

KA JINGIATEH KRAM-CUM-KA TIAR JONG KA JINGPYNBNA

la kane ka jingiateh ram cum ka tiar ai ram ("Ka jingiateh"), is made at the place and on the day, la leh ha ka jaka bad ha ka sngi, u bnai bad u snem kumba la buh ha ka Schedule 1.

HAPDENG

Ka kompeni ba la seng hapoh ki kyndon jong ka ain jong ki kompeni, 2013, kaba don ia ka ophis ba la pynrung kyrteng ha ka jaka shna jingshna jong ka ha Bajaj Auto Complex, Mumbai Pune Road, Akurdi, Pune -411035 BACL", kaba ka jingpynpaw kan long ha kaba ka jinglong jingman ka dawa kumta ka mut bad kynthup ia ki nongmihkhmat bad ki jingaiti jong ka), jong ka BYNTA BA NYNGKONG.

BAD

U Nongshim ram/ki nongshim ram,(kiba kynthup ia u Nongshim ram/nongaplai lang lada don) (na ka bynta ka jingsuk (Nongshim ram, Nongshim ram/nongaplai lang hadien la khot lang kum "Nongshim ram") ki jingtip ba kongsan jong ka ki long kumba la buh ha ka Schedule 1 ba la pyndait hangne jong **KAWEI PAT BYNTA**.

Ka jingong 'Nongshim ram', lymda ka long kaba pyrshah ia ka jinglong ne jingmut jong ka, kan mut bad kynthup:

- i. ha ka jingjia ba u Nongshim ram u dei u HUF, ka Karta bad uno uno ne uwei pa uwei na ki dkhot jong ka HUF bad u/ki ba dang im jong ki bad ki nongioh pateng jong u, ki nongpyntreikam, ki nongpyniaid.
- ii. ha ka jingjia ba u Nongshim ram u dei u trai marwei, u trai marwei bad ki nongioh pateng jong u/ki nongioh pateng katkum ka ain, ki nongpyniaid, bad ki nongpyntreikam; bad
- iii. Lada u nongkit ram u dei u briew shimet, ki nongioh pateng ain jong u, ki nongpyniaid bad ki nongpyntreikam.
- iv. Lada u Nongshim ram u dei ka Kompani shimet/paidbah (ia u Nongshim ram bad ia u nongshim ram la khot lang kum ki **"Ki Seng"** bad marwei marwei kum ki **"Seng"**).

KATBA:

- A. A.Ka Lender ka dei ka kompeni ai ram bym dei ka bank kaba trei ha ka kam ai ram/ai ram sha ki nongthied bapher bapher, kaba kynthup ia ka jingai ram na ka bynta ki ram thied pyrshah ia ki kali/ki kali.
- B. B. U nongshim ram u wad ban ioh ia ka lad ai ram na ka bynta ban thied ia ka kali thymmai/ba la dep pyndonkam ("Ka Kali bym dei na ka bynta ka kam khaii/Ka kali/Ka kali shimet") bad la batai kham bniah bad pyndonkam ia u nongshim ram na ka bynta ka ram ha ka Schedule 1 ("Ka kali(ki)") hangne.
- C. C.Ha ka jingkyrpad jong u Nongshim ram bad da kaba shaniah ha ki jingpynpaw ba la ai bad ki jingtip ba la ai da u Nongshim ram, u nongshim ram u mynjur ban ai ram sha u nongshim ram katkum ki kyndon bad ki jingpynbeit kiba don ha kane ka Jingiateh bad kiwei kiwei ki ram. Ki kot ki sla, na ka bynta ka jingthmu yn sa pynbeit hadien.

MYNTA, NUMARTA, ha kaba pyrkhatai kiei kiei kiba la kdew haneng bad kiwei kiwei ki jingpyrkhat kiba biang bad kiba long katkum ka ain, haba la ithuh shai ia ka jingpdang bad jingbiang jong ki, ki liang ki ia mynjur kumne harum:

1.KI JINGBATAI BAD KI JINGPYNBNA:

1.1 Na ka bynta ki jingthmu jong kane ka jingiateh, nalog ki kyndon ba la batai ha ka jingbatai jong ki Party: (a) baroh ki kyntien bad ki jingkren ba la thoh da ki dak heh ba la batai da kaba pynrung ha ka jingkynthoh bad/lane ki jingkynthoh ha kano kano ka jaka ha kane ka Jingiateh, ki don kajuha ka jingmut kumba la ai sha kum kine ki kyntien bad ki jingkren; (b) ki kyntien bad ki jingkren ba la pyndonkam hynrei ba la batai hangne kin don kajuha ka jingmut ba la ai ha ki ha ka General Clauses Act, 1897; bad (c) ki kyntien bad ki jingkren kiba bud kin don ia ka jingmut kumba la buh ha kane ka Kyndon 1:

"Ki Lad Pynkren kiba lah ban Pdiang" da kaba kdew sha:

A. "U nongshim ram", kan mut:

- i. U nombar mobile/landline ba la pynrung kyrteng jong u nongshim ram kumba la ai ha ka phorm aplikeshon; lane dur/video; lane
- ii. ka email ha ka email ba la pynrung kyrteng jong u Nongshim ram; lane
- iii. ka jingthoh "SMS" ha u nombar mobile ba la pynrung kyrteng jong u Nongshim ram; lane
- iv. ka jingpynbna ba la thoh ba la phah da u courier / post ha ka address ba la pynrung kyrteng jong u nongshim ram,
- v. ka jingthoh lyngba ka chatbot, ka Bitly, ka social media kum ka jingiakren WhatsApp bad/lane kino kino ki rukom pyniadei electronic bad kiwei kiwei; bad/lane
- vi. Ka jingpynbna da u Nonder ha ka website jong u.

B. U nongai ram, kan mut:

- i. ka jingthoh phone ha u nombar mobile/landline ba la buh kyrpang jong u Nongai ram kumba la ai ha ka Website; lane
- ii. ka email ha ka email ba la buh jong ka BACL; lane
- iii. ka jingthoh ha ka chatbot; lane
- iv. ka jingthoh ba la phah da ka Speed Post lane da u A/D ba la pynrung kyrteng ha ka address jong ka Ophis ba la pynrung kyrteng jong ka BACL.

'Ki paralok' ka mut ka kompeni ba rit bad/lane ka kompeni ba bat bad/lane ka kompeni ba iatreilang jong u Nongshim ram ne u Nongai ram (katkum ka jinglong) ha kaba ki kyntien 'ka kompeni ba rit', 'ka kompeni ba bat' bad 'ka kompeni ba iatreilang' kin don ia ka jingmut ba la ai ha kum kata ka kyntien ha ka Ain jong ki Kompani, 2013, kumba la pynkylla na ka por sha ka por.

'Ka jingiateh' mut bad ka kynthup ia kane ka Jingiateh, ryngkat bad baroh ki jingpynbeit, ki jingpyni, ki jingpynrung, ki jingpynrung bad ki jingpynrung ba la pyndait hangne bad baroh ki jingpynkylla/jingpynrung hangne bad ki jingpynbna biang hangne.

‘Porm Aplikeshon’ka mut ka jingaplai ram, ha ka dur bad ka rukom ba la buh bad pdiang da u Nongai ram ryngkat bad ki kot ki sla bad ki jingtip katsum ba u Nongai ram u lah ban dawa, ba la pyndap bad aiti da u Nongshim ram (katsum ka jinglong jingman) sha ka U nongai ram ha kaba iadei bad ka Loan.

‘Ka Ain ba treikam’ka mut ka ‘Ain India’, ka kyndon, ka jingpynbeit, ka jingbishar, ka hukum, ka hukum, bad/lane kano kano ka jingbthah ba la pynmih, jingbthah, jingdawa, lane ka jingkhang ba la pynbeit/sorkar kaba don ia ka bor jong ka ain kaba treikam ha ka por ba iadei. **‘Ki Jingsiew Bounce’** mut ka pisa kaba dei ban siew da u Nongshim ram sha u Nongshim ram kum ka jingpynshitom ha kaba ki cheque (ki) ba la ai da u Nongshim ram kim shym la burom da ka bank, lane ka NACH lane kano kano ka rukom siew ram la pynphai ne ym burom. **‘Ki Jingsiew ba la buh lypa jong ka EMI’** Ka mut ka pisa kaba dei ban siew da u Nongshim ram sha u Nongshim ram kum ka jingpynshitom ha kaba ka rukom siew ka long da ka pisa bad u Nongshim ram um lah ban siew ia ka EMI/s jong ka ram ha ka tarik ba la buh.

‘Ka Jingsiew ha ka Por ba la pynpra/Ka Jingsiew shwa ka EMI’ kan mut ka jingbun jong ka sut ha ka Loan na ka bynta ka jingdon jong ki sngi (sngi) kiba long (ki long) palat ia ka por kaba 30 (laiphew) sngi naduh ka tarik ba la ai ia ka ram. bad kham bniah kumba la batai bniah ha ka kyndon "6.6" bad 6.7. jong ka Jingiateh. **‘Ka Sngi Trei’** ka mut kano kano ka sngi ha kaba ka tnad jong ka BACL ka plie na ka bynta ka kam, kam dei ka sngi shuti paidbah katsum ka jingmut jong ka kyndon 25 jong ka Aiñ jong ki tiar bym lah ban iakren 1881.

‘Ki jingpyntip’ kin don ka jingmut kumba la kdew ha ka kyndon 18.

‘Ka jingpynshitom/Ka jingpynshitom ba la pynshitom’

‘Ka Jingsiew ne Jingsiew ne Jingsiew ia ka ram’ ki dei ki kyntien kiba la kdew lang ha kane ka jingiateh khnang ban kdew shai ia ka jingjia kaba kham mynshuwa jong kawei na kine ki jingjia harum:

- i. Ka tarik ba la weng ia ka pisa ram na ka account jong u Nongshim ram na ka bynta (a) ka jingpynmih ia ka cheque jong u nongsiew Account/Ka hukum siew/Ka jingthoh jingdawa ha ka liang jong u Nongshim ram;lane (b) pyntreikam ia ka jingpynkylla online ia ka pisa ram sha ka bank jong u Nongshim ram; lane sha u nongdie jingdie ba la ai invoice lane sha ka hukum jong u nongshim ram; lane sha ka jaka ai jingshakri ba la ai bor jong u nongdie.
- ii. Ka tarik ba la pynmih ia ka cheque jong u nongsiew Account/Ka hukum siew/Ka jingdawa draft sha ka jingpynmih ia ka pisa ram, la ka long ne em ba la ioh/pyntylla pisa/pynskhem da u Nongshim ram; lane
- iii. Ka tarik ban pyntreikam ia ka jingpynkylla online ia ka pisa sha ka bank account jong u Nongshim ram, la ka long ne em ba la sei/pyndonkam da u Nongshim ram (bad ki hap ha ka jingshah ot jong ki jingsiew pyntreikam / jingshakri, ki jingsiew, baroh ki jinglut, ki jingsiew, bad ki khajna bad kiwei kiwei).

‘Ka Tarik ba la buh’ ka mut, ha kaba iadei bad:

- a. Ka jingsiew bai lutksan bad/lane ki jingsiew ba dang sah, ki tarik siew biang, kumba la kdew kham bniah ha ka Schedule 1.
- b. Ki jinglut, ki jingsiew bad ki jinglut ba la pynlut ne siew da u Nongai ram katsum ki kot ki sla jong ka ram, hapoh hynriew (7) Sngi Treikam naduh ka tarik ba u Nongai ram u la phah jingtip sha u nongshim ram da kaba ai ia ki jingtip ba bniah shaphang kum kita ki jinglut, ki jingsiew bad ki jinglut; bad
- c. Kano kano kawei pat ka pisa kaba dei ban siew katsum ki kot ki sla jong ka ram, ka tarik ha kaba kata ka pisa ka hap ban siew katsum ki kot ki sla jong ka ram, lane katsum ka jingdawa lada ym shym la kdew ia ka tarik ba dei ban siew ha kata ka kot jong ka ram.

‘Ki jingbthah ban siew lyngba ka kor’ ka mut ‘NACH’, kino kino kiwei pat ki jingbthah ba ieng da ka kor, ki jingshakri ban siew da ka kor, bad ki jingshakri ban siew da ka kor, ba la pyntip da ka RBI na ka por sha ka por

‘Ki lad pathai khubor’ kin don ka jingmut kumba la kdew ha ka kyndon 19.

‘Ka Jingjia jong ka jingbym siew’ kan don ia ka jingmut ba la ai ha ka Kyndon 13 hangne bad kum kine kiwei pat ki kyndon jong u Nongai ram katsum ka jinglong jong kawei pa kawei ka jingjia.

‘Ka Jingjia jong ka jingbym lah siew’ ha kaba iadei bad uno uno u briew, kan mut ka jingsdang jong kano kano na kine harum: (i) ka jingiapynbeit ne jingpynbeit bad ki nongshim ram/nongkit ram ne ka jingbym lah ban siew ia ki ram, ha kaba u briew u lah ban shah pynduh ne pynduh noh; lane (ii) ka jingthung ia u nongpynbeit ba shipor ne ba thikna da ka iingbishar kaba biang katsum ka Ain ba treikam; lane (iii) ka jingthung ia u nongtrei ba tbit ha ka liang ka jingpynbeit ne u nongtrei ba tbit ha ka liang ka jingpynbeit ba shipor katsum ka Ain jong ka jingbym lah ban siew bad ka jingduhnon, 2016; lane (iv) kano kano ka jingpynduh, jingpynduh ne jingpynkut noh ia ka kam kaba mon sngewbha ne khlem mon sngewbha; lane kano kano ka rukom treikam ne step kaba iadei; lane (v) the filing of an insolvency complaint against the Borrower(s).

‘Ki jingsiew’ or **‘Ki jingsiew ba la pyniadei man u bnai (EMI/s)’** ka mut ka pisa kaba dei ban siew ha ki jingjahthait man u bnai da u Nongshim ram sha u Nongshim ram lane ha kiwei pat ki por ba lah ban batai ha ka **Schedule 1**, kaba kynthup ia ka pisa ba kongsan jong ka ram bad/ lane ka sut kaba iadei bad ka.

‘Ka Tnad Ai ram’ka mut ka jaka jong u Nongai ram kaba don ha ka sor/shnong, kumba la kdew ha ka **Shedule 1**.

‘Ka ram’kan mut ka ram ba la pyndonkam da u Nongshim ram bad ba la mynjur da u Nongai ram, na ka bynta ka pisa kumba la kdew ha ka **Shedule 1**na ka bynta ka Jingthmu ba la batai bad kum kata ka ram kan long ha ka dur jong ka ram ba la buh por. **‘Ka ram’**kan mut ka ram ba la pyndonkam da u Nongshim ram bad ba la mynjur da u Nongai ram, na ka bynta ka pisa kumba la kdew ha ka **Shedule 1**na ka bynta ka Jingthmu ba la batai bad kum kata ka ram kan long ha ka dur jong ka ram ba la buh por. **‘Ki Jingsiew ban pynrung biang ia ka ram’** ka mut ka pisa kaba dei ban siew da u nongshim ram ha ka por ba u shim ram katkum ka jingkyrpad na u nongshim ram ban pynbeit ha kino kino ki jingtip ba la ai da u nongshim ram ba la batai kham bniah ha ka **Schedule 1**.

