur emaw liquidation of Outstanding Dues Inremna siamna a mi angin pek chu a pawm a, Clause 15.1 a dah chhuah tawh ang in.

9.5 Lirthei chu chan palh a nih chuan, insurance company ten Outstanding Dues aia tlem, sumpuktirtu hnena ba aia tlem pek an lo nih chuan, sumpuktu chuan sumpuktirtu hnenah chuan a daih lohna chu a pe vat tur a ni a, Outstanding Dues a pek tura inremna awm tawh zawng zawng pawh chu muangchang lovin a pe ngal tur a ni.

9.6 Sumpuktu chuan insurance dan leh inkaihruaina a lo tuk leh kalpui ang chu a thawk vat ang nga emaw insurance in inremsiamna a tarlan eng pawh chu a bawh zui vat ang. Chetsualna lirthei hlutna ti hniam rawk thei a lo thleng a nih pawhin, sumpuktu chu sumpuktirtu leh insurance company te chu hriattir vat a, ziaka a awmdan te tarlana, thil chhia te chi a tlem leh nasa lo thei ang ber tura tarlan a, emaw lirthei chungah a thlen lohna tur zawn.

10. SUMPUKTU TANA AIAWHTU LEH UARANTI

10.1 Sumpuktu chuan Sumpuktirtu hnenah chuan hengte hi a tiam, puang, thuneihna a hlan:

- i. Sumpuktirtu chuan sumpuktu in sawifahna leh duhna a sawi atanga Loan chu lak tir a phal ta a ni tih chu a hre reng tur a ni a, **Sedul 1 leh Sedul 2** in a ken tel thil sawifahna leh tar chhuah tawh telhin.
- ii. A ni chuan thuneihna tawp, dinhmun tha leh thiltitheihna kimchang Loan Document ah chuan a nei a, inremna tih tawp theihna, a thuneihnaa hmalak theihna, sum che vel tih danglam theihna.
- iii. Lawn Lehkha leh lehkhaw pawimawh bawhzui ngaite ti tawpin, inkaihhraina dan leh dun, a tih tur leh leh tih loh tur te hriattirin, sumpuktu chu a khuahkhirh thei a ni.
- iv. Lawn Lehkha tih tawp leh pekchhuah te hi ngunthluk taka ngaihtuah pawhin puitlinna a pe lo ve ve emaw hlen chhuak lo emaw kaihhraina dan zam te a ngaihpawimawh tir chuang lem lo (i) Dan hmantheihtu a bawhchhia a emaw (ii) inkalh tlat emaw a dan palzamna a thlen zawk a emaw inkaihhrainaah thil dik lo a awm tir a emaw inremnaah in tlawhkhahna a awm tir zawk.
- v. Chanchin engpawh Sumpuktu hamthatna tur atana cheibawl emaw hlawkna tur lam hawi zawnga siam, zawng zawngte a dikin a tha a, a kimlovin a hruaisual vek lova sumpuktirtu hnen atangin.
- vi. Hriat theih chinah, tih fel loh leh hmabak, court hmaah, sawrkar thuneitute emaw thu buai remtu hmaa sumpuktuin lehkhaw leh hriattirna emaw thil chhuina lehkhaw emaw thupek chhuah, loan pek lohna tur lehkhaw a awm lo, inremna lehkhaw in a sawi leh thuneihna a neih kalh zawngin thu a awm thei em tih emaw sumpuktuin danin a phut te tih hlawhtlin theihna a neih a, pawisa rul thei lo khawpa a tla chhia a nih loh chuan.
- vii. Sumpuktu chu RBI emaw Bank eng pawh emaw Pawisa buaipui pawl ten a duh reng vanga ba rul duh lohah an puh ngawt thei lovang.
- viii. Lirthei chu a neitu hmasa/zuartu/neitu hmasa hnen atanga lak chhuah leh dah dan tur zawng chu a mawhphurhna piah lam a ni a (Hetianga thil thlang a lo awm pawhin). Sumpuktirtu chu lirthei chhiatna emaw bo thil ah sumpuktu chuan mawhchhiat tur a ni lova, chutiang lo thlen chhan chu engpawh nise, heng Lawn pek chhuah chungchangah a ni emaw Lirthei dinhmun, a rawng, a siam dan, pian phung adangte emaw an rawn phurh naah.

10.2 Sumpuktirtu lungawina a, pawisa te pek zawh a nih a, Sumpuktu chuan a ba a la pek bak zawng zawng an inremna in a huam leh siam a nih hun atangin he aiawhtu leh uaranti in a kentel, Klaw 10.1 a chungka kan hmuh zawng zawng hi a ringin a tana hman theih a ni ang, chutiang hun a lo thlen apiangin.

11. SUMPUKTU THUTHLUNG

11.1 Dan leh thupek, inkaihhraina leh dan hmantheih zawng zawng chu Sumpuktu chuan a pawisa turin a in tiam tihna a ni. Sumpuktirtuin a chang chang a, remchan dana dan leh dun, inkaihhraina a siam danglam thin chu Dan hmanlaiin a phuar angin a zawm vek tur a ni.

11.2 A chang chang a sumpuktirtuin a ngenna leh a dil angin lehkhaw pawimawh leh hriattirna chulmamna, lehkhaw pawimawh leh tuldang a siam leh pekchhuahna senso chu Sumpuktu chuan a vaiin a tum vek tur a ni.

11.3 Sumpuktu chuan thil tul leh tangkai awm thei zawng zawng chu a theihna sang ber leh thuchhuah tih hlawhtlinna heng (i) Lawn Lehkha leh inremna in tih hlawhtlin ngai a sawi te tih puitlin a zawm (ii) Inremna leh Lawn Lehkha nen in zawmna nei a nih chuan dan zawm ngai leh pawm ngai leh kenkawh ngai a sawi te tih hlawhtlin (iii) a chang chang hmalakna tur lo rel thluk tawh te tihlawhtlin

11.4 Sumpuktu chuan (sumpuktirtu phalna ziaka hmuh tur a awm a nih loh chuan) (i) Inkaihhraina dan to siam remin a thlak danglam thei lo (ii) Inkaihhraina dan a mi, lo chawhfin, thai chhia, emaw lo zia fin, lo thlak dang lam theih a ni lo (iii) a thawhpuite nena inremna lo thlak (chawhlhlenna dan awmsa retirement) sawi uar, inkaihhraina lai mu leh a huam theih ang zawng zawng a ti danglam thei lo (iv) Inkaihhraina dan in phalsa a nei a nih loh chuan sum enkawl dan lo thlak danglam emaw pawisa dangkham dan lo neih sa sumpuktu in a hman lai lo tih danglam.

11.5 Sumpuktu chuan Sumpuktirtu hnenah chuan pawisa a lo hman tawh (stamp duty, inzialuhna man, chhiah dang hrang hrang, pawisa senso leh adt) chu a rul let leh vek tur a ni a, heng document leh inremna/dahkham tur inbiakrem, thutih tlukna, inbuatsaih nan, dan ken kawhna tur Loan document tih fel a nih theihna tur atana hman ral zawng zawng.

11.6 Loan leh Lirther ba a lakchhuah avanga chawi awm thei, chhiah, chawitur, fines, bungrua atang chhiah, pe tura intiam kamna zawng zawng, awmsa leh nakin rawn awm chawp tur thlengin Sumpuktu chuan pek chu a mawhphurhna a ni.