‘Ki kot ai ram’ka mut lang ia ka Form Aplikeshon, kane ka Jingiateh, ka Shithi Jingmynjur ba la pynmih da u Nongai ram, lada don bad kino kino kiwei pat ki kot ki sla ba la pyntreikam na ka por sha ka por katkum kano kano na kine ba la kdew haneng bad ha kaba u Nongshim ram ne u Nongai ram u dei u bynta bad kynthup ia kano kano kawei pat ka jingiateh ne ka kot kaba u Nongai ram u buh kum ka Kot Ai ram.

‘Ka Jinglong jong ka ram’ ram’ kan mut ka por jong ka ram kumba la kdew ha ka **Schedule 1**.

‘Ka jingktah kaba sniew jong ki tiar’ ka mut kano kano ka jingktah kaba sniew jong ki tiar ha:

- Ki kyndon jong kano kano ka kot Loan.
- Ka jinglong jingman ha ka liang ka pisa tyngka, ki mar ki mata, ki jingkyrmen jong u Nongshim ram;
- Ka jinglah jong u Nongshim ram ban pyndep bad kohnguh ia ki jingkitkhlieh jong u katkum kano kano ka kot ram; bad
- Ka jinglong hok, jinglong ain, ne jinglah ban pyntreikam ia kano kano ka kot Loan.
- Ka Jingshngain, lane kino kino ki hok kiba iadei bad kata.

‘MVA’ka mut ka ain kali, 1988, kumba la pynkylla ne pynkylla ne pynkylla na ka por sha ka por.

‘RTO’ka Ophis jong ka leit ka wan ha ka thain.

‘Ki Jingsiew ba dang sah’ka mut, ha kano kano ka por, baroh ki jingsiew kiba dang sah bad kiba dei ban siew ne ki jingkitkhlieh ban pyndep da u Nongshim ram sha u Nongai ram, katkum ki kyndon jong kane ka jingiateh bad/lane kino kino kiwei pat ki kot ki sla jong ka ram, kynthup hynrei ym tang ia kine harum.:

- Ka jingkhein (ki) ba kongsan jong ka Loan.
- Ka sut ha ka Loan.
- Baroh kiwei pat ki jingkitkhlieh bad ki jingkitkhlieh jong u Nongshim ram, ki jingpynshitom, ki jingpynjot ba la pynduh, ki jinglut, ki jingsiew, ki jinglut, ki jingsiew bakla ba la ioh bad kiwei kiwei ki jingsiew bad ki sut ba la pynmih hapoh, kiba mih na ne ha kaba iadei bad kane ka jingiateh bad/lane kino kino kiwei pat ki kot ki sla jong ka ram (la ka long katto katne tylli lane ryngkat) lane kano kano ka ram ne jingkitkhlieh jong u Nongshim ram sha u Nongshim ram katkum ka ain ne jingiateh ne kano kano kawei pat ka lad ai ram/jingai ram, la ka long ha ka dur jong ka pisa ne da kumwei pat, la ka long kaba la pynskhem ne kaba khlem jingpynskhem ne kaba la aiti, lane kaba dei ban siew katkum ka jingdawa, ne ka hukum ne ka hukum jong ka kano kano ka iingbishar civil ne kano kano ka rai pynbeit lane da kumwei pat ne hapoh ka jingsiew ne jingkular ne jingkular; bad
- Kano kano bad baroh ki jinglut ne pisa ba la pynlut da u Nongai ram na ka bynta ban pyntreikam bad lum ia kino kino ki pisa kiba dei ban siew katkum kane ka jingiateh bad/lane kino kino kiwei pat ki kot ki sla jong ka ram, kynthup ia ki jinglut ban pyntreikam bad pynurlong bad/lane kino kino ki jingsiew kiba bakla ba la ioh na ka BACL.

‘Ki jingsiew shwa ban siew’ka mut ka pisa kaba dei ban siew da u nongshim ram sha u nongai ram kum ka bai lutksan na ka bynta ban siew biang ia ka ram, la ka long ha ka bynta ne baroh kawei/ka jingpynkylla, shwa ka Tarik Siew ba la buh jong ka, ia ki jingtip ba bniah jong ka la ai ha ka **Schedule 1**.

Ka EMI ba kham shakhmat, Ki EMI/s ba la siew lypa da u Nongshim ram sha ka ram kaba lah ban pynbeit ha u bnai ba la dep Ki jingtip ba bniah jong ka EMI la ai ha ka **Schedule 1**.

‘Ki Jingsiew Pyntreikam’ ka mut ka pisa kaba dei ban siew da u Nongshim ram sha u Nongai ram kum ka bai/jingsiew na ka bynta ban pyntreikam ia ka Phorm Aplikeshon/Ka ram jong u nongaplai, kumba la buh kyrpang ha ka **Schedule 1**.

‘Ka jingthmu’ ka thew ia ka jingthmu ban ioh ia ka ram kumba la batai ha ka **Schedule 1**.

‘RBI’ka mut ka Reserve Bank jong ka ri India.

‘R.C. Book’ka mut ka kot pynshisha ia ka jingpynrung kyrteng ia ka kali kumba la kdew ha ka kyndon 8.2.

‘Ka Bor Pynrung kyrteng’ kan mut ka bor ba la ai bor ban pynrung kyrteng ia ki kali katkum ka Lynnong IV jong ka Ain Kali, 1988 (kum ba la pynkylla bad bujli na ka por sha ka por).

‘Ka Tarik Siew’: (a) ha kaba iadei bad ki Jingsiew ba man la u bnai, ka mut ka tarik, ha ka lane ha shuwa jong kata kawei pa kawei ka Jingsiew ba man la u bnai dei ban siew da u Nongshim ram, kumba la kdew kham bniah ha ka Schedule, kaba sdang naduh ka tarik ba la ai ia ka ram ne ka tarik ha kaba la buh ia ka ram da u nongai ram ha ka kyrteng jong u nongai ram ha ki kot jong u nongai ram, kano kano kaba kham kloi bad ka kynthup ia ka tarik ba dei ban siew ia ka sut ha ka pisa Loan ba kongsan kaba dei ban siew da u nongshim ram shwa ban sdang ka Monthly 2019. Ka jingsiew; bad (b) ha kaba iadei bad ki Jingsiew ba dang sah, ka mut ka tarik, ha ne shwa ba ia ki Jingsiew ba dang sah baroh, dei ban siew da u Nongshim ram, kumba la kdew kham bniah ha ka **Schedule 1**.

‘Ki rukom siew’ ka mut ka jingsiew ia ki jingsiew ba man u bnai bad ki jingsiew ba dang sah, katsum ka jinglong jingman, da kano kano na kine ki rukom harum, kino ki lad ba la buh ha ka Schedule 1: (a) Ki jingshakri ban pynkhuid da ka kor bad ki jingbthah/jingshakri ban siew da ka kor, ba la pyntip da ka RBI na ka por sha ka por (“ECS”) lane (“NACH”); (b) National Electronic Fund Transfer in terms of the regulations and directions issued by RBI or any regulatory or statutory body (“NEFT”), (c) Ka Jingshakri ban siew mardor ba la ai bad pyniaid da ka ri India, katsum ba la ai bor da ka RBI, kaba ai ia ka jingpynkylia pisa hapdeng ki bank da kaba kloi (“IMPS”); (d) ka jingpynbeit ba pura ha ka por ba shisha ha kaba iadei bad ki kyndon bad ki jingbthah ba la pynmih da ka RBI lane kano kano ka kynthun pyniaid ne ain (“RTGS”); (e) Ki jingbthah ba ieng ha ka bank; (f) ka jingai ia ki Cheque ba la buh tarik; (g) ka jingsiew da ka pisa bad, (h) Kino kino kiwei pat ki tiar kiba biang na ka por sha ka por, kumba la kdew kham bniah ha ka **Schedule 1**.

“Ka Shithi Jingmynjur” ka mut ka shithi jingmynjur, ba la ai sha u Nongshim ram ha kaba iadei bad ka jingmynjur ia ka ram, kumba la pynkylia, pynkylia, pynpher bad pyndap kynthup, kano kano ka shithi jingmynjur (ki) hadien ba la ai da u Nongshim ram ha kaba iadei bad ka ram na ka por sha ka por.

‘Security’/‘Ka jingpynskhem’ ka mut ka kali ba la batai ha ka Schedule 1 jong kane ka jingiateh, kaba la ai kum ka jingpynskhem na ka bynta ban siew biang ia ka Loan bad baroh ki jingsiew kiba iadei bad kane ka jingiateh.

‘Ka khajna’ kan mut kano kano ka khajna, ka khajna, ka jingpynngat, ka khajna ne kiwei kiwei ki jingsiew ne jingpynsah ia ka jinglong kaba kum kata kynthup ia ka GST kumba lah ban dawa katsum ka ain jong ka ri India kaba treikam (kynthup ia kano kano ka jingpynshitom ne sut kaba dei ban siew ha kaba iadei bad kano kano ka jingbym siew ne kano kano ka jingpynslem ha kaba siew ia kano kano kajuha).

‘Ka kali (ki kali)’/“Ka mar” kan don ka jingmut kumba la kdew ha ka Schedule 1 bad kan thew ia ki kali ba la dep pyndonkam lypa ne ka kali ba la pyndonkam ne kaba thymmai kumba la buh kyrpang ha ka Schedule II, ha kaba iadei bad kaba la pyndonkam ia ka Loan da u Nongshim ram.

‘Ka website’ ka mut ka website jong u Nongai ram, mynta ka long www.bajajautocredit.com kynthup ia ka microsite lada don ne kum kata kawei pat ka website ban shah pyntip da u Nongai ram na ka por sha ka por.

“Ka dor jong ka sut” ka mut ka dor jong ka sut kaba la buh ne kaba kylla katsum ba la batai bniah ha ka Schedule 1. **“U nongdie”** kan mut ka kynthun ba la ai bor da ka Bajaj Auto Limited/Chetak Technology Limited ne kiwei pat ban die ia ki mar jong ka bad “u nongdie” kan dei ka kynthun ba la ai bor da u nongdie lane ba la ai bor da ka Bajaj Auto/Chetak Technology Limited ne kiwei pat bad kan long ruh ka jaka lum pisa ba la ai bor jong u Nongshim ram ha kaba u nongshim ram u jied ban siew biang katsum ka rukom lum pisa ba beit.

“Electronic/electronic” kan mut bad kynthup ia ka jingmynjur lyngba ka email, SMS, OTP (One time password), WhatsApp lane lyngba kino kino ki lad ki lynti, kiba kynthup ia ka kyntien ba la soi bad kham bniah ha ka Kyndon 19 (ki lad pathai khubor).

Ki Kompani Kynthun ki mut ki kompeni ba iatreilang, ki khun bad/lane ki kompeni kynthun jong u Nongai ram.

“Ka dor jong ka sut” ” ka mut ka dor jong ka sut kaba la buh ne kaba kylla katsum ba la batai bniah ha ka Schedule 1.

“U Nongdie” u thew ia u nongdie ia kano kano ka mar kaba la wad ban bei tyngka katsum kane ka jingiateh ram kaba la batai kham bniah ha ka Schedule 1.

KI JINGPYNBNA: : Ka jingkdew ia ka i) singular kan kynthup ruh ia ka plural bad ka jingkdew ia kano kano kawei ka jaitbynriew kan kynthup ia baroh kiwei pat ki jaitbynriew; ii) “kynthup” ne “kynthup” yn batai khlem da buh kyndon; iii) la pynrung ia ki khlieh khnang ban suk ban ioh jingtip bad yn iehnoh ia ki ha kaba shna bad batai ia ka jingiateh.

1.2 Ka jingbatai:

Lait noh lada ka jingpynpaw kaba pyrshah ka paw:

- i. Kane ka “Jingteh” lane kano kano kawei pat ka jingiateh, ki jingpynrung ne ki tiar ka long ka jingkdew sha kano kano kawei pat ka jingiateh ne ka tiar kumba la pynkylia, pynthymmai, pyndap, pynjlan, pynkylia ne pynkylia na ka por sha ka por ha kaba iadei bad kane ka Jingiateh.
- ii. Ka kyndon jong ka ain ka long ka jingkdew ia kata ka kyndon kumba la pynkylia ne pynwandur biang.

- iii. Ki kyntien kiba pyni ia ka singular kin kynthup ia ka plural bad kumjuh ruh pyrshah.
- iv. Lada ym shym la batai shai, kano kano ka por, ka tarik ne ka por ba la kdew ha kane ka jingiateh kan long kaba kongsan bad, lada la pynjlan ia kata ka por, ka tarik ne ka por te kata ka por, ka tarik ne ka por ba la pynjlan ruh kan long kaba kongsan.
- v. Ki khlieh bad ka jingpyndonkam ia ki dak kiba jem, la pynrung khnang ban suk ban wad bad dei ban iehnoh ha kaba shna bad batai ia ka Jingiateh.

- vi. Ka jingkdew sha ka Kyndon ne Schedule 1s, lynda la pyni pyrshah, ka jingkdew sha ka Kyndon ne Schedule jong kane ka Jingiateh (ki Schedule hangne kin long ka bynta ba kongsan jong kane ka Jingiateh);
- vii. la ki jingkdew sha ka kyntien 'kynthup' ne 'kynthup' yn batai khlem da buh kyndon; bad
- viii. Ki kyntien kiba wanrah ia kawei ka jaitbynriew ki kynthup ia baroh ki jaitbynriew.
- ix. Ha ka jingjia jong kano kano ka jingbym iasngewthuh jingmut ne jingialeh pyrshah hapdeng u Nongshim ram bad u Nongshim ram ha kaba iadei bad ka jinglong ne jinglong nongrim jong kano kano ka mat kynthup ia kano kano ka jingjia, jingjia, jinglong, jingkylla, jingshisha, jingtip, kot, jingai bor, jingpyniaid, jingleh, jingbymleh, jingdawa, jingpynkhein , ka jingbym siew lane lym kumta, ka jingmut jong u nongai ram shaphang ka jinglong ne jinglong ba kongsan jong kano kano na kiei kiei kiba la kdew haneng kan long kaba khatduh bad kaba tehsong ia u Nongshim ram.
- x. Lait noh lada la kdew pyrshah ha kane ka Jingiateh, kano kano ka jingkdew shaphang ka jingmynjur ne jingpynlait da u Nongai ram kan mut ka jingmynjur ne jingpynlait ba la thoh lypa ha ka jingsngewbit jong u Nongai ram.
- xi. Lada ym paw ka jingpynpaw kaba pyrshah, ka kyntien ba la pyndonkam ha kano kano kawei pat ka kot ne ha kano kano ka jingpynbna ne jingpynshisha ba la ai hapoh ne ha kaba iadei bad kane ka Jingiateh kan don kajuh ka jingmut ha kata ka kot, jingpynbna ne jingpynshisha kumba don ha kane ka Jingiateh.
- xii. Ka jingpynkylla (lait na ka Jingjia jong ka jingpynkylla) ka long kaba "bteng" lada ym shym la pynbeit ne pyllait bad ka Jingjia jong ka jingpynkylla ka long kaba "bteng" lada ym shym la pyllait.

2. KA JINGAI LOAN

Katkum ki kyndon bad ki jingpynbeit kiba don ha kane ka jingiateh bad ha kiwei pat ki kot ai ram, u nongai ram u la mynjur ban ai ia u nongshim ram, katkum ka jingsngewbit jong u hi bad kaba pura, ia ka ram, na ka bynta ka dor kumba la buh ha ka **Schedule 1.**

3. KA JINGTHMU JONG KA LOAN

U Nongshim ram u mihkhmat bad u kular ban pyndonkam ia ka ram tang na ka bynta ka Jingthmu ba la kdew ha ki Jingkdew haneng bad kumba la buh kham bniah ha ka Schedule 1 bad ban ym pynkylla/pyndonkam ia ka pisa jong ka ram na ka bynta kano kano ka jingthmu kaba kynthup ia ki jingthmu kiba thok, kiba thok, ne kiba be-ain.

4. KI JINGPYNBNA

U Nongshim ram un don ka hok ban pan ia ka jingpynmih ram katkum ka ram, katkum ka jingpyndep ia baroh ki kyndon ba la buh ha ka Schedule 2, katkum ka jingsngewhun jong u nongai ram.

5. KA JINGSIEW IA KA RAM:

5.1 Lah ban siew ia ka Loan ha kawei ka por lane ha kum kine ki bynta, katkum ki jingtip ba bniah ba la ai hapoh ka **Schedule 1**, katkum ki kyndon bad ki jingpynbeit ba la buh hangne.

5.2 U Nongpynmih ram ha kano kano ka jingjia ne jinglong un ym don jingkitkhlieh ne shah shim ba u don jingkitkhlieh lada jia ba don kano kano ka jingpynslem ha kaba siew ia ka ram namar kino kino ki jingbakla ha ka liang ka jingstad ne ha ka rukom treikam ne kino kino kiwei pat ki jingjia kiba palat ia ka jinglah jong u Nongai ram.

5.3 U Nongshim ram u mynjur bad pynthikna ba u Nongshim ram un don ka hok ban die lyngba ia kiwei pat ki mar bad ki jingshakri jong u kynthup ia ki jong ki Paralok jong u bad/lane kiwei pat ki brieve, sha u Nongshim ram ryngkat bad ka ram. The Borrower understands and agrees to fully read and understand the terms and conditions for any of the aforementioned products before accepting the same.

5.4 Ha ka jingjia, u Nongshim ram u jied ia ka jingpynbiang bad u long u dkhot jong ka 'Policy Jingbiang jong ka kynhun' ba la shim lyngba u Nongshim ram, u Nongshim ram un don ka hok ban ioh ia ka jingdawa jingpynbiang kaba biang ba la siew/pdiang hapoh jong ka nyngkong sha ki Jingsiew ba dang sah. Lada hadien kum kata ka jingpynlut, don kano kano ka jingsah kaba palat, dei ban siew sha u Nongshim ram. Lada don kano kano ka jingduna, te u Nongshim ram un hap ban siew ia ka jingduna baroh kawei mardor.

5.5 Ha ka jingkyrpad jong u Nongshim ram, nongai ram u lah ruh ha ka jingsngewbit jong u ban bei tyngka ban thied ia kum kine ki mar/jingshakri ba la die kylleng kylleng kynthup ia ka bai insurance jong ka policy insurance kaba shim ram, tangba kum kata ka policy insurance ka don ia ka jingbthah bad bor ba kyrpang da ka u Nongshim ram sha kum kata ka kompeni insurance ba lada jia kano kano ka jingbym siew ia ka ram, ia ki Jingsiew ba dang sah yn siew sha u nongai ram da kata ka kompeni insurance. Ka dor jong ki mar/jingshakri ba la die lyngba bad ka bai insurance ba la siew da u Nongai ram na ka bynta u Nongshim ram yn pynrung kum ka pisa ba kongsan ha ka ram ba la ai bad kan long na ka bynta jong ka ram. Hangno hangno ba u Nongshim ram u apply bad mynjur ia kano kano ka mar ba la die lyngba, baroh ki jinglut, ki jingsiew, ki jingsiew, bad ki khajna bad kiwei kiwei katkum ka jingdonkam yn pynlut bad siew da u Nongshim ram. Ha ka jingjia ba ia ki jingsiew ba la kdew la siew da u lender, na ka bynta u Nongshim ram, u Nongshim ram u sngewthuh bad mynjur ba ki jingsiew ba la kdew haneng kin long ruh shi bynta jong ka pisa jong ka ram.

5.6 U Nongshim ram un siew sha u lender ia ki pisa sha ka dor thied, ka bai insurance, bad kiwei kiwei ki jinglut jingsep ha ka jingdie mar kyliang, lada donkam, kumba la kdew haneng kaba lah ban pynrung ha ki jingsiew. Ka dor thied, ka bai insurance bad kiwei kiwei ki jinglut jingsep ha ka jingdie lyngba (lada la siew da u lender na ka bynta u Nongshim ram) kaba long ka bynta jong ka Loan kaba la dep siew da u lender beit beit sha u nongdie ia ka mar/jingshakri bad sha kum kata ka kompeni insurance bad kum kata ka jingpynlut yn khein ba ka long kaba iaryngkat bad ka jingpynlut ba la leh sha u Nongshim ram bad kaba long shi bynta jong ka Loan.

6. jingsngewtynnad / ki jingsiew pisa

6.1 U Nongshim ram un siew sha u lender ia ka sut jong ka ram, ha ka dor kumba la kdew ha ka Schedule 1 shisnem (“Ka dor bai lutksan”) ryngkat bad ki jingjahthait man la u bnai ha lane shwa man la ka Tarik ba dei ban siew kumba la buh ha ka **Schedule 1**. Ka dor bai lutksan ba la batai da ka BACL ka dei ka dor bai lutksan ba la buh, lymda la kdew shai ha ka **Schedule 1**.

6.2 U Nongshim ram un dei ban siew sha u Nongai ram ia ka sut kaba kham heh lada jia ba pynslem ban siew ia ka bai lutksan bad/lane ki jingsiew ba dang sahteng, ha ka dor ba la kdew hapoh ka Schedule 1 , man la u snem (“Ka jingsiew ba la pynshitom/jingsiew ba la dep siew”) palat ia ka . ka Jingsiew bai lutksan ha kaba iadei bad ki Jingsiew ba dang sah kiba dei ban siew bad kiba dei ban siew hynrei ki dang sah khlem siew, naduh ka tarik ba la siew haduh ka tarik ba shisha ba la siew ia kata ka pisa sha u Nongai ram. U Nongshim ram u pdiang bad mynjur ba ka jingsiew Penal ka dei ka jingkhein lypa kaba shisha ia ka jingduhnong kaba lah ban mad da u lender namar kano kano ka jingbym pyndep jong u Nongshim ram ha kaba pyndep ia ki kamram jong u kumba la ia mynjur hangne.

6.3 Ka jingpynggat ia ka jingpynshitom kan long khlem da ktah ia kiwei pat ki hok bad ki lad ki lynti kiba lah ban ioh da u Nongai ram katkum kane ka jingiateh bad katkum ka Ain kaba treikam.

6.4 Baroh ki sut kiba mih na ki Outstanding Dues katkum ka Loan kin mih na kawei ka sngi sha kawei pat bad yn khein ia ka ha ka jingpynhia dor da kaba shim ia ka nongrim kaba 360 (lai spah hynriewphew sngi tang ha ka shisnem).U Nongshim Ram u pynthikna ba u la pule bad sngewthuh ia ka rukom jong u lender ban khein ia ka sut ha ka ram ha kaba pynduna ia ka dor ba sah bad kumjuh ruh ia ka jingkhein ia ki jingsiew.

6.5 U Nongshim Ram u sngewthuh bad mynjur ba ha ka jingjia ba ka Tarik ba nyngkong eh ban siew ia ka EMI ka long hadien ka por kaba 30 (laiphew) sngi naduh ka sngi ba la siew ia ka pisa Loan. u Nongshim ram u ai bor ia u lender ban ot ia ka sut ba la buh lypa lane ban ioh biang ia kajuh na ka EMI ba nyngkong bad/lane ki EMI’s kiba hadien, na ka bynta kum kata ka jingbun sngi ba la pyndap hadien ka por ba la kdew haneng kaba 30 (laiphew) sngi, ha ka por ba siew na ka pisa jong ka ram. Ha ka jingjia ba ka Loan EMI ka sdang hapoh 30 sngi naduh ba la siew; ka jingmyntoi jong ka sut yn pynphai sha u Nongshim ram da ka rukom pynduna katkum ka EMI. U Nongai ram un don ka hok ban pynkylla ia ka dor bai lutksan ha kano kano ka por bad na ka por sha ka por katkum ka policy jong u, ha ka por ba ai ram, katkum ka jingsngewbit jong u lane namar ka jingkylla ha ki kyndon ain kynthup ia kino kino ki jingbthah/ki kyndon ba la pynmih da ka RBI. bad kum kata ka Jingsiew bai lutksan ba la pynkylla yn niew ba ka long shi bynta jong ka Ram bad u Nongshim ram u mynjur ban siew ia kum kata ka sut ba la pynkylla ha ka ram kumba la batai da u lender ram ha ka jingsngewbit jong. Kino kino ki jingkylla ha ka dor bai lutksan kin treikam naduh ka tarik ba la buh bad u nongai ram un pyntip lypa ia u nongshim ram shaphang kane da kaba pynthymmai ia ka Website jong u, ka jingpyntip SMS, ka email lane kano kano ka rukom kaba u nongai ram u shim ba ka long kaba biang bad kajuh kan long ka long kaba tehsong ia u Nongshim ram.

6.6 U Nongshim Ram un dei ban siew ia ka sut ba la pynpra/ka sut shwa ka EMI halor ka ram, kumba la batai bniah ha ka Schedule 1. U Nongshim ram u sngewthuh bad mynjur ba lada jia ba ka tarik ba nyngkong eh ban siew ia ka EMI ka long hadien ka por kaba 30 (laiphew) sngi naduh ka sngi ba la ai ia ka pisa jong ka ram, u nongshim ram u ai bor ia u nongai ram ban ot ia ka sut ba la buh lypa. na ka bynta kum kata ka jingpynrung sngi palat ia ka por ba la kdew haneng kaba long 30 (laiphew) sngi, ha ka por ba ai na ka pisa Loan.

6.7 La sngewthuh bad mynjur da u Nongshim ram ba, ki EMI jong ka ram dei ban siew ha ka tarik ba dei ban siew man u bnai bad ha ka jingjia, lada ia ki EMI jong u bnai ba iadei la siew shwa ka tarik ba shisha jong ka (ha ka por ba la buh lypa), u nongai ram un ym don jingkitkhlieh ban siew ia kano kano ka sut ha ki EMI/s ba la siew kumta lane ai kano kano ka jingpynlait ha ka sut ba dei ban siew da u nongshim ram. La sngewthuh shuh shuh da u Nongshim ram ba, ka Advance EMI/la siew kum ka jingpynbeit lypa ia ka ram shwa ban siew ia ka ram ruh kan ym lah ban khring ia kano kano ka jingmyntoi na ka sut na u lender.

6.8 U Nongshim Ram u la sngewthuh ia kane ka jingpyni harum jong ka Jingsiew ha ka por ba la pynpra/jingsiew shwa ka EMI ba la kdew haneng. Ki jingkhein hangne ki long kiba pyni kum ka jingsiew jong ka por ba la pynpra/jingsiew bai lutksan shwa ka EMI kan pynkylla ia ki jingkylla nongrim ha ka jingsiew jong ka Loan, ka jingsiew bad kiwei kiwei ki jinglong ba la kdew hangne harum:

Ka jingsiew ram	INR 1,00,000/-	
Ka jingsiew bai lutksan man la u snem (% p.a.)	16% na ka bynta shisnem	
Jingjia	Jingjia 1	Jingjia 2
Ka Tarik Jingpyllait	2022-04-19	2022-04-20
Ka Tarik ba Nyngkong	2022-05-03	2022-06-03
Ka jingiapher hapdeng ka tarik ba nyngkong bad ka tarik ban ai ram (A)	14	44
Ki sngi ba la shim ia ka sut ha ka EMI ba nyngkong (B)	14 (Ki sngi bashisha)	30
Ka por ba la pynpra (ha ki sngi) (A-B)	0	14
Ka jingsiew ha ka por ba la pynpra/jingsiew shwa ka EMI (ha ka INR)	Rs 0	614(lah ban ioh biang na u nongthied)

6.9 Ka rukom buh dor bai lutksan

Ka dor bai lutksan kaba pyndonkam na ka bynta ki Loan ha ka BACL ka iapher. Ka nongrim jong ka BACL ka ai ram bad ka jingma bad katkum ka kot jingkhein jingdiah kaba kynthup ia kine ki jingkylla harum (ka thup jong ki jingkylla ba la kdew harum kam long kaba pura):

(a) Ka jingma jong ka jingsiew bai lutksan (ka ram ba la buh thikna kata ka ram ba iaid beit) (b) Ka jingma jong ka ram bad ka jingbym siew ha ka bynta jong ka kam kaba iadei; (c) Ka jingtreikam ha ka histori jong ki klient kiba iadei dur; (d) Ka jingthoh jong u nongshim ram; (e) Ka bynta jong ka karkhana; (f) Ka jingthoh jong ka jingsiew biang jong u Nongshim ram; (f) Ka jinglong bad ka dor jong ka jingpynskhem (g) Ka jingpynskhem viz ka ram bym don jingpynskhem; (h) Ka jingiarap kaba lah ban ioh (i) Ka jingheh jong ka tiket jong ka ram; (j) Ka jingkhein jong ka tnat ai ram; (k) Ka jinglong jong ka ram; (l) Ka jingbymhok ha ka jaka bad ka jingtreikam jong ka jinglum (j) Ka jingkit ram jong ki nongthied ha kiwei pat ki ram kiba la don lypa. Ia ki variable ba la kdew haneng lah ban pynkylla na ka por sha ka por katkum ka jingtreikam jong u Nongai ram ha ka por ba la ai.

7. ka jingsiew

7.1 U Nongshim ram un siew ia ki Installment sha u Nongshim ram ha lane shwa ka Tarik ba dei ban siew kumba la buh ha ka Schedule 1 hangne ryngkat bad ka sut, ki jingsiew pyntreikam, ki jinglut, ki jingsiew, ki jinglut kum ka khajna stamp, ka bai rejistar, ki jingpynshitom, kiwei kiwei ki jingsiew ba jia ryngkhat bad ki jinglut jingsep. bad kiwei kiwei, kiba la pynmih ha kaba iadei bad kane ka jingiateh bad ki kot ki sla jong ka ram, bad kumjuh ruh ki jinglut kiba la pynmih ne ban pynlut da u nongai ram na ka bynta ban pynneh pynsah ne pynurlong ia ki jingpynskhem ba la thaw da kane. Ki jingbthah na ka bynta ka ECS/NACH ne ka jingsiew ia ka ram beit ne lyngba ki Cheque ba la buh tarik, katkum ba lah ban ai da u Nongshim Ram kin kynthup ia ka pisa ba kongsan, ka sut, ki jingsiew pisa hapoh ka ram bad kiwei kiwei ki jingsiew ba dang sahteng halor jong ka. u lender u lah, katkum ka jingkyrpad jong u Nongshim ram da ka jingthoh, ban mynjur ban pynkylla ia ka rukom siew biang katkum ka jingsngewbit jong u hi ha kaba siew ia ki jingsiew ba la pynkylla kumba la batai kham bniah ha ka **Schedule 1**.

7.2 Wat la don kano kano kaei kaei kaba don ha kane ka jingiateh, u lender ram u lah ha kano kano ka por ha ka jingsngewbit jong u hi bad khlem da ai kano kano ka daw, ban pynphai biang ia ka pisa jong ka ram ryngkat bad ka sut kaba iadei lane ban khot ia u nongshim ram ban siew ia ki jingsiew ba dang sah bad nangta u nongshim ram un khang ia baroh ar ka jingkhein ram / siew ia ki jingsiew ba dang sah sha u nongai ram khlem kano kano ka jingpynslem ne jingpynrem. Ka jingkitkhlieh jong u Nongshim ram sha u lender ram kan ym lah ban pynlait tad haduh bad lynda u Nongshim ram u la siew ne pynlait lut ia ki jingsiew ba dang sahkut baroh kiba dei ban siew sha u nongai ram katkum kane ka jingiateh lane kino kino ki jingpynrung ha kane ka jingiateh lane kino kino kiwei pat ki jingiateh/ki jingpynrung, ki jingpynrung bad u nongai ram ne jong ka ki kompeni jong ki kynthun.