11.7 Sumpuktu chuan sumpuktirtu chu sum pek let lehna thil zuartu/pek chhuaktu/lirthei zuartu/lirthei pe chhuak tu te hnen atangin sumpuktu aiawhin emaw sumpuktu tan a dawn sak thei ang, inremna neih tawh sa chu sumpuktu in a lo zawm that loh hun a awm chuan emaw RC transfer activities chu supplier/dawrneitu/lirthei zuartu/ emaw hypothecation thlak danglam a lo nih a, sumpuktu hmuh let leh theih tur a, siam rem a nih loh pawhin emaw lirthei leina chu tih tawp sak emaw sut sak a lo nih pawhin. Chutiang hun a lo thlen pawhin sumpuktu chuan lirthei zuartu/pe chhuaktu/dealer te hnen atang sum a hmuh let leh theihna tur atan theihtawp a chhuah tur a ni.

11.8 Sumpuktu chuan Sumpuktirtu in a phut angin, inremna pawmna te a zia hnan anga, Sumpuktirtu thuneihna a nih angin lehkhaw pawimawhte chu a vawng tha ang nga, intiamnate a ti thar thin ang nga, a pung awm te chu vawng him in Financing Documents a him taka tarlan turin a pe ang. Sumpuktirtu lehkhaw pawimawhah thil thlak danglam leh siam rem a awmin, sumpuktu chuan KYC chu update in thelul chu amawhphurhna a ni tih a hre tur a ni

11.9 Sumpuktu chuan Sumpuktirtu hnenah dihmun thla danglamna/tihdikna leh siamthatna awm a awmin **Sedul 1** , a tarlan angin zia kin a hriattir tur a ni a, chutiang thil thlang a awm a nih chuan rang takin chet a la tur a ni.

11.10 Sumpuktu chuan dahkhamna an lo siamah chuan danglamna/tihdikna court thu chhuak/thuneitu sang zawk atang chhuhsak tumna thu chhuah emaw a dang hasatna thlen thei chu Sumpuktirtu hnenah a hriattir vat tur a ni.

11.11 Sumpuktu chuan sumpuktu chu bank account a heng cheque/ECS/NACH siam theihna tur zat pawisa bank ah chuan a awm tir reng tur a ni a tih chu a hre chiangin, hma a la tur a ni a. Sumpuktu chuan Outstanding Dues pek ngaite a pek zawh hma loh leh Sumpuktu in sumpuktirtu phal leh hriattiamna a nei a nih loh chuan pawisa rulhna bank account te chu a ti tawp ngawt thiang lo a ni.

11.12 Sumpuktu chuan Sumpuktirtu phalna leh hriatpuina lo chuan Sumpuktu hming leh Bank account cheque/ECS/NACH siamna leh lakshuahna chu a thlak thei lo a ni.

11.13 Sumpuktu chuan Sumpuktirtu chu lehkhah ah ziakin emaw email (customercare@bajajautocredit.com) hmang hian arawn thin tur a ni:

a. Sumpuktu chenna hmun kimchang, email, mobile number thlak danglam a nih chuan Sumpuktirtu hnena a thlen zawh ruala hriattir nghal tur a ni.

11.14 Sumpuktirtu chuan a sum punna za zela then chu a duh hun hunah a ennawnin a siam danglam thei ang, chu chu a thuneihna leh a ennawn ziah tur mawhpurhna a ni. Engpawhnise, chutianga danglamna a awm tir dawn a nih chuan rikrum thil avanga mamawh thutnaa, macro economic dinhmun thlirna leh adangte. Hetianga punna zat ennawn hi loand lak zata chhiar tel a ni. A punna rate ennawn eng a pawh chu a hun leh ni lo tiam atanga hman tan tur a ni a, sumpuktirtu chuan saumpuktu hnena chuan hna a thawh tan dan tur chu website ah emaw sumpuktirtuin tha a tih danin a a hma lamah a hriattir lawkin chu chuan a phuar tlat ang sumpuktu chu. Thla bi rulh tur chu amah in a danglam tawp ang, hengte chhihah, chawi tur, bungraw chhihah, pawisa chawi ngai, rates, ah danglamna a lo awmin leh thla bi rulh tur a sanna a lo awmin emaw inremsiamna in thuneihna a neih angin Sumpuktu chuan a chawi mai tur a ni. Thlabi rulh a danglamna leh punna a lo sawi hmasak chu hun bi tuk atang chauha hman tan tur a ni ang.

11.15 Sumpuktu chuan sumpuktirtu chu Event of Default (a lak kianna tur ruahmanna a awm a ni chuan) a awm chuan a lo thlen dan leh chhan chu dawhthei takin a hrih hre tur a ni.

11.16 Sumpuktu chuan Sumpuktirtu chu inkhing buaina, thu buai, hnuchhui ngai emaw pawl inkaihruainaah buaina kalmek, hlauthawnawm emaw chinfelna dal, Material Adverse Effect thlen thei tur thil a awm chuan hriattirna a pe in, arawn thin tur a ni.

11.17 Sumpuktu chuan

- i. Sumpuktirtu duh dan a siam tur emaw duan mek, hypothecation ziah luh tur Registering Authority hnuaiah emaw MVA thuneihna hnuaia a mi emaw danin a phut hnuaia mi chu a chhuthnanin a theh lut tur a ni.
- ii. Sumpuktirtu hnena chhiatna engpawh, hloh thenna emaw dahna hriat lo Lirthei R.C. Book emaw insurance in a huam thei lirthei kaihnnawih chu a hrih hre tur a ni emaw hnathawh ni ni thum ral hmam chutianga thil thlang a awm chuan ziakin a hriattir tur a ni.
- iii. Duplicate R.C. Book Lirthei tana dil a nih loh a (Sumpuktirtu chuan atanga NOC kan dil loh chuan) a nih loh pawhin sumpuktirtu hnena dilna ziah a, lirthei a chawi ngai tur awmte tana phalna lak.
- iv. Lirthei Registration a tira tihna hmun, khuah ni lo chuan Registration khaw danga sawn loh tur a ni.
- v. He inremsiamna leh Loan Document dangte in a huam emaw dikna chanvo a ken tel, a then emaw avaiin emaw sawn danglam theihna engmah a awm lo.

11.18 Sumpuktu chu sumpuktirtu mamawh danin a awm tur a ni:

- i. Sumpuktirtu hnena Lirthei neituin a tun dinhmun a hriattir tur a nia, chutiingin a aiawh/buaipuisaktu/(tun dinhmun thil awm dan) lirthei rochung tu tur.
- ii. Sumpuktirtu, rochungtu emaw buaipuitu hnena Lirthei lehkhah pawimawh leh certificate, inkaihruaina, in ziahluh phalna, inhlanna lehkhah, dawnsawna lehkhah te chu an dah tur a ni.
- iii. Sumpuktu pek tur leh hmanral a dah luh turin a thawk emaw a nihtir ang heng chet lakna hrang hrang, intiamna, inghahna sumpuktirtuin tul leh tha a tih dangte, thil dahkham tihchian nan leh inghahngam nan, thilthitheihna leh harsatna sut kian dan tha nei turin.

11.19 Sumpuktu chuan a lirthei lakshuah chu tha tak leh michengvawng takin a enkawl a ni tih chu a zing thei ang berin ziaka hriattirna siam thin chu a ti ngei ngei thin tur a ni. Rukruk vang emaw, tihchhiat, lirthei tih hmehem a nih a, Insurance company a lirthei chhiatna pek let theihna dilna, thuneitu te hnena thehluh chu sumpuktirtu hnena ziaa (hriatpuina felfai) hnathawh ni, ni 3 chhunga theh luh thin tur a ni.