7.3 Ki jingkhein jingdia kin kylla hi dalade namar ka jingkylla ha kino kino ki dor, ki khajna, ki jingsiew, ki jingsiew, ki jingsiew, ki pisa kiba kumno kumno ruh, lane namar ki Circular jong ka Sorkar kynthup ia ka RBI kiba long ne lah ban siew ha ki jingsiew ne ka jingpyniaid ba la thmu hangne ne lah ban ka kylla long kaba dei ban siew da u Nongshim ram da ka bor jong kane ka jingiateh bad/lane katkum ka Ain kaba treikam. Kum kane ka jingkylla ha ki Installment namar ka jingkylla ha ki dor, ki khajna, ki jingsiew, ki jingsiew, ki jingsiew bad ki pisa kumba la kdew haneng kan ktah tang ha ka jingkhmih lynti bad kajuhan long shi bynta jong ka Loan.

7.4 Da ka jingthoh jong u Nongshim ram, u Nongshim ram u lah ban shim noh ia ka ram da kaba pdiang ia ka jingsiew lypa ia ki Jingsiew ba dang sah (**"Ka Jingsiew lypa"**) katkum ka jingsiew ia ki Jingsiew lypa (kumba la kdew ha ka **Schedule 1**).

(a) Ka jingsiew shwa ba pura/Ka jingpynkylla

Ha ka jingkyrpad jong u Nongshim Ram, u nongai ram u lah ban pdiang ia ka jingkyrpad ban siew lypa pura & khatduh ia ki jingsiew ba dang sah bad ban shim noh ia ka ram lada u nongshim ram u la siew la kumno kumno kawei ka jingsiew man u bnai bad ki jingsiew shwa kiba iadei kumba la kdew ha ka **Schedule 1**.

(b) Ka bynta ka jingsiew shwa

Ha ka jingkyrpad jong u Nongshim ram, bad katkum ka jingsiew ia ki jingsiew ba la kdew ha ka Schedule 1, u nongai ram u lah ban pdiang ia ka bynta ba la siew lypa ia ka ram tangba ka jingbun jong ka bynta ba la siew lypa kan long kaba duna eh shi bnai . Ka jingsiew bai lutksan bad tangba u nongshim ram u dei ban siew la kumno kumno kawei ka bai lutksan man u bnai shwa ban leh ia ka bynta jong ka jingsiew lypa kumba la kdew ha ka Schedule 1. Da kaba pynshong nongrim ha ka bynta Ka Jingsiew shwa ba la leh da u Nongshim Ram, la ka long ba ka por jong ka ram ba la kdew ha ka Schedule 1 (**"Ka por jong ka ram"**) yn pynduna haduh ka jingheh jong ka bynta ka Jingsiew shwa ba la leh lane yn pynduna ia ka jingsiew ba man u bnai da kaba pynneh ia ka Por jong ka Loan. U Nongshim ram da kane u mynjur bad kubur ba ka Part Pre-payment kan hap ban long na ka bank account jong u Nongshim ram lane da ka pisa lane da ka Demand Draft/ da ka Check ba la sei na ka bynta u nongai ram. Kano kano ka jingsiew ba la leh lyngba u nongai ram ba lai da kaba pynkylla online lane da kaba pynmih ia ka Demand Draft/pay order da kiwei pat ki brieve, yn khein kum ka jingsiew biang ia ki jingsiew ba dang sah da u nongshim ram bad yn ym shah ban sei pisa shuh na ka bynta kum kata ka jingsiew ba la leh.

7.5 Lada kano kano ka Tarik ba dei ban siew ha kaba iadei bad kino kino ki Jingsiew ba dang sahkut ka hap ha ka sngi kaba ym dei ka Sngi Treikam, ka Sngi Treikam kaba bud kaba bud kan long ka Tarik ba dei ban siew na ka bynta kata ka jingsiew.

7.6 Kano kano ka jingiakynad ne jingiapher jong kano kano ka jinglong kan ym ai hok ia u Nongshim ram ban bat ne pynslem ban siew ia kino kino ki Installment ne kiwei kiwei ki pisa bad u Nongshim ram un don hok ban pyni ia ki cheque/ECS /NACH ne kano kano ka rukom siew kyliang sha ka bank jong u Nongshim ram ha ka (ki Tarik) ba la buh

7.7 U Nongshim ram u mynjur, pynskhem bad sngewthuh ba u nongai ram un, katkum ka jingsngewbit jong u hi, ha ki por ba bun ha ki tarik bapher bapher, ban pyni ha ka bank account jong u Nongshim ram, ia ka jingbthah jong ka ECS/ NACH lane kano kano kawei pat ka jingbthah jong ka jingpynkhuid (ba la ai da u Nongshim ram ha ka liang jong u nongai ram ban siew ia baroh ki Jingsiew ba dang sah ne katkum ka rai jong u nongai ram), khnang ban ioh biang ia ki Jingsiew ba dang sah na u Nongshim ram bad haduh ban da pynurlong ia baroh ki Jingsiew ba dang sah. U Nongshim ram u mynjur bad u kular ba un ym ialeh pyrshah, uyor ne pyrshah ia kum kata ka jingpynpaw da u nongai ram. Shuh shuh, u Nongshim ram u sngewthuh bad mynjur ba ka jingpynphai biang ia ki cheque/ka jingbthah jong ka ECS/ NACH lane kano kano ka jingbthah jong ka elektronik ne kiwei pat ki jingbthah ban pynkhuid, kan wanrah ia ki jingsiew ba la pynphai / ki jingsiew ba la pynphai ia ka EMI na ka bynta kawei pa kawei ka jingpynphai / jingbym burom/ ka jingbym siew ia ka ram EMI ha ka tarik ba la buh (ha u snem 2019). ka case jong ka rukom siew biang ka long da ka pisa) bad kajuhan long shi bynta jong ki Jingsiew ba dang sahteng ki ban sa ioh biang na u nongai ram.

7.8 Lada don palat ia uwei u Nongshim ram uba la apply bad pyndonkam ia ka ram, te uwei pa uwei na ki nongshim ram u pdiang bad mynjur ba uwei pa uwei u nongshim ram u rung ha ka jingiateh ha ka kyrdan jong u shimet bad ba uwei pa uwei u nongshim ram un kitkhlieh lang ia ka U nongai ram na ka bynta ka jingbud ryntih ia ki kyndon jong kane ka jingiateh kynthup ia ki jingkitkhlieh ban siew jong u nongshim ram katkum kane ka jingiateh.

7.9 The Borrower agrees that timely repayment of the loan as per the scheduled date of the EMI is important and required to be adhered to by the Borrower without exception. Otherwise, the loan account will be shown as overdue as per the regulatory norms and the same is explained in detail below, in order to facilitate your understanding:

7.10 U nongshim ram u sngewthuh bad mynjur ban siew lypa ia la EMI ha ka sngi lane hynniew (7) sngi shuwa ka tarik khatduh jong ka ram ban kiar ia ka jingsiew jong kiwei kiwei ki khajna. U Nongshim Ram u sngewthuh bad mynjur ruh ba ia kane la pynbiang da u nongai ram katkum ka jingsuk jong u nongshim ram bad u nongshim ram u mynjur ba u nongai ram un ym bah khlieh ban siew ia kano kano ka sut halor ka EMI ba la siew lypa lane ban pynhiar ia ka dor jong ka sut ba dei ban siew da u nongshim ram.

KA JINGDONKAM KA JINGPYNBNA		KA JINGPYNBNA
Ka jingpyniapher kum ka jingkhein ba kyrpang (SMA) / ka jingdon jingem bym lah ban treikam (NPA)	Ki kyndon ban pyniapher ia ka Loan account, ka long katkum ka jingbym ioh ia ka pisa ba kongsan ne ka jingsiew bai lutksan lane kano kano ka pisa kaba la dep por pura ne shi bynta (la khot lyngkot harum kum “Ki Jingsiew ram”)	Ka tarik ban siew ia ki ram (07 tarik u Jymmang, 2022) & ka jingpyniapher ia ka haba ym siew
SMA-0	Ka jingbym pdiang ia ka ram haduh 30 sngi naduh ka Tarik ba la buh.	SMA-0: Katkum ka 05 tarik u February, 2022
SMA-1	Ka jingbym pdiang ia ki bai Loan palat ia ka 30 sngi bad haduh 60 sngi naduh ka Tarik ba dei ban siew.	SMA-1: Ha ka 06 tarik u February, 2022, yn khein kum ka SMA-1 lada ym siew ia ki ram ba pura sha ka BACL 2022.
SMA-2	Ka jingbym pdiang ia ka ram palat ia ka 60 sngi bad haduh 90 sngi naduh ka Tarik ba dei ban siew.	SMA-2: Ha ka tarik u Risaw 08. 2022, yn khein kum ka SMA-2 lada ym siew ia ki ram ba pura sha ka BACL.
NPA	Ka jingbym ioh ia ka ram haduh ka sngi kaba 91 naduh ka Tarik ba la buh.	NPA: Ha ka 07 tarik u Risaw, 2022, yn khein kum ka NPA lada ym siew ia ki ram ba pura sha ka BACL.

8. JINGLONGSHNGAIN

8.1 Ha kaba pyrkhat ba u nongai ram u la ai / mynjur ban ai ia ka ram sha u nongshim ram, u nongshim ram u thaw ia ka jingsiew kyrpang da kaba pynlong ia ka kali (ki kali) (kumta ba la thied da u nongshim ram bad ka ram ba la jied na ka BACL) ha ka jingmyntoi jong u Nongai ram. la ka jingpynskhem la thaw halor ka Kali (ki) da ka rukom siew kaba nyngkong bad kaba kyrpang na ka bynta ka jingsiew kaba dei bad ka jingpynlait da u Nongshim ram sha u Nongai ram, na ka bynta ka jingkhein lang jong ki Jingsiew kiba dang sahteng ryngkat bad ka jingsiew ba la dep siew, ki jinglut, ki jingsiew, ki jinglut bad kiwei kiwei ki pisa kiba dei ban siew ha kaba iadei bad kata ka Loan ba la kdew. kumjuh ruh na ka bynta ka jingsumar, jingpyntreikam bad jingpynlait hok da u Nongshim ram ia baroh ki jingkitkhlieh kiba mih na ne ha kaba iadei bad kata ka ram lane kiba lah ban ai jingmut ia ka jingkitkhlieh ha ka liang ka pisa bad na ka bynta baroh ki jinglut ha ka nongrim jong ka jingsiew bai lutksan kaba pura, ki jingsiew, ki jinglut bad kiwei kiwei ki pisa kiba kumno kumno ruh . la siew ne pynlut da u Nongai ram ha kaba iadei bad ka jingpynbiang, ka jingiada, ka jingbud, jingpyntreikam ne jingpynurlong ia ka jingpynskhem. kumjuh ruh na ka bynta ka jingsumar, jingpyntreikam bad jingpynlait hok da u Nongshim ram ia baroh ki jingkitkhlieh kiba mih na ne ha kaba iadei bad kata ka ram lane kiba lah ban ai jingmut ia ka jingkitkhlieh ha ka liang ka pisa bad na ka bynta baroh ki jinglut ha ka nongrim jong ka jingsiew bai lutksan kaba pura, ki jingsiew, ki jinglut bad kiwei kiwei ki pisa kiba kumno kumno ruh la siew ne pynlut da u Nongai ram ha kaba iadei bad ka jingpynbiang, ka jingiada, ka jingbud, jingpyntreikam ne jingpynurlong ia ka jingpynskhem.

8.2 Ka Kali (ki) kaba long ka kali hapoh ka jingmut jong ka Ain Kali (MVA) dei ban pynrung kyrteng ha ka Bor Rejistar kaba biang (ha kano kano ka jaka kaba donkam) katkum ka MVA. U Nongshim ram un pynthikna ba ia ka jingsiew jong u Nongai ram jong ka jingai ram la pynrung kyrteng hok ha ka bor pynrung kyrteng kaba biang hapoh 60 (hynriewphew) sngi naduh ka tarik ba la ai ia ka Kali sha u nongshim ram lane/ naduh ka tarik ba la ai ram. bad u Nongshim ram u kular ban pdiang ia ka jingsiew jong u nongshim ram ba la thoh ha ka kot jingpynrung kyrteng ia ka kali (ka “R C BOOK”) bad ban bat, bad ban aiti sha u Nongshim ram (hapoh ki sakhi kiba biang) sha ka kopi ba la pynskhem jong ka R.C. Ka kot kaba thoh ia ka jingsiew jong u Nongai ram ha ka hapoh 65 sngi naduh ba la ai ia ka ram. ha ka jingbym don ka jingai ia ka R C copy jong ka kot, u nongai ram u don ka hok ban ioh biang ia ka ram bad ban ioh biang ia ka mar na u nongshim ram. shim bad pynpoi kloï sha u Nongshim ram ia ka kot pynshisha/shithi pyllait kaba ym lah ban pynkylla na u nongbat ia kum kata ka jingsiew lypa/jingsiew/lien. lane kano kano kawei pat ka jingsiew na ka bynta ka jingthaw ia ka jingpynkylla bad jingsiew da u Nongshim ram ha ka liang jong u nongai ram halor ka Kali (ki) shwa ban siew ia ka ram.

8.3 Ka jingpynskhem kaba la thaw hangne halor ka Kali kan long ha ka jinglong jong ka jingpynskhem kaba bteng na ka bynta ban siew biang ia ka Ram ryngkat bad kino kino kiwei pat ki Jingsiew kiba dang sahkut kiba dei ban siew sha u Nongai ram katkum kane ka jingiateh lane kino kino kiwei pat ki jingiateh/ki jingiateh bad u Nongai ram ne ki kompeni jong ka kynhun jong u. U Nongshim ram un buh ia ka Kali kaba la buh kyrpang na ka bynta ka jingpynskhem ba la thaw hangne.

8.4 Katba ka pisa jong ka ram ka dang sah bad ban siew da u Nongshim ram katkum kane ka jingiateh lane kano kano ka lad pisa/ka ram kaba u nongshim ram u ioh na u nongai ram ne na ki kynhun Kompani jong u nongai ram, u Nongshim ram um dei ban die, pynkylla, pynduh, pynskhem ai ram ne da kumwei pat ban thaw ia kano kano ka jingsiew ne jingpynkhia, lane ailad ban mad ia kano kano ka jingshah ktah ne jingeh, ai ram ne ha kano kano la rukom ka bynta bad ka jingdon ne iadei bad ka Kali (ki) ha kano kano ka rukom kaba ktah ia ka jingmyntoi jong u Nongai ram. U Nongshim ram un ym shah ban leh ia kano kano ka kam ha kaba ka jingpynskhem ba la thaw da kane na ka bynta u nongai ram kan shah ktah ha kano kano ka rukom lane ha kaba kano kano ka jingeh ne jingpynngat ne jingpyntreikam lah ban buh halor jong ka da uno uno u nongshim ram ne kiwei pat ki briew (ki briew).