11.20 Sumpuktu chuan heng mite officers, lo buaipuitu, aiawhtute, endiktute, thiam thil bik nei, midangte puitu rawnturte, thil hlutna chhuttute, leh midang reng reng sumpuktirtuin chanvo a pek reng reng te chuan hriattirna emaw hrihlawh hmasa kher lovin Sumpuktu tum tur hna an thawk thei a ni tih chu a hrethiamin a vawng reng tur a ni. Sumpuktuin a lirthei loan-a a lak chhuah a dahna/park-na hmun a in a ni emaw, a hnathawhna hmun emaw a chhehvelah chuan endik hna thawkin a lirthei dinhmun, leh nihphung leh lehkhah pawimawh zawng zawng chu en felin a hlutna an chhut a nga. Sum rulh theih lohna (Events of Defaults) a lo thlen pawhin lirthei chhuh theihna a nei a, sumpuktu phalna leh pawmpuina hetiang dinhmunah hi chuan lak kher a ngai lo.

11.21 Sumpuktirtu chuan heng dikna chanvo te hi neiin, lirthei hlutna a endiktuten an chhiar zat hriat a, endiktute rawih chu, chutianga sumpuktirtuin a rawihna senso leh pek ngai zawng zawng te chu sumpuktu mawhpurhna a ni ang nga, chungte chu sumpuktu in advance a lo pek lawkah ngaih sak tur a ni a. Inremsiamna in a tarlan angin sumpuktirtu pek anih pawhin a sumpuktu rulh leh buaipui tur a ni.

11.22 Lirthei chu he inremsiamna in a huam chung leh pawisa ba rulhna pek a la ngaih chung leh Sumpuktirtu emaw Group Companies nena inremsiamna leh thil dangte in a la hren chung chu tlan thei leh hnathawh thei, hmantlakin a dah reng tur a ni a, a chhe lai te a siam tha thin tur a ni, enkawl na tha tak hnuaiah a dah tur a ni a, lirthei hmehlmang chu lo chei danglam emaw, siam danglam phal a ni lova, sumpuktirtu phalna tel lo chuan. Sumpuktu chuan thuneihna engmah a chhiat avang emaw/siamtir a nih avangin, lirthei chu hren emaw dahkham theihna a nei lo.

11.23 Sumpuktu chuan Event of Default Clause 13 (Events of Default) a tarlan angin, harsatna a lo thlang a ni chuan Lirthei chu dahhran na bik siamah leh sumpuktirtu thuneihna hnuaia awmah a dah ang nga. Hnu leh a hma a lak zel theihna tur atana chinfel ngai chingfelin, Sumpuktirtu chuan a hralh emaw midang a hlanchhawn theihna turin hma a lak chu a awmpuiin a phal tihna a ni.

11.24 Sum pek tur zat aia tam pek a ni tih hriatna hypothecated Lirthei zawrh chhawn a nihna atanga a lo awm in (chu chu Outstanding Dues zawng zawng pek a nih hnuaah) pawisa chu rulh let leh tura dah tur a ni. Sumpuktirtu nena in kungkaihna nei bank account engah pawh chhun luh thei a ni. An zawrh chhawnnaah a hralhna sumin a daih lo tih hriat a nih chuan a sumpuktirtu chuan kawng dang ngaihtuahin, sum a hmuh let leh theihna atan ruahmanna siamin sumpuktu in a rulh zawh theihna turin ruahmanna siamin pawl hming lanna ah a thehlut ang. Chumi hnuaah pek kim loh leh chawi kim loh a la awm cheu chuan ni 7 ral hmam sumpuktirtu hnena pek tur a ni ang. Hemi hnu atang hi chuan sumpuktu chuan sumpuktirtu nen thubuai neih theihna an nei tawh lovang.

11.25 Sumpuktu chuan sumpuktirtu chu sumpuktu chu be pawpin (inbiak pawhna sumpuktirtu in remchang a tih apiang) thil dang product leh service (entirnan insuarance, Value added products leh adangte) product leh service a thawhpuiten an neih chu zawrh theihna leh phalna a pe bawk a ni.

11.26 Sumpuktu chuan stamp duty, chawi dang, inziahlhna man, chhiah dang chawi tur chi leh senso dangte inremsiamna leh/ lawn Lehkha in a phut dan kenkawhna tur atante leh felfai zawk a thil a kal zel thei nan leh chumi nena inzawmna a lo awm theih na tur atan chawi turte chu a pe tur a ni a. Tih fel tur te tih fel zawhah emaw a hnu lamah.

11.27 Sumpuktu chuan a loan chu tih tawp a duh a, a chhan leh vang chu eng pawh nise, mahse lirthei pek let leh chu a huam lo a nih pawhin, non-endorsement of hypothecation of Vehicle chu BACL lam tih dan a zawm ang, sumpuktu chuan a sum puk chu a hma thei ang berah sumpuktirtu hnenah a chung let leh ang nga, chutianga tih a nih loh chuan Event of Default a ngaih a ni ang.

11.28 Sumpuktu chuan Sumpuktirtu hnenah KYC lehkhaw pawimawh chu ni 30 ral hmain a theh lut ang, thlakdanglam/siam that a ngaih hunah.

11.29 Sum puktu hian sum changchang pawisa kawh sawi chibuna a tel tawh hming hi a thu hriatpuitu ah emaw hi sum puk chungchanga thu neihna emaw mawhphurhna engmah a pe thiango a ni. Hetiang mi hi a telh emaw mawhphurhna a pee maw anih chuan, sum puktu hian a hming paih emaw thlak nan hmalakna a rang lam in a siam anga, ziaka dilna hi suma pukna hnenah a thawn bawk anga, Hnathawh theih ni ni 3 chhungin a chingfel tur a ni.

11.30 Mimal chanchin:- Sum puktu hian a mimal chanchin hi online system kaltlangin OEM in hman leh en a ni tih a hriatpui in a pawmpui a, lirthei siamchhuaktu te, heng te, Bajaj Auto Limited/Chetak Technologies Limited te tel in, Vehicle information, i.e, State of Charge, Vehicle Location Data (GPS), Engine/Chassis number, Instantaneous Voltage, Terminal temperature, Instantaneous Current, State of Charge, Distance to x% SoC, Total Distance travelled, Instantaneous Speed, Key In status, Mode of driving, Charging plugged/unplugged, Deaccelerating > 2.5 MPSS, Speed> 40kmph etc. hi an hmang thei a ni. Sumpuktu mimal chanchin ah hian thlak tur a awm anih chuan OEM hengte hi ziakin a hriatir vat tur a ni, Bajaj Auto Limited / Chetak Technologies Limited registered office Akurdi, Pune-411035, Maharashtra.

Hmanna:- Sum puk tirtu hian sum a puktirna a himna leh dahkhanna atan lirthei awmna data leh lirthei chanchin pawimawh dang hi OEM atang a en thei tur a ni.

Remtihna/Phalna: Sum puktu hian sum a pukna te hian a mimal chanchin pawimawh leh tul hi OEM atang an en a remti a. Sumpuktu hian remtihna leh phalna hi a pe vek a ni.

11.31 Sumpuktu hian BACL, officer te, auditor te(a chung leh pawn ami)hi sumpuktu sum hawhna account a felhlel emaw dikloh a awm emaw rinhlhna an neih chuan en a phalsak vek tur a ni.Sumpuktu hian lehkhaw pawimawh leh dahthat tul dangte hi a pe phal tur a ni a, sumpuktu hi BACL in tul atih chian ni 2 emaw hunbi neih koh theih reng a ni. Sumpuktu hian BACL officer /auditor te hma ah a tul dan a zirin inlan a remti a(atakah amah ngei kal in), sumpuk tirtu remtihna leh a rang lama sum endik leh enfiah anih theih nan.

12. THU CHHUAH:

12.1 Lawn puktu chuan duan lawk leh in remsiam lawkna awmsa chu a pawmin a rem ti a, a puk tir tu chuan lawn puk hman tur chungchanga thu a puan chuah theihna turin a puktu rem tihna a mamawh a, rawngkhawlhna vang emaw thil dang vanga harsatna awm ah loan puk tir tu chu hrilh hriat a ni tur a ni. Loan puk tu in loan puk na a in remsiamna a data leh information pek zawng zawng chu a dik in a rintlak a ni tih a puang.

12.2 Lawn latu chuan loan petuin a puan chhuah chu remtihna a pe a, dan angin a hmanna tur hnuah a phut ang hian:

- i. Lawn puktu information leh data kaihnnawih thil zawng zawngah
- ii. Lawn puk tu in loan a lak a pawisa hman emaw hmanna tur chungchang ah
- iii. Rawngkhawlhna emaw mawhphurhna hlen chhuahna atana loan latu tih ah.

Sumpuktirtu chuan tha a tih ang leh tul a tih angin, RBI emaw chutiang endik thin, Credit Information Companies (“CICs”), Central KYC Registry, NSDL, CERSAI TransUnion CIBIL Limited emaw Credit Bureaus dangte/Egensis dang RBI ai awh zo emaw dan hmantheih hnuah a awm emaw Informatio Utilities (“IU”) emaw mi tupawh the Insolvency and Bankruptcy Code 2016 in phalna a pek emaw chutiang tih theihna nei emaw thiamna nei emaw endik thiam emaw dan kengkawh tura thuneihna nei (kawrt leh/ thubuai remna hmun) a puanzar tirin a siam danglam tir thei ang.

12.3 Loan puk tu chuan heng thil dang pawimawh te hi a pawmpui bawk:

- i. CIC leh dan hman mek hnuah agency emaw thuneitu dang chutiang phalna pek chuan loan latu information leh data pawisa puk tir tu pek chu an duh ang leh tul dan angin an hmang thein an kal pui thei bawk.
- ii. CIC leh dan hman mek hnuah agenci emaw thuneitu dang ten tul anga ngaihtuahin, information leh data lak hnu chu loan puk tir tu leh puk tir theitu hnenah RBI aiawhin an pe chhuak thei ang.

12.4 Lawn puktu chuan loan puktir tu nen loan chungchang a dilna kalpui dan tur chungchangah leh sawiuarina emaw thil dang emaw atan a puk tu nena inzawmna thu leh hla eng pawh midang hnenah pawh a pho chhuak thei tih a pawm a hrethiam bawk.

13. Hlawhchhamna awm theihna

13.1 A hnuah tarlan te hi hlawhchhamna emaw rawngkhawlhna a ngaih theih te chu an ni “Hlawhchhamna awm theihna”:

- i. Pawisa pung tur zat, pawisa la pek tur, pawisa chawi belh ngai, leh thil dang inremsiamna in a ken tel leh loan documents in a ngiat ang pek ngai te chu pek loh a a awm in.
- ii. Pawisa puk lai documents leh in remsiamna emaw mawhphurhna awmte tih hlawhtlin a awm loh in.
- iii. Lawn puk tir tu lam atang emaw company emaw in loan latu hnenah pek tur pawimawh chungchanga an inremsiam na anga tih a a awm loh in.

- iv. Thil thleng emaw thil danglam a awm a, chu chuan he inremna hnuaia loan latuin a bat la awmte a rulh theihna tura documents hnuaia mawhphurhna a hlen theihna tur tichhe thei leh sawi danglam a awm in.
- v. Sum puk tir tu chuan loan latu sum dinhmun a tlahniam a, inremna hnuaia a mawhphurhna a hlan theilo mai thei tih rinna chhan a neih in.
- vi. He inremna hnuaiah hian loan latuten loan document dang an siamah emaw, aiawhtu emaw, warranty emaw chu a dik lo tih hmuhchhuah a nih emaw, loan latuin thu pawimawh emaw thil pawimawh thuh a nei a nih chuan.
- vii. Lawn latu in loan petuin a mamawh tur thu emaw documents a pek loh in.
- viii. Lawn latu chu thihna emaw hlen theih lohna a awmin.
- ix. Lawn latu nena inzawm sum dinhmun tlakchhiatna a awm in.
- x. Manganna leh buai taka siamin emaw thil dang engpawh Loan latu thil neih zawng zawng emaw a then atanga tihpuitlin leh lakchhuah tum a nih in.
- xi. Lawn latu in a hma a hmun dang emaw a pawisa alo puk tawh chungchang a buaina awm ah sum puktir tu tur duh dan anga siamthat hmasak a nih loh in.
- xii. Lirthei tihchhiat emaw rukbo emaw nasa taka tihchhiat leh lawn puk tir tu tur te ngaih ah thil sual tihnaah a in hnamhnawih tawh a nih chuan.
- xiii. Sum puk tu turin a lirthei chu dik tak leh dan anga anih dan tur a enkawl leh tax te rinawm taka pek a nih loh emaw loan puk chung changa pawisa chawi thil te ngaihthah a nih in.
- xiv. Lawn puk tu in lirthei chu dik lo taka lo tih ral emaw, transfer emaw, chawi tir emaw dahkham atana hman alo tum in.
- xv. Lirthei chu sum puk tur turin a in register na state atanga state danga lo sawn a nih in.

13.2 A chung a tarlan tak 13.1 a thil thleng emaw thil awmdan te chu a thleng taw hem tih leh a la awm reng em tih chungchang ah a puktir tu turin loan puk tu tur chungah ngaihdan a siam fel ang.

13.3 Hlawhchhamna thlen vanga a nghawng tur thilte

A chung a kan sawi tak hlawhchhamna thleng ang emaw zar a lo thlen chuan sum puk tir tu chuan a puk tu hnenah hriattirna engmah awm lovin hetiang hian dikna a nei ang:

- i. Loan zawng zawng emaw a then emaw a pung hmuh chhuah nen, leh dum dang zawng zawng (huam chin awm lovin nakin lawka installment, pek tur la bang, pek lawk tur, bounce charges, EMI rulh loh vanga chawi tur, insurance atanga sum hmuh emaw, compensation loan puk tuin a dawn) he inremna hnuaia huam chin chu pek nghal tur a ni.
- ii. Lirthei chu sum puk tir tuin a pum in emaw, a then emaw chu man, lak let emaw a nei thei a, anih loh pawh in hralh chhawn emaw li lamin a duh angin midang hnenah a ti riral thei a ni.
- iii. Loan puk tu in a rulh theihlohna leh a hlawhchham thu Credit Bureaus (CIBIL) emaw RBI aiawh a loan puk theihna hmun dang hriattir phal a ni.
- iv. Sum puktir hming emaw, sumdawnna, a thawhpui leh, a thil neihte chu a puk tir tu in emaw RBI emaw in an duhthlanna angin loan rul let theilo anga sawi chhuah, tihchhuah emaw pe chhuak thei anga ngaih a ni.
- v. Negotiable Instruments Act, 1881 Section 138 leh Payment of Settlement System Act, 2007, Indian Penal Section 25 (1) hnuaia tihkhawtlai loh te pawh huamin dan angin leh loan documents hnuaia puk tir tuin hremna lak kawh chungchangah dikna a nei.
- vi. A chung a kan sawi tawh ang hian hlawhchhamna eng pawh lo awm chu loan dang emaw hmun dang pawisa pukna hnuaiah tawh phawt chuan rulh let hlawhchhamna anga ngaih a ni bawkw ang.
- vii. Sum puktir hian a pukna te hnenah hian a lirthei sum a puk hmanga a lei chu a dinna leh awmna chanchin hi lirthei siamtute emaw OEM(Original Equipment Manufacturer) in an dah GPS tracker lirthei a awmin a chhinchhiah chu en a remti a ni.