8.5 U Nongshim ram u mynjur bad kular ban pyndep ia kiwei pat ki kam bad/lane ki kot ki sla bad ban pyndep ia kiwei pat ki kam katba lah ban dawa da u nongai ram ban pynjanai shuh shuh, pynneh pynsah, iada bad/lane pyntreikam ia ka jingpynskhem ba la thaw hangne. Lada u Nongshim ram um lah ban leh kumjuh ha ka por ba la buh da u nongai ram ha kane ka bynta, ia u nongai ram ne ki nongtrei jong u la thung bad ai bor (kum u nongiasaid ain jong u nongshim ram) ban pyndep ia kiwei pat ki kot ki sla kiba lah ban shem ba donkam bad ban shim ia kino kino ki sienjam kumba lah ban donkam na ka bynta ka jingpyntreikam ia ka jingsumar bad jingpyntreikam ia ka Kali hapoh kane ka kyndon.

8.6 lada donkam, da u Nongai ram ha kano kano ka por haduh ban da siew ia ki jingsiew ba dang sah katkum ka jingsngewhun jong u nongai ram, u nongshim ram un ai shuh shuh ia ki jingpynskhem/ jingpynskhem (ki jingpynskhem), kiba u nongshim ram u shim bad pynthikna ba kan long kaba lait na kano kano ka jingsiew ne jingkit bad kan don ka kyrteng kaba shai bad kaba lah ban die ha ka dur bad ka rukom kaba lah ban pdiang da u Nongai ram.

8.7 Ka jingpynsakhang da ka Contract halor ka Kali (Ka bym dei ka Hypothecation)

U nongpynioh pisa (Borrower) u pdiang bad u mynjur ba watla ka kali ba la pynioh pisa lyngba kane ka Contract ka dei ban long ka hypothecated bad ka jingpynsakhang pyrshah ia ka pisa ba la ai, hynrei lada ka kali kam shym la hypothecated ha ka bynta u nongai pisa (Lender) bad ym don ka charge ba la register ha ka Regional Transport Authority (RTO) namar kano kano ka daw, ka kali ba la pynioh pisa kan dang long ka bynta ba kongsan, ka bynta ba don ha lyndet bad ka bynta ba nyngkong eh kum ka jingpynsakhang ia ka pisa ba la ai ha kane ka Contract.

U nongpynioh pisa da ka jingmyntoi bad ka jingpynsakhang ba khlem jingkylli u thaw da kawei ka Contract ba kyrpang, ba khlem pyndam bad ba don jingmyntoi ia ka kali ba la pynioh pisa, kynthup lang ia ki tiar, ki jingpynbha bad ka pisa ba wan na ka insurance.

U nongpynioh pisa u kular ba un:

- i. Ym die, ym phah, ym ai, ym lease, ym pledge, ym hypothecate ne thaw kano kano ka jingpynsakhang ne hok jong kiwei pat halor ka kali, ne ieh ia ka kali, khlem da ioh ka jingmynjur ba la thoh da u nongai pisa haduh ba la pyndep lut ia ka pisa bad ka bai bad kiwei pat ki charge ba donkam;
- ii. Ban pynneh ia ka kali ha ka dur ba bha bad ban pynioh insurance ba biang ha baroh ka por;
- iii. Ban ai ia kano kano ka kot ne ka jingpynbha ba donkam ban pyni ne ban iada ia ka hok jong u nongai pisa halor ka kali.

U nongpynioh pisa u mynjur shuh shuh ba lada don kano kano ka jingbym pyndep ne ka jingbym bud ia kane ka Contract:

- i. U nongai pisa un don ia ka hok ba pura ban shim ia ka kali ha ka bynta ka met, ka jingpynioh, ne ka jingpyniaid bad un don ka hok ban die, ban phah, ne ban pynsah ia ka kali katkum kane ka Contract ban ioh pynkhie ia ka pisa ba dang sah, ki jinglut bad ki charge. U nongpynioh pisa un ai ka jingkyrshan ba pura bad un ym pynwit ne pyniakjak ia kine ki kam.
- ii. Kane ka jingpynsakhang kan long kaba don bor halor u nongpynioh pisa bad kan bteng ban long kaba treikam bad kaba don bor haduh ba la pyndep lut ia ki pisa hapoh kane ka Contract bad ba u nongai pisa u la pdiang ia ka.
- iii. Ki liang ki mynjur ba kane ka clause ka dei ka jingpynsakhang ba lah ban pyntreikam da ka Contract hapoh ka aiñ India, bad ka pisa kan long kum ka pisa ba la pynsakhang ha baroh ki bynta jong ka accounting, ka aiñ bad ka jingpyniaid.
- iv. U nongpynioh pisa u pynpaw shuh shuh ba kane ka clause kan long kaba don bor bad kaba lah ban pyntreikam hapoh ka Indian Contract Act, 1872, bad kan bteng haduh ba la pyndep lut ia ka pisa bad ka jingpynlait ia baroh ki jingkitkhlieh hapoh kane ka Contract.

Kane ka jingpynsakhang kan long kaba don bor halor u Nongpynioh pisa (Borrower) bad kan bteng ban long kaba treikam bad kaba don bor haduh ba la pyndep lut ia ki pisa baroh hapoh kane ka Agreement bad ba u Nongai pisa (Lender) u la pdiang ia ka da ka jinghun.

Ki liang (parties) ki mynjur ba kane ka clause ka dei ka jingpynsakhang ba lah ban pyntreikam da ka Contract hapoh ka aiñ India, bad ka pisa kan long kum ka pisa ba la pynsakhang ha baroh ki bynta jong ka accounting, ka aiñ bad ka jingpyniaid.

8.8 Ka bor jong ka jingdie

- i. Ha ka jingjia jong kano kano ka Jingjia jong ka jingbym lah ban siew(Kyndon 13),u nongai ram un don ka hok ban shim ia ka jingsynshar bad/lane ban bat, ban kurup, ban ioh biang, ban pdiang, ban weng ia ka jingpynskhem ba la thaw kumta (ka kali/ki kali)bad/lane ban die da ka jingdie lilam paidbah lane da ka jingiateh shimet,phah ne phah ban pyntreikam ne da kumwei pat ban pynduh ia ka Kali bad ban pyntreikam,pyntreikam,pynbeit,pynbeit bad iadei bad kino kino ki hok ne ki jingdawa kiba iadei bad kata,khlem da shah teh ban pyndonkam ia kano kano na kine ki bor ne ban kitkhlieh na ka bynta kino kino ki jingduhnong ha ka jingpyndonkam ne jingbym pyndonkam ia ka bad khlem da pynthut ia ka hok bad ki lad jingpynbeit jong u Nongai ram jong ka jingmudui ne da kumwei pat.
- ii. U Nongai ram, lane u agent/nongpynbiang jingshakri jong u, lane u nongjied jong u u lah ban pyntreikam ia baroh ne kano kano ka bynta jong ka jingpynskhem ba la kdew haneng ba la thaw halor ka Kali, ryngkat ne khlem ka jingiarap jong kano kano ka iingbishar ne ka iingbishar
- iii. Kano kano ka jingpyntreikam ia ka jingpynskhem ba la thaw hangne halor ka Kali ka long ha ka jingma bad jinglut jong u Nongshim ram bad, lada donkam,u nongai ram lah ban long kum u nongiasaid ain na ka bynta bad ha ka kyrteng jong u Nongshim ram ha kane ka bynta.
- iv. U nongshim ram u mynjur ban siew sha u nongai ram ia baroh ki jingsiew ba la pynlut da u nongai ram shwa ne hadien ba la die ia ka Kali.

9. kaba la pyntikna

9.1 U Nongshim ram un insurance ia ka Kali/ki kali katkum ka jingsngewhun jong u nongai ram bad un buh insurance (na ka por sha ka por), ia ka Kali pyrshah ia baroh ki jingjia ba shyrkhei kynthup ia ka jingtuh, jingpynjutor, jingshleu um, jingduhnong, jingpynjot, jingjia aksiden, ding, ki jingkitkhlieh jong kiwei pat bad baroh kiwei pat ki jingma kumba ju long, pyrshah ia ka pisa kaba iaryngkat bad ka dor ba pura jong ka iew/ jingpynkylla ia ka Kali bad ka kompeni/ korporashon ba la mynjur da u Nongai ram ha ki kyrteng lang jong u Nongai ram. u Nongshim ram kum u nongsiew jingduhnong lane da kumwei pat katba u nongai ram u lah ban dawa. U Nongshim ram u dei ban siew hok bad man ka por ia baroh ki bai lutksan, pynthymmai ia ki policy insurance katkum ka jingdonkam bad un ym leh ne shah ban leh ia kano kano ka kam kaba lah ban pynduh ne pynduh por ia kata ka insurance.

9.2 U Nongshim ram u kular ban, ha ka rukom kaba bteng, ban aiti ia ki policy insurance, ki resit jong ka bai lutksan, ki jingthoh bad kiwei kiwei ki kot ki sla katkum ba la dawa da u nongai ram, ha kaba iadei bad ki policy insurance, sha u nongai ram.

9.3 Lada u Nongshim ram um lah ban kohnguh ia ka Clause 9.1 haneng, u nongai ram u lah ha ka jingsngewbit jong u (khlem da shah teh ban leh kumta), ban insurance ne dawa na u Nongshim ram ban insurance ia ka Kali ha kum kine ki kyrteng ba iadon lang bad ka bai lutksan, kiwei kiwei ki jingsiew bad ka jingsiew ba la buh lypa, lada don, kan long shi bynta jong ki Jingsiew ba dang sahkut ba dei ban siew da u Nongshim ram sha u Nongai ram katkum kane ka Jingiateh bad yn pynskhem pura kumba la buh hangne.

9.4 U Nongshim Ram u mynjur shuh shuh ba kino kino ki pisa ba la ioh / ioh na ne hapoh kano kano ka jingiada, yn pyndonkam nyngkong eh ha ne sha ka jingsiew biang ne jingpynduh noh ia ki Jingsiew ba dang sah katkum kane ka jingiateh, ha ka rukom kumba la buh ha ka Kyndon 15.1 hangne.

9.5 Ha ka jingjia jong ka jingduhnong baroh kawei jong ka Kali, lada ka pisa ba la pynbeit da ka kompeni insurance ka duna ia ki Jingsiew ba dang sahkut ba dei ban siew sha u nongai ram ha kaba iadei bad ka Ram, u Nongshim ram da kane u kular ban siew mardor sha u Nongai ram, ia ka jingsiew ba sahkut . kaba dei ban siew katkum kane ka Jingiateh khlem kano kano ka jingpynrem.

9.6 U Nongshim ram u kular ba un kohnguh ia baroh ki kyndon bad ki jingpynbeit ba la kdew ha ki policy insurance ne kano kano ka jingiateh ba la iateh ha kaba iadei bad ka insurance. Lada jia kano kano ka jingjia kynthup ia ka jingjia aksiden kaba lah ban pynduna ia ka dor jong ka Kali, u Nongshim ram u dei ban pyntip mardor sha u nongai ram bad kumjuh ruh sha ka kompeni insurance ba iadei da kaba thoh hapoh ka leh kaba biang. bad shim ia baroh kum kine ki kam kiba donkam ban pynduna / pynduna ia ka jingjutor kaba lah ban jia ne kaba lah ban jia ia ka Kali.

10. KI JINGPYNBNA BAD KI JINGPYNBNA DA U NONGSHIM KRAM

10.1 U Nongshim ram u pynbna, u pynpaw, bad u pynthikna ia u nongai ram ba:

- i. Ka tip ba u Nongshim ram u la mynjur ban ai ia ka ram halor ka nongrim bad ha ka jingngeit ia ki jingpynpaw ba la ai da u Nongshim ram na ka bynta ka jingthmu ba la thmu, kynthup ia ki jingkren bad ki jingtip ba bniah kiba don ha ka **Schedule 1 bad Schedule 2**.
- ii. Ka don ka bor, ka jinglah, bad ka bor ba pura ban rung ha ki kot ki sla jong ka ram bad ban shim ia ki jingpyniaid ba la pyrkhat hangne bad ban shim ia kano kano ka sienjam bad ban pyntreikam ia kino kino ki kot ki sla kiba la dawa da ki kyndon jong kane.
- iii. Ki kot ki sla jong ka ram bad ki kot ki sla kiba donkam ban pyntreikam katkum kane, ynda la pyntreikam bad pynpoi, kin long ki jingkitkhlieh kiba long katkum ka ain, kiba biang, kiba teh bad kiba lah ban pyntreikam ia u nongshim ram.
- iv. Bad ka jingpyntreikam bad jingpynpoi ia kano kano ka Kot ram, ka jingpyndep ia ki jingpyniaid ba la pyrkhat ha ka, lane ka jingpyntreikam, ne ka jingbud ryntih ia ki kyndon bad ki jingpynbeit jong kano kano ka Kot Rai (i) ka long pyrshah ia ka Ain kaba treikam lane (ii) ka ialeh pyrshah bad ne ka ailad ia ka jingpynkhein, lane ka jingbym lah ban pyndep katkum, kano kano na ki kyndon, ki jingpynbeit ne ki jingpynbeit jong kano kano ka jingiateh ne tiar;
- v. Baroh ki jingtip kiba la ai ne kiba dang ai da ne na ka bynta u Nongshim ram sha u nongai ram ki la long bad ki long kiba shisha bad kiba dei ha baroh ki liang bad kim shym la long bad kim shym la long kiba khlem biang ne kiba la pynbakla.
- vi. Ym don kano kano ka jingleh kaba dang sahteng ne, katkum ka jingtip jong ka, kaba la byrngem ban leh, ban pyntreikam, ban tohkit ne ban hukum, ban thoh ne ban khanglad kaba ktah ia u Nongshim ram ha khmat kano kano ka iingbishar, ka bor sorkar ne u nongpyniasuk, kaba lah ban khmih lynti ba kan ktah jur ia ka jinglah ban pyntreikam ia kane. Ka jingiateh ne ka jinglah jong u Nongshim ram ban pyndep ia ki jingkitkhlieh jong u hapoh kane ka kyndon, bad ym shym la jia kano kano ka Jingjia ba lah ban siew ha kaba iadei bad u Nongshim ram.
- vii. Ki nongshim ram kim shym la ithuh kum ki nongbym siew ram da ka RBI ne kano kano ka bank ne ka jaka ai ram.
- viii. Kan kitkhlieh kyrpang ban ioh ia ka jingpynpoi ia ka Kali (ba la pynskhem hangne) na u nongsam/nongdie/ trai ba mynshuwa (katkum ka jinglong). u nongai ram un ym kitkhlieh na ka bynta kano kano ka jingpynjot ne jingduhngong kaba la jia ha u Nongshim ram na kano kano ka daw kynthup ia kano kano kaei kaba iadei bad ka jingpynmih ia ka ram, ka jinglong jong ka Kali, ka rong jong ka, ka make model bad kiwei kiwei, bad/lane ka jingpynpoi ia ka ka Kali.

10.2 Ki jingpynpaw bad ki jingkular kiba don bad ba la kdew ha ka Kyndon 10.1 haneng yn niew ba yn pynbud biang da u Nongshim ram ha ka sngi bad naduh man la ka sngi naduh ka sngi jong kane ka jingiateh haduh ba baroh ki Jingsiew ba dang sahteng kiba dei ban siew hapoh hangne da ki Nongshim ram sha u Nongshim ram ki la dep. la siew kyliang pura ha ka jingsngewhun jong u Nongai ram, kumba la leh da kaba pynshong nongrim ha ka jingshisha bad ki jinglong kiba don ha kum kata ka sngi.