13.4 Security tihpuitlin dan tur

A chung a kan sawi tak hlawhchhamna eng emaw zat a awm chuan:

- i. BACL emaw a agent emaw aiawhtu ruat te chuan, a chung a kan sawi tak security siam zawng zawng emaw a then emaw(loan-a security atana siam lirthei chu lak let lehna hmangin) a inrawlh emaw, a inrawlh loh emaw chuan a tihlawngtling thei a ni court emaw engah pawh.
- ii. Hemi hnuaia lirthei chung a security siam hi tihpuitlinna eng pawh hi sum puktir tu in risk leh senso chauh a ni a, a tul chuan BACL hian hemi chungchangah hian sum puk tute tan a hmingin sawipuitu hna a thawk thei a ni.
- iii. Sum puktir chuan security lak let dan tur emaw tihpuitlin dan tur emaw a pawm chu a hnuaia mi ang hian a ni ang:
 - 1. BACL chuan loan pek tur zawng zawng (forclosure value) pek let turin a puktir hnenah ni 7 chhung hriattirna a pe anga, chutiang a nih loh chuan BACL emaw ama aiawh midangin ruat angin lirthei chu a la let leh thei ang. Mahse emergency a awm a, loan latu chanchin emaw a awmna hmun emaw lirthei chu midang daih kuta awm a nih chuan BACL chuan hriattirna awm lovin lirthei chu a la thei ang.
 - 2. Lirthei chu lak a nih hnuaiah BACL emaw ruat bik te emaw agent te chuan lirthei chungchang chu chipchiar takin dah that emaw dah khawm a ni ang.
 - 3. Lirthei chu lak let hnuaiah BACL chuan lirthei hralh tak tak hmain sum puktir hnenah a pek tur leh a pek let theihna tur thu leh hla mamawh zawng zawng hriattir nawn a tum thei a ni.
 - 4. BACL chuan lirthei a neih hnuaiah sum puktir hnenah ni 7 chhung hriattirna hnunung ber a thawn ang a, a la pek ngai zat zawng zawng a pung awm leh man chawi ngai dang awm thei zawng zawng nen a pe let leh ang a, chutiang a nih loh chuan BACL chuan a sawi angin lilam turin emaw hralh chhawng turin a remchan dan angin a tar chhuak thei a ni.
 - 5. BACL in hralhna a kalpui chungchang chu pawm leh kimchang a ni ang a, chutiang bawkw chu hralhna sawi tawh thuthlung chungchang ah pawh thutlukna siam theih a ni ang, a hralhna ngaihtuah chungchang chuan hnialna leh remtih loh na sum puktir in a nei thei lo vang.
 - 6. Sum puktir tu chuan lirthei neih chu tlan let theihna hun remchang zawng zawng pek a tum thei a, sum puktir chuan hun tiam chhung ni 7 hma a forclosure value a pek chhuah chuan BACL chuan sum puktir hnena a neih chu tlan let leh turin a tul ang hma a la ang.

A chung a kan sawi tak kalphung hi RBI emaw hmun dangin a hun hunah kaihhruaina a tihchhuahthe ngaihtuah chungin a puk tir tu in a rel angin tihdanglam leh siamthat na a awm thei ang a chutiang bawkw chu a puk tu hnenah a hman theih leh tur a ni ang.

- iv. Sum puk tu chuan a pukna in a duh dan anga pawisa pek loh emaw, a puktir tu security hlauhawma a awm emaw, hlauhthawn awm a awm apiangin loan chu koh kir a nih leh nih loh pawh ngaihtuah lovin lirthei a lak chu khap emaw tibuai emaw sawibuai lo turin a remti in a tiam bawkw. Sum puk tir tu aiawhten lirthei chu vantlang emaw, mimal emaw hnenah thuthlung hmanga hralh, man chawi a hman tir emaw engti kawng pawhin an hralh thei a ni tih leh, hloh engmah nei lo sum a hmuh chhuah chu tarlan angin an hmang thei ang.

- v. Sum puktir tu chuan a tlakchham apiang a puktir tu hnenah a pe nthal ang. Sum puktir tu chuan a puktir tu hnenah pawisa awm leh thil nei te chu a pek tur la awm zat hu ang zelin a lak sak theihna dikna a nei ang. Heta thu ziah awm ah hian sum puk tir tu chu lirtir hralh emaw, hman tir emaw inremsiam turin a ti lo in, chutiang lo pawh a puktir tu hnenah hma a la thei ang. Hralh chhawn a nih in a man hu aia tlem a hralh a nih in a la daih lohna chu sum puk tu hnenah alak belh leh thei ang. Sum puktir tu chuan amah aiawh tu midang ruatin pek tur zat la bang te chu a puk tu hnenah sum pe tura tih kawng ah an duh dan angin BACL ngaihdan zul zui in an che thei ang.

14. Thil nei lak sak emaw chhuhsak theihna

BACL chuan a hnuia account dang nei apiang hnenah an thil nei laksak theih na a nei a, mahse a hman ngei ngei a tul lo. BACL chuan he loan hnuia pawisa la awm zawng zawng emaw pek let la ngai zat pek a nih hma chuan eng lawn pawh nise Child Loans emaw a hnuia lawn dang ah pawh an thil nei te lo hreng in emaw an ruh let theih hma siam rem leh a duh dan a pung awm leh chawi tir theih na kawng ah a remchan dan angin loan puk tu chu a hriat tir thei ang. Chu chu ti tur chuan roelna kal tlang in dik takin a kalpui chhunzawm thei ang.

15. Thildangte

15.1 Pawisa puk tir tu in a duhthlanna leh duhdan anga a hunbi a inrem siam dan anga a sum pek let a nih loh chungchang ah an in remsiam dan anga kalin emaw a hnuai a tarlan ang hian a ruahman ang:

- Lirtir emaw thil nei dangte lak let sak.
- EMI hunbi tiam bawhpel.
- Advance EMI lam kawng pawisa pek.
- Hlawchham vanga pawisa pek (hun bi tiam bawhpel chawi)
- Bounce Charges
- Parking Charges.
- Dan anga thubuai siamsak leh
- A tawp berah chuan loan documents hnuia a puktir tu chung a puk tir tu in thubuai dang emaw a nei in.

Sum puktir tu chuan a remti a, a puk tir tu chuan a duh dan angin a chung a kan ziah tak chu a puk tu nen chuan an sawi rem thei ang.

15.2 Sum puk tir tu in dan anga a nei emaw, a nei theih tur tlangpui leh thil lak sak chungah tun emaw nakin ah apuktir in a leiba chungchangah a puk tirtu dikna leh chin fel dan chu hman chhunzawm zel a ni ang. Tin, he inremna hnuia sum puktir tu hnenah dahkham chu tih puitlin kher ngai loh dan kawng emaw hman theihna tur kawng a hawng ang.

15.3 He inremna hnuia ruh let hlawchhamna enge maw a thlen huna a puktir tu in dikna, thuneihna emaw, a siamrem dan a nei theihna tur chu tikhawltai emaw a tih loh chuan engmah buaina leh dikloh na a puktir tu leh a puk tu lamah a awm lo anga in remsiamna awm sa pawh a ti chhe hek lo ang.

15.4 Sum puktir tu chuan tikhawltai emaw, thlen loh emaw lirtir chhiatna, a that na, a model, a rawng, registration, leh permit siam thatna, insurance leh chhiat pek chungchang ah te leh thil dang ah te sum puk tu chuan mawh a phur ang. Lirtir hming emaw, a neitu hming emaw chhiatna emaw, inhnialna a awm pawhin sum puktir tu in mawh a phur lo vang a, sum puk tu chuan zalen takin a lungawi tur a ni tih an inrem baw.

15.5 Sum puktir tu chuan a puktir tu hnenah hriatir hmasa lo chuan a pum pui emaw, a then emaw chutiang thuthlung angin puktir tu in a dikna leh chanvo a neihte chu a rel thei in a pe thei anga, a hralh thei ang, a transfer in discount te pawh a pe thei ang. He inremna hi bank dang emaw, pawisa hman pui dang emaw midang hnenah, a puktir tu aiawh a nihna angin sum puktir tu chuan thil ngiat te chu a bawhzui zel ang.

15.6 Klaw 11.12 a tarlan angin, he inremna hi zia chauh a siamthat theih a ni a, he inremna siamtute chung a hlawkna tur a tih a ni ang.

15.7 He inremna thupek eng pawh hi engti kawng mahin eng thuneihna hnuia pawh hman theih loh emaw, danin a khap emaw a nih chuan, chutiang thuneihna chungchangah chuan he inremna thuthlung thupek dangte dan anga kalpui theihna hmantlak lohna leh hman theih lohna chu engti kawng mahin a ngawng in a tichhe lo ang. Chutiang in thuneihna dang ah pawh a huam tel a, he inremna siamtute chuan dan bawchhiatna, dik lohna emaw, hman theih loh emaw nia ngai lai chu he inremna thil tum hmasa ber chu a taka hman theih turin dan anga thupekte chu an thlak danglam tur a ni tih belh a ni baw.

15.8 He inremna hnuia sum zat puk tir duan chungchangah sum puk tir tu in a remti hnu chu, tihual chiang tak a awm loh chuan a dik a pawm a ni ang.

15.9 He inremna hnuia sum puk tu in a pek tur zawng zawng chu chhut chhuah a ni tur a ni a, a kim chang tak leh a dang ngai zawng zawngte huam tel hnu in, thil neihte hren beh sak emaw laksak leh a chuangliam pek tir chungchang ah engmah dang a awm lo tih a ti chiang tur a ni a, chu chuan dan in a ngiat chhiat chawi ngai te a huam tel lo ang.

15.10 Sum puktir tu chuan BACL hian a duhthlanna in help, discount, cash back, special scheme, EMI wavier emaw a titawp thei tih a hrethiam a, chutah chuan sum puktir tu in sum chu tlai awm lo a ahun taka a pek let hnu ah pek let theih a ni ang.

15.11 Sum puktir tu chuan ama thu in he inremna chungchang ah tih tawp theih a nei lo vang a, BACL hnenah inremna dang huam in sum a pek kim hma loh chuan a titawp thei lo vang.

15.12 Service nena inzawm thil dang a tan pawh, sum puktir tu chuan a puk tir tu nen heng kaltlang hian a biak theih ang:

- Sum puk tir tu website www.bajajautocredit.com, tlawh la, State wise customer helpline number hriat duh chuan customercare@bajajautocredit.com ah biak theih a ni a, loan details leh instant service duh tan Play store/Apple App store atingin Lender Mobile App "My BACL" download rawh.
- BACL Registered Office Customer Care, Bajaj Auto Credit Ltd, Akrudi, Old Mumbai-Pune Highway, Pune-411035, Maharashtra-a Customer Grievance cell-ah biak/zia emaw BACL customercare@bajajautocredit.com ah email emaw thawn theih a ni a, 1st level escalation atan Head Customer Service-ah zawh theih a ni baw. BACL headcustomercare@bajajautocredit.com leh 2nd level escalation chu Nodal officer BACL headcustomercare@bajajautocredit.com and 2nd level escalation to Nodal officer BACL nodalofficer@bajajautocredit.com ah pek a ni a, puk tir tu chuan complaint chu hnathawh ni 15 chhungin a chhang ang.

16. He inremna, schedule leh document dangte hian zawm tur leh hriattur zawng zawng chu a thlunzawm a, inbiakna zawng zawng chu siamtha in ziaik in a dah vek a ni.

17. Lawn latu chuan loan chungchanga inrem siamna leh a chhunga thu awmte chu ama hnam tawng ngei a hriathiam na neih ngei a tul a, he inremna ziaik hi copy dang loan latu hnenah ngei pawh electronic device hmanga thawn a ni a, a rem tihna ngei a kut zungtang hmangin a nem kai hunah chauh thuthlung te chu hrethiam in pawm a ni ang.

He inremna ziaik piaah lam leh hrihfhiahna dang awm chu English tawng a ziaik a ni ang.

18. INBIAKPAWHNA

18.1 Hriattirna reng reng Sumpuktu hnena pek chu he inremsiamna in a sawi angin, a hmuh ngei theihna tura pek tur niin, a tana tangkai tur phei chu emaw lehkhaw thawnna pangngai emaw post office emaw electronic media hmangin a mobile number ah emaw email in sumpuktu hnena thawn emaw a chhena hmunah Schedule 1 in a tarlan angin (address a sumpuktirtu hnena a pek emaw rintlak tak hnen atangin) emaw a hnathawhna hmun emaw a chenna hmun ah. Lehkathawhna pangngai hmanga thawn chu darkar 48 chhungin lehkhaw thawn chhuah a nih atanga chhiarin a hmu tur a ni a, electronic media hman chuan a hmu nghal thei tur a ni.

18.2 Sumpuktirtu emaw sumpuktirtuin a aiawh a a hman pawl/hnathawh saktu a ruatte hamthatna a neih inremsiamna leh inkaihhruiiana danin a pek tikhkawloh sak si lovin, Hlawhchhamna awm theihna a lo thlen chuan sumpuktirtu, a aiawh tura thuneihna a pek, agent, hnathawktu te chuan sumpuktu biak pawh theihna sumpuktuin sumpuktirtu hnena a pek chu an hmang thei ang nga (sumpuktu in a aiawh tur a dah, an hming hman sak, a chhungleh khatte) sumpuktirtu hnena a theh luh tel, mi rintlak hnen atanga a hmuh. Chubakah, sumpuktu chuan a hriat reng thei nana, hrihhruiatna a chang chang a thawnin, heng sum pek ngai a la pek ngai chu, dak, fax, phone, email, SMS, phone a WhatsApp hmangin a thawn thin tur a ni.

19. Elektronik Media

19.1 Lawn petu chuan he inremna leh lawn Lehkha dangte online/world wide web/website tarlan eng pawh telin online-a pawm a nih chuan he thuthlung siamtute inkara inremna nghet tak a awm tih a nemnghet in a pawm baw a ni.

19.2 Lawn lotu chuan he inremna leh loan document dangte dan leh dunte siamthatna engpawh thupek, pawm leh inbiakpawhna te chu elektronik hmanrua kal tlangin OTP hmanga thawn chhuah a nih thu hriattir a ni a, online whatsapp, website, thil dang dang atanga han risk a keng tel a, chung zingah chuan dik lo taka tih danglam leh thawn dik lo leh thuruk awm lohna te pawh a keng tel. Mahse, loan latu chuan he inremna hnuaia thil hrang hrangah loan leh a kalpui dan chungchangah pawh electronic media kaltlangin lawn petu hnen atanga inbiakpawhna neih dawn leh pek a duh a ni.