11. KI JUTANG KI NONGSHIM KRAM

11.1 U Nongshim ram un kohnguh ha baroh ki liang ia baroh ki Ain, ki kyndon, ki kyndon bad ki hukum kiba treikam. U Nongshim ram u dei ban kohnguh ia kiwei pat ki kyndon kiba lah ban buh da u Nongshim ram na ka por sha ka por katkum ka jingbthah jong ka Ain kaba treikam.

11.2 U Nongshim ram, ha ka jinglut jong u, un pyndep bad pynpoi klo i baroh kiwei pat ki tiar bad ki kot ki sla, bad shim ia baroh kiwei pat ki kam bad ai ia ki jingtip bad ki kot ki sla kiba u Nongshim ram u lah ban pan, na ka por sha ka por.

11.3 U Nongshim ram un ioh, kohnguh bad leh ia baroh kaba donkam ban pynneh ha ka bor ba pura bad pyntreikam ia kano kano ka jingbit kaba donkam ban (i) pynlah ia u ban pyndep bad pyndep ia ki kamram jong u katkum kane ka jingiateh bad ki kot ki sla jong ka ram; (ii) pynthikna ia ka jinglong ain, jinglong hok, jinglah ban pyntreikam ne jingpdiang ha ka jingpynshisha ia kane ka jingiateh bad baroh ki kot ki sla jong ka ram ba la pyntreikam ha kaba iadei bad ka; bad (iii)pynlah ia ka ban pyniaid ia ka kam jong ka kumba la pynlong ia ka na ka por sha ka por.

11.4 U Nongshim ram um lah ban (khlem ka jingmynjur ba la thoh lypa jong u Nongai ram) (i) pynkylla ne pynkylla ia ki kot ki sla jong ka riti synshar jong u. (ii) ban rung ha kano kano ka jingpyniasoh, jingpyniakhlad, jingpyniasoh ne jingpynwandur biang ia ka kompeni, jingkylla ha ka riti synshar; (iii) pynlong ia ka jingkylla ha ki paralok jong ka (kynthup da kano kano ka jingpynkylla mon sngewbha)/u nongpynmih/ki nongpyniaid/ki nongpyniaid ba kongsan, katkum ka jingdonkam; bad (iv) pynkylla ia ka rukom khein jingkhein ne ki polisi ba la bud mynta da u Nongshim ram lymda la dawa shai katkum kano kano ka Ain kaba treikam.

11.5 U Nongshim ram un siew kyliang ia u nongai ram na ka bynta baroh ki jinglut kiba mih na ka pla (kynthup ia ka khajna stamp, ka bai rejistar bad kiwei kiwei ki khajna, ki jinglut bad kiwei kiwei,) kiba la pynlut da u nongai ram ha kaba iadei bad ka jingpynkhreh, jingiakren, jingpyntreikam, jingpyniaid bad jingpyntreikam ia kane . Ka jingiateh/jingpynskhem bad ki kot ki sla jong ka ram ba la ai ha kaba iadei bad kane.

11.6 U Nongshim ram un siew bad kit ia baroh ki Khajna, ki dor, ki jingkitkhlieh, ki jingsiew, ki kuna bad kiwei kiwei ki jingsiew bad ki jingkitkhlieh, kiba la don lypa bad kumjuh ruh kiba mih hadien, ha kaba iadei bad ka kali bad ka ram.

11.7 U nongshim ram da kane u mynjur bad pynthikna ba u Nongshim ram u don hok ban ioh biang ia ka pisa ram ba la siew sha u nongsam / nongdie / nongdie / nongsam ia ka Kali na ka bynta u nongshim ram lane sha u nongshim ram, ha ki khep ba u nongshim ram u leh ia ka jingbym lah ban siew katkum kane ka jingiateh bad /lane ki kam pynkylla RC kim shym la pyndep da u nongsam / nongdie / nongdie / nongsam bad/lane ka jingthaw ia ka jingsiew halor ka kali da ka rukom ai jingkhein kam shym la thaw ha ka liang jong u Nongai ram lane ha kaba la pynsangeh noh ia ka jingthied ia kum kata ka Kali na kino kino ki daw. Ha kum kine ki jingjia, u Nongshim ram un leh ia kiei kiei baroh bad pyntreikam ia baroh ki jingthoh katba u Nongshim ram u lah ban dawa na ka bynta ban ioh biang ia ka pisa ram ba la ai sha u nongsam / nongdie / nongdie / nongsam ia ka Kali.

11.8 U Nongshim Ram u mynjur ba un dei ban dawa dau nongai ram, ban pyndep, ban soi ia kum kine ki kot, ki jingpynthikna, ki kot ki sla katba u nongai ram u lah ha ka jingsngewthuh ba pura jong u, na ka por sha ka por u dawa ne shim ba ka long kaba donkam, ban iada ia ka jingmyntoi jong u bad ban ai jingtreikam ia ka Ki kot ki sla jong ka jingai pisa. U Nongshim ram u mynjur ba un donkam ban aiti sha u nongai ram ia ki kot ki sla KYC ba la pynthymmai hapoh 30 sngi naduh kata ka jingkylla/jingpynthymmai, lada don

11.9 U Nongshim ram u mynjur bad u kular ban pyntip sha u nongai ram da ka jingthoh shaphang kino kino ki jinglong / jingjia kiba ktah ia ka jinglong hok jong kino kino ki jingtip ba la buh ha ka Schedule 1, mardor ynda la jia kino kino ki jingjia /jingjia kiba kum kita

11.10 U Nongshim ram u mynjur bad u kular ban pyntip sha u Nongshim ram da kaba thoh ia kino kino ki jinglong / jingjia kiba ktah ia ka jingpynskhem ba la thaw kumta hangne ha ka kali kum ki jingpynbna/jingpynngat ha ka iingbishar bad kiwei kiwei,

11.11 U Nongshim ram u pynthikna bad kular ba u Nongshim ram un pynthikna ia ka jingdon jong ka pisa ha ka bank account ha kaba la (la) sei / pynmih ia ki cheque/ECS /NACH bad ba u Nongshim ram un ym khang ha kano kano ka por ia ka bank account jong phi . lane sha kano kano kawei pat ka jingbthah jong ka account ban siew sha ka bank jong u Nongshim ram haduh ban da siew pura bad khatduh ia ki Jingsiew ba dang sahkut, ha ka jingsngew jong u Nongshim ram, la dep ban siew sha u Nongshim ram da u Nongshim ram.

11.12 U Nongshim ram um dei ban pynkylla ia ka kyrteng jong u nongshim ram ne pynkylla ia ka bank account jong u nongshim ram ha kaba la sei / pynmih ia ki cheque/ECS / NACH khlem ka jingthoh lypa jong u nongai ram.

11.13 U Nongshim ram u dei ban pyntip sha u nongai ram da ka jingthoh (hapoh ka ack kaba biang) lane email (customercare@bajajautocredit.com) to the Lender:
ka jingkylla ia ka jaka sah jong u Nongshim ram, ka Email, ka Mobile Number ba la pynrung kyrteng bad u Nongshim ram mardor ynda la jia kum kane ka jingjia.

11.14 U Nongai ram un don ka hok ban pynkylla ia ka Jingsiew bai lutksan na ka por sha ka por, ha ka por ba ai ram, katkum ka jingsngewbit jong u hi lane namar ka jingkylla ha ki kyndon ain bad kum kata ka Jingsiew bai lutksan ba la pynkylla. Hynrei kum kine ki jingkylla yn leh tang ha ki jingjia ba kyrkieh katkum ki jingjia ba kongsan jong ka ioh ka kot, bad kiwei kiwei. la ka Rate ba la pynkylla yn niew ba ka long shi bynta jong ka Loan. Kano kano ka jingpynkylla ha ka dor bai lutksan kan treikam naduh ka tarik ba la buh bad u nongai ram un pyntip lypa ia u nongshim ram shaphang kane da kaba pynthymmai ha ka Website jong u lane kano kano ka rukom kaba u nongai ram u shim ba ka long kaba biang bad kajuha kan long kaba teh ia u nongshim ram. Ki Jingsiew ba man la u bnai kin kylla hi dalade namar ka jingkylla ha kino kino ki dor, ki khajna, ki jingsiew, ki jingsiew, ki jingsiew bad ki pisa kiba don ne kiba lah ban shim ha ki Jingsiew ba man u bnai lane ka jingpyniaid ba la pyrkhat hangne lane ka lah, ban long kaba dei ban siew da u Nongshim ram da ka bor jong ka kane ka Jingiath. Ka jingkylla ba la kdew haneng ha ki Jingsiew ba man la u bnai kan treikam tang ha ka jingkhmih lynti.

11.15 U Nongshim ram un pyntip sha u nongai ram ia kano kano ka Jingjia jong ka jingbym siew (bad ki sienjam, lada don, ba la shim ban pynbeit ia ka) mardor ynda u la tip ia ka jingjia jong ka.

11.16 U Nongshim ram un pyntip sha u nongai ram ia ki jingtip ba bniah jong kino kino ki jingshah mudui, jingpynbeit, jingtohkit ne jingpyniaid kiba dang ia id mynta, kiba la byrngeng ne kiba dang sahteng pyrshah ia u, bad kiba lah, lada la rai sniew, ban don ka jingktah kaba sniew.

11.17 U Nongshim ram u dei ban:

- Soi bad pynpoi ia ki phorm kiba donkam kiba lah ban donkam ban file ha ka Bor Register ne kiwei pat ki bor katkum ka MVA ne kano kano ka Ain kaba treikam ban thoh ia ka jingai jingmut ha kata ka Kali ba la kdew, ba la thaw ne ban sa thaw ha ka liang jong u Nongai ram.
- Pyntip sha u Nongai ram ia kano kano ka jingduh, jingpynjot ne jingbuh bakla ia ka R.C. Ka Kot jong ka Kali lane ka insurance policy kaba iadei bad ka Kali ne Kali hapoh 3 (lai) Sngi Treikam na kum kata, jingduh pynjot ne jingbuh bakla ha ka jingthoh.
- Ka jingpyndonkam ia kino kino ki R.C. Book na ka bynta ka Kali (khlem da shim ia ka NOC na u Nongai ram) lym kumta da kaba pynpoi ia ka aplikeshon jong ka sha u Nongai ram na ka bynta ban pynskhem ia ka jingsiew jong ka halor ka Kali.
- Ym ban pynkynria ha ka jingpynrung kyrteng ia ka Kali sha kano kano ka nongbah ne shnong lait na ka nongbah tynrai ba la pynrung kyrteng.
- Ym don hok ban aiti beit ne khlem beit ne ha kano kano ka rukom ban pynkylla, la ka long baroh kawei ne shi bynta, ia kino kino ki hok ne jingkitkhlieh katkum kane ka jingiath bad kiwei kiwei ki kot ki sla jong ka ram

11.18 U Nongshim ram un leh katkum ka jingdawa ba la leh da u nongai ram:

- Ai mardor ia ka jinglong trai ba shisha jong ka kali/ki kali (jingpynkhreh) sha u Nongai ram, ki nongjied jong u ne ki agent/ki Nongpynbiang Jingshakri (katkum ka jinglong) jong ka Kali.
- Pynkylla, pynpoi bad pynshisha ia baroh ki jingpynrung kyrteng, ki policy, ki kot ki sla bad ki kot ki sla kiba iadei bad ka Kali sha u Nongai ram, ki nongmihkhmat jong u ne ki agent/Nongpynbiang Jingshakri (katkum ka jinglong); bad
- Pynlong bad pyntreikam ne pynlong ban leh bad pyntreikam ha ka jinglut bad jinglut jong u/ki Nongshim ram, baroh kum kine ki kam, ki kam, ki jingpynthikna, ki mat, bad kiei kiei kiba lah ban donkam da u nongai ram na ka bynta ban pynthikna bad pynskhem shuh shuh ia ka jingpynskhem ba la thaw hangne . bad ki hok, ki bor bad ki lad ki lynti ba la ai da kane.

11.19 U Nongshim ram un pynthikna ban sumar bha ia ka Kali ha ka rukom kaba u briew uba stad bad uba stad un pyntip kloia u Nongshim ram da ka jingthoh hapoh ka ack kaba biang. jong kano kano ka jingtuha, jingduha, jingpluh ne jingpynjot ia ka Kali, ka jingujor ia kano kano ka jingdawa sha kano kano ka kompeni insurance ha kaba iadei bad ka Kali, ka jingpyntip sha ki bor synshar shnong bad kum kata ka jingthoh dei ban pynpoi sha u Nongai ram (da ka jingpynbna kaba biang) hapoh 3 (lai sngi) Ki Sngi Treikam jong kum kata ka jingpynjot ne ka jingbuh ia ka jingdawa.

11.20 U Nongshim ram u sngewthuh bad pdiang ba u nongai ram bad/lane uno uno na ki ophisar jong u, ki nongpynbiang jingshakri, ki nongmihkhmat, ki nongpeit bniah, ki riew shemphang ha ka liang ka jingstad, ki nongai jingmut ha ka rukom pyniaid, ki nongthew dor ne kino kino kiwei pat ki briew kiba la ai bor na ka bynta kata ka jingthmu da u nongai ram, ki don ka hok ban rung khlem da pyntip bad ha ka jinglut ha baroh ki liang jong u Nongshim ram, ka ophis, ka iing, ka jaka jong u Nongshim ram ha kaba la buh/ieng ia ka Kali (ki) bad pynshisha bad peit bniah ia ka jinglong bad jingdon jong ka Kali bad ia baroh ki kot ki sla kiba iadei bad kata na ka bynta ban pynshisha ia ka lane ban leh ia ka jingthew dor da u nongai ram, kynthup ia ka jingshim biang ia ka kali (Ki Jingjia jong ka jingbym siew) bad ba ym donkam shuh ia ka jingmynjur jong u Nongshim ram na u nongai ram ha kane ka bynta

11.21 U Nongshim ram un don hok ban ioh ia baroh ne kano kano ka Kali ba la buh dor da u Nongthew dor bad/lane Nongthewdor ba la thung da u Nongthewdor bad kum kata ka jingthew dor ba la ioh kumta kan long kaba teh ia u Nongshim ram bad ki bai lutksan bad ki jinglut jong kata ka jingthew dor yn kit kyrpang da u . u Nongshim ram bad yn khein kum ka jingsiew lypa sha u Nongshim ram bad yn siew biang da u Nongshim ram sha u Nongshim ram bad yn pynskhem pura da kane ka jingiath.

11.22 Ka Kali ha man la ka por ha ka por ba don ka pisa jong kane ka Jingiath bad katba dang sah kano kano ka pisa kaba dei ban siew bad kaba dei ban siew sha u Nongai ram katkum kane ka Jingiath ne kino kino kiwei pat ki jingiath/ki jingiath bad u Nongai ram ne ki Kompani jong ka kynthun, dei ban pynneh pynsah bad buh ha ka jingtreikam . ha ka rukom bad ha ka jingpynbha kaba bha bad nangta u shimkhia bad mynjur ban ym pynkylla ia ka Kali khlem ka jingmynjur ba la thoh lypa jong u Nongai ram. Ki Nongshim ram kin ym don ne khein ba ki don kano kano ka bor ban thaw ia ka lien halor ka Kali ha kaba iadei bad kum kata ka jingpynbha / jingpynbha.

11.23 U Nongshim ram u mynjur ba haba jia ka Jingjia jong ka jingbym siew kumba la kdew ha ka kyndon 13 (Ki jingjia jong ka jingbym siew) harum, un aiti ia ka Kali ha ka jinglong trai bad jingsynshar kyrpang jong u Nongshim ram bad u kular ban pyndep ia ki kot ki sla kiba donkam ban pynsuk ia ka , ka jingpynkylia ne jingdie ia ka Kali da u Nongai ram ha kum kata ka Jingjia jong ka jingbym siew.

11.24 Ka jingpynmih kaba palat lada don, na ka jingmih ba pura na ka jingdie ia ka Kali ba la aiti (i.e. hadien ba la dep siew ia baroh ki Jingsiew ba dang sah), yn pyndonkam ban siew biang sha u Nongai ram ia baroh kiwei pat ki ram bad ki jingkitkhlieh jong u Nongshim ram ba dei ban siew bad ba dei ban siew sha ka U nongai ram ne kino kino ki paralok jong u, ha kino kino kiwei pat ki account/ki. Lada ka jingmih na ka jingdie ba pura / ka pisa ba la ioh da kata ka jingdie kam biang ban siew ia ki Jingsiew ba dang sah, u Nongai ram un don ka hok ban pyndonkam ia kino kino kiwei pat ki pisa ha ka kti jong u Nongai ram bad/lane ki Paralok jong u ha kano kano kawei pat ka account bad ha kano kano ka kyrdan, kaba ieng ha ka credit jong u Nongshim ram sha ka jingsiew ia kum kine ki Jingsiew ba dang sahkut sha u Nongai ram. Lada dang don ka jingduna, u Nongshim ram un siew mardor ia kata ka jingduna hapoh 7 sngi naduh ba la pyntip na u Nongshim ram. Ym don kaei kaei kaba don hangne kaba lah ban pynthut ne ktah ha kano kano ka rukom ia ka jingpynbeit ain jong u nongai ram pyrshah ia u Nongshim ram.

11.25 U Nongshim ram da kane u mynjur bad ai bor ia u nongai ram ban iakynduh ia u Nongshim ram (lyngba kano kano ka rukom katba u nongai ram u sngewdei) ban die lyngba ia kiwei pat ki mar bad ki jingshakri jong u (kum ka insurance, ki mar ba la pynkiew dor bad kiwei kiwei,) bad ki mar bad ki jingshakri jong ka Ki paralok, sha u Nongshim ram.

11.26 U Nongshim ram un siew ia kano kano bad baroh ki khajna stamp, ki jingpynshitom khajna stamp, ki bai pynrung kyrteng bad ki khajna bad ki khajna kiba kum kita bad kiwei kiwei ki jingsiew bad ki jinglut kiba long ne kiba lah ban long kiba dei ban siew ha kaba iadei bad ka jingrung, jingpyntreikam ne jingpyntreikam ia kane ka jingiateh bad/lane ka ram. Ki kot ki sla la ka long ha ka por ba pyniap ne hadien kata.

11.27 Lada jia ba u nongshim ram u pyndam noh ia ka ram na kano kano ka daw kyntup hynrei ym tang ia ka jingpynphai ia ka kali da u nongshim ram, ka jingbym pynthikna ia ka ram jong ka kali ha ka liang jong ka BACL, u nongshim ram u dei ban siew mardor ia ka ram . la ai lypa da u nongai ram sha u Nongshim ram, lada ym lah, ia kajuh yn niew kum ka Jingjia jong ka jingbym siew ram.

11.28 U Nongshim ram ruh u mynjur bad kular ban aiti sha u nongai ram ia ki kot ki sla KYC ba la pynthymmai hapoh 30 sngi naduh kum kata ka jingkylla/jingpynthymmai, lada don.

11.29 U nongshim ram um dei ban pynrung ia u briew uba ka kyrteng jong u ka paw ha ka thup jong ki Willful ha ka board jong u lane kum u briew uban peit bad kitkhlieh ia ka jingpyniaid ia ki kam jong ka seng. Lada lap ba kum une u briew u don ha ka board lane kum u briew uba bat bad kitkhlieh ia ka jingpyniaid ia ki kam jong ka seng, u nongshim ram un shim ia ki sienjam kiba kloï bad kiba treikam ban weng noh ia kum une u briew na ka board lane na ka seng bad ka jingthoh da u Nongshim ram na ka bynta kane yn pynpoi sha u Nongai ram hapoh 3 sngi naduh ba la shim ia kata ka rai

11.30 Ki Mat Tip Bniah:- U Nongshim Ram u sngewthuh bad mynjur ba u ki mat tip bniah jong u Nongai Ram la lum ha ka rukom treikam online bad ka OEM da u nongshna jong ka Kali ba dei ka Bajaj Auto Limited / Chetak Technologies Limited), ka kyntup, hynrei kam dei tang ia ki jingtip jong ka Kali, kaba dei la, ka State of Charge, ki jingtip shaphang ka jaka jong ka kali (GPS), u nombar jong ka Engine/Chassis, ka Instantaneous Voltage, ka Terminal temperature, ka Instantaneous Current, ka State of Charge, ka jingjingai sha x% SoC, ka jingjingai baroh ba la iaid, ka Instantaneous Speed, ka Key In status, ka rukom niah ia ka kali. ka Charging plugged/unplugged, ka Deaccelerating >2.5 MPSS, ka Speed>40kmph bad kumta ter ter. Na ka bynta kano kano ka jingkylla ha ka jingtip ba kyrpang jong u nongshim ram u nongshim ram u donkam ban pyntip sha u nongshna OEM kaba dei ka office jong ka Bajaj Auto Limited / Chetak Technologies Limited registered office Akruadi, Pune-411035, Maharashtra lyngba ka jingthoh.

Ka jingpyndonkam:- Na ka bynta ka jingpynskhem ia ka ram, u Nongai ram u donkam ban ioh ia ki jingtip shaphang ka jaka jong ka kali bad ki jingtip ba iadei bad ka kali na u OEM.

Ka jingmynjur: - U Nongshim ram u mynjur ba u Nongai ram un wad lad ban ioh ia ki jingtip ba kyrpang ba la kdew haneng na u OEM katkum bad ha ka por ba donkam da u Nongai ram. U nongshim ram khlem jingeh u ai ia ka jingmynjur bad jingbit ban ioh ia ki jingtip ba kyrpang jong u nongshim ram kiba lah ban ioh bad ka OEM .

11.31 U Nongshimram un shah barabor ia ka BACL, ki ophisar, ki auditor(kiba hapoh/na shabar) ba kin iohi, peitbniah bad ban pynkylia lada don kano kano ka jingsuba/ ki dak jong ka jinglehbakla lane jingthok jong kano kano ka kam/ka transaction ha ka account jong u Nongshimram. U Nongshimram u mynjur ban pyni ia ki kot ki sla bad ki record ha kaba la ban shah khot ia u Nongshimram hapoh ar (2) sngi lane ha kano kano ka por haba donkam ka BACL. U Nongshimram u mynjur (khlem jingpyrshah) ban mih (da lade) hakhmat ki ophisar jong ka BACL/ki auditor jong ka (kiba hapoh/nashabar) ha ka jaka kaba la pynbeit da u Nongairam khnang ba ki kam audit kin iaid suki da ka por

12. DISCLOSURE

12.1 U Nongshim ram u mynjur bad sngewthuh ba kum ka jingpynbeit lypa kaba iadei bad ka jingai ia ka ram sha u nongshim ram, u nongai ram u donkam ia ka jingmynjur jong u nongshim ram na ka bynta ban pynpaw da u nongai ram ia ki jingtip bad ki jingtip kiba iadei bad u nongshim ram ia ka ram ba la pyndonkam/ sha ban pyndonkam da u Nongshim ram, ki jingkitkhlieh ba la pynthikna/ ban pynthikna da u nongshim ram ha kaba iadei bad kata, ka jingbym lah ban siew, lada don, ba la leh da u nongshim ram ha kaba pyndep ia ka bad kino kino kiwei pat ki jingtip ba la pynbiang da u nongshim ram sha u nongai ram. U Nongshim ram u pynbna shuh shuh ba ki jingtip bad ki jingtip ba la ai da u Nongshim ram sha u nongai ram ki long kiba shisha bad kiba dei.

12.2 U Nongshim ram u mynjur bad ai jingmynjur na ka bynta ka jingpynpaw da u nongai ram, katkum ka jingdonkam katkum ka Ain ba treikam, ia baroh ne kino kino kiba kum kita:

- i. ki jingtip bad ki jingtip kiba iadei bad u Nongshim ram.
- ii. ki jingtip ne ki jingtip kiba iadei bad ka Loan ba la ioh na/ban ioh da u Nongshim ram, u Nongshim ram/Nongaplai lang da; bad
- iii. ka jingbym siew, lada don, ba la leh da u nongshim ram ha kaba pyndep ia kum kata ka jingkitkhlieh

Kumba u nongai ram u lah ban shim ba ka long kaba dei bad kaba donkam ban pynpaw bad ai sha ka RBI lane kino kino kiwei pat ki nongpyniaid, ki kompeni ai jingtip shaphang ka ram ("CICs"), ka Central KYC Registry, ka NSDL, ka CERSAI kyntup hynrei ym tang ia ka TransUnion CIBIL Limited bad/lane kino kino kiwei pat ki Kredit Bureaus /Ki tnad ba la ai bor ha kane ka bynta da ka RBI bad/lane katkum ka Ain ba treikam bad/lane sha ki nongpyndonkam jingtip ("IU") lane uno uno u briew katkum ka ain jong ka jingbym lah siew bad ka jingduhnong 2016; bad/lane sha kino kino kiwei pat ki bor ba la pynbeit da ka ain ne ki bor pyntreikam ain (kyntup ia ka Kashari bad/lane ki lingbishar).

12.3 U nongshim ram u mynjur bad sngewthuh shuh shuh ba:

- i. Ka CIC bad kino kino kiwei pat ki tnad/bor katsum ka Ain ba treikam ba la ai bor kumta ki lah ban pyndonkam bad/lane pyntreikam ia ki jingtip bad ki jingtip jong u Nongshim ram ba la pynpaw da u nongai ram ha ka rukom katba ki shim ba ka long kaba biang; bad,
- ii. Ka CIC bad kino kino kiwei pat ki tnad/bor katsum ka Aiñ ba treikam ba la ai bor kumta ki lah ban ai, na ka bynta ban pyrkhat, ia ki jingtip ba la pynkhreh bad ki data ne ki mar jong ki ba la pynkhreh da ki, sha ki Nongai ram/ki jaka ai ram bad kiwei kiwei ki nongai ram ne ki nongpyndonkam ba la pynrung kyrteng, katsum ba lah ban batai da ka RBI. ha kane ka bynta.

12.4 U Nongshim ram u mynjur bad sngewthuh ba u nongai ram u lah ruh ban pynpaw ia kino kino ki jingtip/ki kot ki sla kiba iadei bad u Nongshim ram sha kino kino ki briew kiba lai kynthup ia ki Paralok jong u Nongshim ram na ka bynta ban ai ia kiwei pat ki mar, ki jingpynbna ne kino kino kiwei pat ki jingthmu kynthup ha kaba iadei bad ka jingpyntreikam ia ka jingpan ram, kumba u Nongai ram u lah ban shim ba ka long kaba biang.

13. KI JINGJIA KI JINGPYNBNA

13.1 Ia ka jingjia jong kine ki jingjia harum yn khein kum ki jingjia ba la pynlong (ki “Jingjia ba la pynlong”):

- i. Ka jingbym siew ia kano kano ka bynta jong ka pisa ba kongsan bad/lane ka sut ne ki jingsiew ba dang sah, ka sut ba la pyniasoh lang, ka sut ba la pyndap ba dang sah bad kino kino kiwei pat ki jingsiew/jinglut ne ki pisa katsum kane ka jingiateh lane kano kano ka jingpynrung ha kane ka jingiateh lane kano kano ka jingiateh ba la pyndap ne kano kano ka ram Ki kot ki sla.
- ii. Kano kano ka jingpynkhein ne jingbym pyndep ne pyndep ia kino kino ki jingkitkhlieh jong ka kiba don ha kine ki jingai lane kino kino kiwei pat ki kot ki sla jong ka ram bad/lane kino kino kiwei pat ki kot jingpynskhem lane kino kino kiwei pat ki kyndon bad ki jingpynbeit kiba iadei bad ka ram.
- iii. Kano kano ka jingbym siew katsum kano kano na ki kyndon bad ki jingpynbeit ha kaba iadei bad kano kano kawei pat ka ram ne jingpynbiang ba la ai da u nongai ram ne ki Kompani Kynduh jong u sha u Nongshim ram.
- iv. Kano kano ka jingjia ne jinglong kaba lah ban ktah ne ktah sniew ia ka jinglah jong u Nongshim Ram ban siew ia ki Jingsiew ba dang sah katsum kane ka Jingiateh lane ban pyndep ia ki jingkitkhlieh jong u katsum kane ka Jingiateh lane kano kano ka jingpynrung ha kane ka Jingiateh lane kano kano ka Jingiateh ba pyndap ia kino kino kiwei pat ki kot ki sla jong ka ram.
- v. u nongai ram u don ka daw ban ngeit ba ka jinglong pisa jong u Nongshim ram ka la hiar, bad u lah ban ym lah ban pyndep ia ki jingkitkhlieh jong u katsum kane ka Jingiateh.
- vi. Lada kano kano ka jingpynpaw ne jingpynthikna ha ne katsum kane ka Jingiateh lane kino kino kiwei pat ki kot ki sla jong ka ram ba la shna da ki nongshim ram la lap ba ki long kiba bakla ne ka la /don ka jingbuhreh ia ki jingtip kiba donkam ne kiba donkam da u nongshim ram;
- vii. U Nongshim ram um lah ban ai ia kino kino ki jingtip ne ki kot ki sla kiba lah ban donkam da u nongai ram;
- viii. Ka jingiap ne jingbym lah treikam ba neh jong uno uno na ki Nongshim ram;
- ix. Ka jingjia jong ka Jingjia jong ka Jingbymlah siew ha kaba iadei bad u Nongshim ram;
- x. Ka jingpyntreikam ne jingpynshitom ne kano kano kawei pat ka rukom treikam kaba la pyntreikam ne shim khajna pyrshah ia ka jingdon jingem baroh kawei ne kano kano ka bynta jong ki jingdon jingem jong u Nongshim ram;
- xi. U Nongshim ram u don ha ka jingbym lah siew katsum kano kano kawei pat ka jingiateh kaba dang sah kaba la pyntreikam bad u Nongai ram ne ki paralok jong u ne kano kano kawei pat ka bank ne kano kano ka jaka ai ram bad kum kata ka jingbym lah siew ym shym la pynbeit ne pynbeit katsum ka jingsngewhun jong u Nongai ram;
- xii. Ka Kali kaba la shah pynjot ne shah tuh ne shah pynjulor jur lane lada ka dor jong ka Kali ka hiar ha ka liang ka jinglong jingman ha ka jingsngew jong u Nongai ram ne ba donkti ha kano kano ka Jingleh Kam sniew; bad
- xiii. U Nongshim ram um lah ban pynrung kyrteng ia ka jingpynkhreh/kali bad ka bor pynrung kyrteng kaba sngewkhia / um lah ban insurance (Kaba bniah) ia ka jingpynbiang/kali na ka por sha ka por / um lah ban thaw ia ka jingsiew jingsiew jong u nongai ram halor ki jingthoh jingpynrung kyrteng kali / um lah ban siew ia kaba donkam khajna sha ka bor ba dei peit / kam lah ban pynthymmai ia ka jingbit na ka por sha ka por.
- xiv. Lada u Nongshim Ram u pynkylla ne pyrshang ban pynkylla, die, ai wai, shim, pynkhia ne thaw ia ka lien ha ka Kali.
- xv. Ia ka Kali la pynkynria da u Nongshim ram na ka jylla ba la pynrung kyrteng ia ka.