19.3 Lawn latu chuan email emaw electronic emaw form dang thawn chhuah chung changah risk leh tih dik loh thil thleng thei a ni tih hria in a pawm a, chutiang risk awm thei zawng zawng chu a phurh tur reng a ni tih a pawm a, chu chu loan petu thunun theih loh inbiakpawhna dik lo emaw technology lama tihsual avanga lo awm emaw pawh a ni. Tin, lawn latu chuan email id/address/mobile number a inthlak danglam chuan loan petu hnenah ziaik a hriattir ang a, in biak pawh theih lohna a awm chuan chu chu a siam rem tur a ni.

19.4 Lawn puktu chuan a puktir tu thawhpuite leh sumdawhna hmun ah complaint theh luh theih a ni a, chutih rualin a hnu a fimkhur lo taka loan petu chanchin emaw mimal chanchin thehdarhna a awm a nih chuan loan latu in mawh a phur vek ang.

19.5 Lawn latu chuan information leh thil dang atana pek chhuah inbiakpawhna tura a tih hnalam thil chauh chu hmang turin a tiam ang.

19.6 Lawn latu chuan data privacy tichhe thei leh bawhchhiatna awm thei chu a pawm a, chutiang avanga tu emaw zawkin kalphung dik taka inbiakna chu a hlauh a nih chuan mawh a phur ang tih a tiam baw. Chuvangin loan latu chuan a mimal chanchin leh thil dang pawimawh thei zawng zawng te chu puang zar lo in a hnuaia tarlan ang hian a zawm ang:

i. Lawn latu hriatpuina leh amah tak a tel vel miah lohna a midang hnen a thlen chhawn a nih in emaw

ii. Electronic hmanrua eng pawh hmangin a hnuaia fimkhurna leh himna dante hmang hian:

- a. Lawn latu chuan online-a a thil tih hmain website eng pawh address bar ah "https" a awm leh awm loh a enfiah fo tur a ni a, chu chu webpage rintlak a nih leh nih loh enfiah nan
- b. Loan latu chuan a web browser ah midang lo luh theih nae maw thlun zawmna hman reng reng chu pumpelh tur a ni a, chu chuan mimal chanchin zawn emaw rukbo emaw a thlen thei a ni.
- c. Lawn latu chuan information chu dik takin a chhu tur a ni a, web browser a auto fill option chu a mimal information pawimawh dahkhawm tam tak ven nan a hmang tur a ni lo.
- d. Lawn latu chuan internet hriatchian loh, phalna neilo/rinhlehna nei website, online platform rinhlelh awm tak take maw rintlak lo atanga application a download tur a ni lo.
- e. Lawn latu chuan a website rinrawl ber pawh nise a luh hmain cookies chu a titawp hmasa tur a ni, an mimal chanchin chu midangin an chhui loh nan leh hriatchian a nih loh chuan.
- f. Lawn latu email khawi atanga lo kal nge tih leh thawntu hriat chian loh chu a chhang tur a ni lo.
- g. Lawn latu chuan website leh dilna engpawh dan leh dun chu a hriat hmasak hnu ah chauh information pek nan leh ziah luh nan a kalpui thei ang
- h. Lawn latu chuan a computer/laptop/tab/i-pad/smart phone/mobile application dik tak chu rintlak tak tih a chian hmasa reng tur a ni.
- i. Lawn latu chuan weblink hriat loh, Bitly rmaw electronic platform hmanga electronic shared link dang (email,sms,social media, website ang chi) chu a lut thei lo vang.

19.7 Sumpuktirtuin pawhin chutiingin a phalsak ti hre chungin, sumpuktu chuan tihdanglam theih lo thutlukna sumpuktirtu nen ahnuai mi ang hian an siam a ni:

- a. Sumpuktirtu chu (ti ngei ngei ngai tihna ni lovin) heng inbiakpawh theihna hmanrua chhawp chhuah Electronic Media (hei hi a tha leh rintlak bera ngaih a ni) a mamawh leh tulna ang zela hman phalsak a ni. Inbiakpawhna hmanrua hman theih chungchangah zawhna a lo awm palh a nih chuan, Electronic Media hman phalna leh theihna hi a chhanna tawp, awmchhun leh hlawmkhawmna a ni ang.
- b. Sumpuktu chuan inbiakpawh atana hman tur chu Electronic Media chu a pawmin a ti chiang hnuah sumpuktirtu chu sumpuktu chuan a ngaihtuhsak leh sumpuktirtu chu hemi thuah finfiahna ruahmanna mawhphurhna a nei lovang.
- c. Sumpuktu chuan Sumpuktirtu chu Communications tih inkaihhruaina a duan hian a huam tel lovang, a then emaw avai pawh hian a zawm kher kher a ngai lova, chutiang a ti lo a nih pawhin sumpuktu mawhphurhna leh inhuamna liau liau a nih tih chu a pawm tur a ni.
- d. Sumpuktirtu thil tih sawhkhawp emaw pawmluh thil emaw tih duh loh avangin emaw a hun taka a tih duh loh avangin, Communications through Electronics Media inkaihhruaina hnuaiawh mawh a phur lovang.
- e. Sumpuktirtu chu Communication tih inkaihhruaina hnuaiawh ziaka lehkhah a dawn kher a ngai lova, inbiakpawhna electronic media kaltlanga siam leh hetiang hmanga hriattirna a dawn leh a hmuh loh avangin a dikna chanvo laksakna emaw tihbawrhban sak theihna inremsiamna ah hian a awm lo.
- f. Sumpuktirtu chuan a duh hunah a duh danin a chhan leh vang ti lang kher lovin, hmanraw hman tur a ti tlem emaw a ti tam thei Sumpuktu in Communication Electronic media kaltlanga a hman turin.
- g. Sumpuktu chuan Sumpuktirtu chu inbiakpawhna electronic media kaltlanga chhawp, heta Clause/inremsiamna/dan dah belh awm te hi behchhana, zawm leh zangnadawmna awm te hi hman chu a duhthlanna liau liau a awm a ni tih chu a hriain a chiang tur a ni.
- h. Sumpuktu chuan Electronic Media hmanga inbiakpawhna (hengte email, facsimile, SMS text messaging/Bitly, WhatsApp, OTP (One time password) authentication, websites, online acceptance, adangte) sumpuktirtu in an rawn hman chuan a rintlak a ni tih chu a hriain a pawm tur a ni

20. Inrem lohna chinfelna

He inremna emaw, a tihhlawhtlinna kawng atanga lo chhuak a kaihhnawih emaw thubuai leh inhniaalna awm apiang chu rorelna hnenah thlen luh tur a ni a, chu chu a hnuaiawh mi ang hian ruat a ni ang:

Lawn pe tu chuan a latu hnenah hriattirna a thlen theih dan tur kawng hrang hrang in a thawn anga, thawnna pangngai emaw, post emaw, electronic media bakah email, facsimile, SMS, whatsapp, website, online dangte hmangin hming pathum aia tam lo rawt niin chumi zingah chuan thurem tu tur a thlang tur a ni.

- i. Thurem tu ber tur hming rawt zinga pakhat thlan leh pawm a nih thu nemngheh a ni anga, ni 10 chhunga hriattirna loan pe tu hnenah ziakin ngemngheh ("hriattir hun chung") emaw
- ii. Dodalna a awm anih chuan, ziakin loan pe tu address ah emaw email legal@bajajautocredit.com ah hming rawt tak te chu dodal a ni emaw pawm loh thu hriattirna hun chung ngei ah chhan tur a ni.

Mahse, Loan petu chuan hriattirna hun chung sawi tak chhunga leh lam pawl atanga chhanna engmah a dawn loh chuan, loan petu in a rel angin, thurem tu tur ruat chu loan latu te lam atanga pawmna angah ngaih a ni ang.

Thuremna neihna tur hmun chu Pune emaw state khawpui ah emaw, loan petu duhthlanna angin emaw a ni ang. Thuremna hi Arbitration and Conciliation Act 1996 a thupek angin siamthat emaw, siam danglam emaw, siam thar anga kal a ni rih ang. Thuremna kalphung chu English tawng hmanga kalpui tur a ni. Tin, thuremtu thuchhuak chu a tawpna ber a ni ang a, he thuthlung siamtute chungah thuneihna a nei ang.

He thupek hian a thuremna chu tan mahse, loan pe tu chuan dan awmsa leh Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARSAESI") dan leh dun zul zuiin a hma a hunbi ruat pelh hnu a tih tur a sawi ang te chu a kal pui thei ang.

21. INRELBAWLNA DAN LEH THUNEIHNA

a. He thutlukna leh a kaihhnawih thurel te hi India Danpui hnuaiawh tel vek an ni. Clause 20 a inziak angin, thubuaiawh inhnawihthe hian heng thurel leh thutawp te hi Court emaw Rorelna thutphah , Pune, India emaw roreltute awmna chin chu Sumpuktirtu remtihna in a huam vek tih an pawm a ni.

Sum puktu/puktute hian heng thuziah leh thutiam hi an chhiar in an hrethiam a ni tih an pawm a, chipchiar taka ziak khahna lehkhah a thuziah te telin, an signature / electronic media/mode kaltlanga an pek te leh thu awm dangte pawh a huam tel tih an pawm a ni.

SCHEDULE I**LOAN DILNA A THUTIAM KAMNA**

Loan Dilna Nambar		Dilna Ni	
Hnathawh tan ni		Hnathawhna Hmun	
KYC FACT SHEET			
Sum puku hming		Sum puku tawmtu hming	
Sum puku biak pawh theihna hmun		Sum puku tawmtu biak pawh theihna hmun	
Sum puku chenna hmun		Sum puku tawmtu chenna hmun	
Sum puku biak theihna nambar		Sum puku tawmtu biak theihna nambar	
Sum puku hnathawh		Sum puku tawmtu hnathawh	
Loan Details			
Phalna/Remtihna Pek Ni		Loan kalhmang	
Loan Lak zah		Loan dilna chhan	
Loan lak hunbi (Thla)		Loan lak rulhna pun zah (% per annum)	
Loan lak rulhna pun dan kalhmang	Fixed	Loan pun na chhut dan	A pun dan ziaka chhut dan
Thla tin rulhna zah (EMI)*		Processing Fee	
Lehkha pawimawh khawihna atana sum sen ngai zah		Sum chelek na a chawi ngai zat	
Pek hun tiam/ pek zinzia*		Sum rulh letna pun dan*	
EMI Pek lawk zah (will be adjusted towards last installments)		Stamp Duty	
Mandate Registration Chawi ngai zah (Physical Mandate)		Sum Bituk zah	
Sum rulhdan hmang		Sum rulhdan tan hun	
Bank IFSC		Bank Account Nambar	
PRODUCT DETAILS (Lirthei)			
Model		Registration Nambar**	
Chassis No**		Engine No**	
Dealer Hming & Code (Zuartu)	&	Dealer Awmna Khua	

FEE & CHARGES (TAXES TELHIN)			
Bounce Charge/ EMI default chhiar zah	Rs.450/- loan rulh tur hunbi a pek loh chuan chawi tur a ni.	Loan sutna atan sum chawi tur zah	Rs 1000
Mandate Rejection chhiar zah	Thla tin Rs. 450/- hi thla hmasa ber tir ah bank in a phallohna zirin chawi tur a ni.	Loan Foreclosure chhiar zah(Full and Part Pre Payment)	Principal Amount atanga 3% hi a pum emaw a chanve a rulhna ah an chawi belh tir zah a ni.
Hremtheihna/ tih diklohna chawi tur zah	thla khatah 2.5% emaw, a then emaw chu overdue amount-ah a ni	Duplicate(Physical) NOC chhiar zah	Rs 500
Repossession / Surrender thubuai siamsak a ni	Rs 5000	Stock Yard Parking man chhiar zah	TW-Rs 100/ni khatah & 3W-Rs 125/ni khatah, ni 60 chhung atan (a rei berah)
Repayment mode thlakna man chhiar zah	Rs 590	Hypothecation man chhiar zah	
Danin a phal chin man inchhiar	A hun a zirin	Man chhiar zah	2W- For Re-finance -Upto Rs.500 CV- For used Vehicle - Upto Rs 2000
SOA man inchhiar	NIL		

* EMI hi sum rulhna pun zah chhut sa a zirin inthlak thei reng a ni. Clause 6.7 hi hriatchian nan enchain nise.

** Thu chinchang hi sum pekchhuah hnu ah inhriattir zel a ni ang.

SCHEDULE II

Thu kalhmang indawhdan

1. He thuthlung leh lehkha pawimawh thil tel te hi sum puktirtu/hawhtu duhthusam a ruahhman a ni.
2. Sum puku in cheque lehkha a thehluh (cheque hlui tawh tel in) te hi Sum puktirtu rem tihna a ni.
3. He thuthlung ziah hma a Sum puku Bank account statement , thla ruk kalta ami tarlan a ni.
4. He thuthlung ziah hian sum puku hian thuneitu leh hriatpuitu dangte hnen atang Sum puk theihnan remtihna leh phalna ala tih a lantir a ni.
5. Sum puku hian Dan leh dun hnuaia a zawm turte, dawrtu chanvo leh tihurte a ti ngei a, sum puktirtu in a hriatpui a ni.
6. Sum chawi tur, stamp duty leh lehkha , sum puktirtu in a pekchhuahte leh sum puku in a chawi te hi an inkar a inremsiamna fel tak hnuaia ziah vek a ni.

Chinchhiahna: A chung a ba pek dan tur ruahman khi tlemin a danglam thei dan awm chu Ba rulh tan hmaa a pung zat (BPI) ngaihtuah tel lova duan a ni a. BPI chhut dan chiang zawk chu, Klaw 6.8 lawn inremsiamna ah tarlan a ni.

Hunbi tuka ba rulhna zat hnuaia ba rulh dan tur ruahmanna

MAWHPHURHNA

“ Thu thlunna /inremna/ intiamna thuziak tawp a “Ka pawm e” tih hi hmeh anih chuan, sum puku/ diltu/tiamkamtu/ hian heng a hnuaia thuziak te hi a pawm tih leh a thlawp tih a tarlang a ni:

- i. kum 18 a tling a ni,
- ii. Saptawng chhiar, ziah leh a hrethiam tihna a ni a,
- iii. thu thlunna/inremna/intiamna a inremsiamna leh intiamkamna te a chhiar chiangin a hrethiam tihna a ni a,
- iv. Loan pukna a dan leh dun zawm tur te hian a khuahkhirh tih a pawm tihna a ni a,
- v. Hesum puku/ diltu/intiamkamtu hian he thu tiamna/inremna/ thuthlung a pawm tih a tarlanga hian dan kenkawh leh lehkawh anih pawhin a zawmtir dawn tihna a ni,
- vi. He thuziak hian sum puktirtu/ pe chhuaktu/tiam tirtu leh sum puku/ diltu/ intiamkam tu te inkar ah thu thlunna leh intiamna felfai tak a awm tih a tarlang a ni.

Instl Num

Opening Principal

Instl Amount

Principal

Intrest

Closing Principal