13.2 Ka jingai jingmut jong u nongai ram shaphang ka jingpynbeit la kino kino na ki mat, ki jingjia ne ki jinglong ba la kdew ha ka Kyndon 13.1 haneng ki la jia ne ki dang iai bteng kan long kaba khatduh bad kaba tehsong ia u Nongshim ram.

13.3 Ki jingmih na ka jingjia jong ka jingbym lah ban siew.

Ha ka jingjia jong kino kino ki Jingjia jong ka jingbym siew ba la kdew haneng, u nongai ram un don ka hok, khlem da pyntip sha u Nongshim ram, ban:

- i. Pynkynmaw/Dawa ba baroh ne shi bynta jong ka Loan, ryngkat bad ka sut ba la lum, bad baroh kiwei pat ki jinglut (kynthup khlem da buh kyndon ia ki jingsiew ha ka lawei, ki jingsiew ba dang sah, ki jingsiew shwa, ki jingsiew ba la pynphai, ki jingsiew ba la dep siew jong ka EMI, ki jingsiew ba la dep siew, ki jingmih na ka insurance lane ka jingsiew bai lutksan ba la ioh da u Nongshim ram) ba la lum ne ba dang sah katsum kane ka Jingiateh dei ban siew mardor;
- ii. Pynrung ha ka jaka ha kaba ka Kali ka lah ban don bad ban kurup, shim biang, pdiang bad shim ia ka jingkitkhlieh bad/lane ban bat ia baroh ne kano kano ka bynta jong ka Kali katsum ka Kyndon 13.4 bad dei ban pynkylla, die ne pynkylla ia ka Kali da lade ne lyngba jong ka ki agent/nongpynbiang jingshakri da kaba die lilam, ka jingiateh shimet, ka jingai tender, ka jingphah ne da kumwei pat ka jingpynduh ia ka Kali katsum ba u Nongai ram u lah ban pyrkhat ba ka long kaba dei;
- iii. Pynpaw ia ki jingtip jong kano kano ka jingbym siew jong u Nongshim ram sha ki tnat ai ram (CIBIL) bad/lane kano kano ka tnad ba la ai bor ha kane ka bynta da ka RBI;
- iv. Pynpaw, pynmih ne ai kum kine ki jingtip shaphang ka kyrteng jong u Nongshim ram ne ka kyrteng jong ka kompeni / firm / unit jong u bad /lane ki nongpyniaid / nongshim bynta/ paralok / trai jong u kum ki nongbysiew ha kata ka rukom kumba u Nongshim ram ne ka RBI ha ka jingsngewthuh ba pura jong ki ki lah ban pyrkhat kaba biang; bad
- v. Pyndonkam ia kiwei pat ki hok kiba lah ban ioh da u Nongai ram katsum ka Ain ba treikam bad/lane ki kot ki sla jong ka ram kynthup khlem da buh kyndon katsum ka kyndon 138 jong ka ain ia ki tiar ba lah ban iakren, 1881 bad katsum ka kyndon 25 (1) jong ka ain siew ia ka rukom pynbeit, 2007, Indian Kode bad kiwei kiwei,
- vi. Ka jingmih jong kano kano ka Jingjia jong ka jingbym siew kumba la kdew haneng yn khein ruh kum ka jingjia jong ka jingbym siew katsum kano kano ka ram (ki ram) kaba long ne kaba lah ban ioh jingmyntoi da u Nongshim ram na u Nongshim ram ne na ki kynthun Kompani jong u Nongai ram.
- vii. U nongshim ram u ai bor ia u nongai ram ban shim ia ki jingtip telematic jong ka kali ba la pynskhem da u nongai ram (hangne) na u GPS tracker ba la buh ha ka kali da u nongdie kali / lane da u nongshna ia ka kali lane da u OEM (Original Equipment Manufacturer)”.

13.4 Ka jingpyntreikam ia ka jingshngain

Halor ka jingmih jong kano kano na ki Jingjia jong ka Default ba la kdew haneng:

- i. Ka BACL, lane ki agent/ki nongpynbiang jingshakri ne u nongmihkhmat jong ka ki lah ban, pyntreikam ia baroh ne kano kano ka bynta jong ka jingpynskhem ba la kdew haneng kaba la thaw halor ka Kali (da kaba shim biang ia ka Kali ba la thaw kumta kum ka jingpynskhem ia ka ram), ryngkat ne khlem ka jingiarap jong u kano kano ka iingbishar ne ka iingbishar.
- ii. Kano kano ka jingpyntreikam ia ka jingpynskhem ba la thaw hangne halor ka Kali ka long ha ka jingma bad jinglut jong u Nongshim ram bad, lada donkam, ka BACL ka lah ban trei kum u nongiasaid ain na ka bynta bad ha ka kyrteng jong u Nongshim ram ha kane ka bynta.
- iii. U Nongshim ram u mynjur ia ka rukom ban ioh biang ne ban pyntreikam ia ka jingpynskhem kaba kan long kumne harum:
 1. Ka BACL kan pynmih ia ka jingpynbna kaba 7 sngi sha u Nongshim ram ban siew ia ka ram baroh kawei (ka dor ba la buh), lada ym lah, ka BACL kan ioh ia ka hok ban shim biang ia ka kali lyngba ki nongmihkhmat/nongpynbiang jingshakri jong ka BACL lane uno uno u briew katkum ba lah ban thung da ka 2019. BACL na ka por sha ka por. Hynrei, ha ka jingjia kaba kyrkieh bad ka jingbym don ia ki jingtip ba bniah jong u nongshim ram bad/lane ka jaka sah ne ka kali ka don ha ka kti jong kiwei pat ki briew / ki bor bishar ne bym dei ki bor bishar, ka BACL kan don hok ban shim ia ka kali khlem kano kano ka jingpynbna.
 2. Haden ba la shim ia ka mar, ka BACL /ki ophisar ba la ai bor jong ka/ki agent jong ka kin shim ia ka jingkhein bniah ia ka mar.
 3. Haden ba la shim biang ia ka Product ka BACL ka lah ban pyrshang ban ai ia baroh ki jingtip kiba donkam bad ka lad ia u Nongshim ram ban siew ia ka bai lutksan jong u shwa ban die shisha ia ka kali.
 4. Ka BACL hadien ba ka la shim ia ka kali kan phah ia ka jingpynbna ba khatduh kaba 7 sngi sha u Nongshim ram ban siew ia ki jingsiew baroh (ka dor ba la buh) ryngkat bad ka sut, ki jingsiew ban shim biang ia ka kali bad kino kino kiwei pat ki jingsiew/jinglut katkum ka jingdonkam, lada ym lah ban siew ia ka ka don hok ban die ia kata ka Jaka/kali ba la kdew ha ka rukom kaba shai jong ka jingdie lilam paidbah ne shimet ne ka jingiateh shimet katkum ka jingsngewbit.
 5. Ka jingdie kaba la pynlong da ka BACL kan long kaba biang bad kaba pura ha ka sngi ba la die bad kajuha kan long kaba kut ha kaba iadei bad ki kyndon jong kata ka jingdie bad kumjuh ruh ka jingkhein ia ka jingdie bad u Nongshim ram un ym don kano kano ka jingialeh/jingdawa halor kata
 6. U nongai ram u lah ban pyrshang ban ai ia baroh ki lad kiba biang ban siew kylliang ia ka jingdon jong ka kali bad lada u Nongshim ram u siew ia ka dor ba la shim ram shwa 7 sngi jong ka jingpyntip, ka BACL kan shim ia ki sienjam kiba donkam ban siew kylliang ia ka jingdon sha u Nongshim ram.
- iv. iv. Ka rukom treikam ba la kdew haneng kan long katkum ki jingkylla/jingpynkylla katkum ba lah ban rai da u nongai ram da kaba buh jingmut ia ki jingbthah ba la pynmih da ka RBI bad/lane kano kano ka bor pyniaid na ka por sha ka por bad kajuha kan long kaba biang bad kaba tehsong ia u Nongshim ram.
- v. v. U Nongshim ram u mynjur bad u kular ban ym khanglad ne khanglad ia u nongai ram ban shim ia ka Kali khlem da khein la la pynphai biang ia ka ram ha kano kano ka por ha ka jingsngew jong u nongai ram, ka don ka jingtieng ba kano kano ka pisa kam shym la siew ne ka jingshngain jong u Nongai ram ka shah ktah bad ba ki nongmihkhmat jong u Nongpynmih ram kin don ka hok ban die, ai bai wai, lane da kumwei pat ban iadei bad ka Kali da ka jingdie lilam paidbah ne shimet ne jingiateh shimet, khlem da kitkhlieh ia kano kano ka jingduhngong, bad ban pyndonkam ia ka jingmih ba pura na ka kumba la kdew ha kine ki jingai. U Nongshim ram un siew ia kano kano ka jingduna, mardor sha u nongai ram. u nongai ram un don ruh ka hok ban pynbeit bad ka hok ban pynbeit ia ki pisa baroh kiba dei jong u Nongshim ram kiba ieng ha ka ram jong ki ha kano kano ka account bad u Nongshim ram, sha ka jingsiew ia kum kata ka jingduna. Ym don kaei kaei kaba don ha kane ka kyndon kaba pynbor ia u nongai ram ban die, ban siew ne ban iadei bad ka Kali bad u nongai ram un don hok ban ia id pyrshah ia u Nongshim ram khlem da don kano kano ka jingpynskhem. Lada don kano kano ka jingduna ha ka jingdie, ia ka jingduna yn sa ioh biang dau nongai ram na u Nongshim ram. U nongai ram u lah ha ka jingma bad jinglut jong u nongshim ram ban pyntreikam ia uwei ne bun ngut ki briew ban lum ia ka pisa ba dang sah jong u nongshim ram bad/lane ban pyntreikam ia ka jingpynskhem bad u lah ban ai ia uta u briew ia ka hok bad ka bor ban pyndep bad pyntreikam ia baroh ki kam, ki kam, ki mat . bad kiei kiei kiba iadei bad kata ne kiba iadei bad kata kumba ka BACL ka pyrkhata ba ka long kaba dei.

14. KA JINGPYNBNA/PYNBNA

Ka BACL ka lah, hynrei kam donkam ban, pyndonkam ia ka lien pyrshah ia kano kano kawei pat ka account ba la bat bad ka BACL bad/lane ban pynbeit bad pynduh ia kino kino ki jingsiew ba dang sah na u Nongshim ram na kano kano ka account bad ka BACL. Ka BACL kan don ruh ka hok ban bat bad bat ia ka NOC (Ka Jingpynshisha khlem jingpyrshah, ka phorm 35) na ka bynta ban pyllait ia ka jingsiew haduh kata ka por ia baroh ki jingsiew kiba dang sah hapoh kane ka ram lane kino kino kiwei pat ki ram ba la ioh da u Nongshim ram na ka BACL kynthup ia kino kino ki ram/ki ram khynnah. lane na ki Kompani jong ka BACL Group, la siew da u Nongshim ram pura bad/lane la pynbeit, pynurlong bad/lane die ia kino kino ki jingdon jingem jong u Nongshim ram ba la bat da u Nongshim ram kum ka jingpynskhem bad/lane lym kumta bad pynbeit ia ka jingmih na ka sha ka jingsiew biang ia kane ka Ram. bad/lane kino kino kiwei pat ki ram (ki ram) kynthup ia kino kino ki jingsiew, kiwei pat ki jingsiew/jinglut kiba dei ban siew bad siew da u Nongshim ram sha u nongai ram katkum kane ka ram bad/lane kino kino kiwei ram. Ka BACL ka lah katba lah hadien ba la pyndonkam ia kum kata ka hok ban pynduh, pyntip sha u Nongshim ram ia kata ka jingpyndonkam. Ha ka jingjia jong ka jingpyndonkam ia ka lien pyrshah ia kano kano kawei pat ka account kaba la don lypa, ka BACL kan ai ia ka jingpynbna kaba biang shwa ban pyndonkam ia ka lien pyrshah ia kano kano ka ka account jong u Nongshim ram lane katkum ka rai jong ka Kashari/bor

15. KI JINGPYNBNA

15.1 Lada ym rai da kumwei pat da u Nongai ram ha ka jingsngewthuh jong u hi bad kaba pura, kano kano ka jingsiew kaba dei ban siew katkum kane ka jingiateh lane kano kano ka jingpynrung ha kane ka jingiateh lane kano kano ka jingiateh ba la pyndap ba la leh da u Nongshim ram lane da kumwei pat ba la pynurlong da u Nongai ram, yn pyndonkam ha kane ka jingpynbeit harum:

- o Ka jingshim biang ia ki jingdon jingem (kali) (Ka jingsiew Repo/Aiti)
 - o EMI Ka Jingsiew.
 - o Ka jingsiew sha ka EMI
 - o Ka jingpynshitom (kiwei pat ki jingpynshitom)
 - o Ki jingpynbna/ Ki jingpynbna ba la buh lypa jong ka EMI.
 - o Ka jingsiew ban ieng kali.
 - o Ki jingsiew katkum ka ain bad
 - Khatduh eh, pyrshah ia kino kino kiwei pat ki jingshah kynnoh ne kino kino kiwei pat ki jingdawa jong u Nongai ram ia u Nongshim ram katkum ki kot ki sla jong ka ram.
- U nongshim ram u mynjur ba, u nongai ram u lah ban pynkylla ia ka rukom phiah ba la kdew haneng da kaba pyntip sha u nongshim ram.

15.2 Kano kano ka jingkitkhlieh kaba kyllum ne kaba kyrpang kaba u Nongshim ram u don ne u lah ban long katkum ka ain ne lym kumta u don hok ne kino kino ki hok ne ki jingpynbeit jong u nongai ram ha kaba iadei bad kano kano ka ram ne jingkitkhlieh jong u Nongshim ram sha u nongai ram kan dang treikam bad treikam bad kan long kaba plie ia u Nongai ram ban pyntreikam ne ban pyndonkam ia kum kine ki hok / ki jingpynbeit ne ki jingpynbeit khlem da shah teh ban pyntreikam ia kino kino ki jingpynbeit, ki hok ne ki jingpynbeit katkum kane ka Jingiateh.

15.3 Ym don jingpynslem ne jingbym lah ban pyndonkam da u Nongai ram ha kaba pyndonkam ia kano kano ka hok (kynthup ia ka jingsiew bad jingbym shim ia ka jingsiew ba la dep siew), ka bor ne ka jingpynbeit kaba mih na u nongai ram haba jia kano kano ka Jingjia ba la dep siew katkum kane ka jingiateh yn shim ba ka dei ka jingpynlait ne ka jingmynjur na ka liang jong u Nongai ram. Kum kane ka jingbymleh ne jingpynslem ruh kan ym pynthut ne pynthut ia kano kano ka hok, ka bor ne ka jingpynbeit kaba u Nongai ram u lah ban don pyrshah ia u Nongshim ram.

15.4 U Nongai ram un ym kitkhlieh na ka bynta: ka jingpynslem, lane ka jingbym lah ban pynpoi, lane kano kano ka jingduna, jingpynjot, ne ka jingbha jong ka Kali, lane ka model, ka rong, nangta ruh un ym kitkhlieh na ka bynta ka jingpynrung kyrteng ia ka kali, ka jingthied ia ka Permit (lada don) bad ka jingpynthymmai jong ka, ka jingbit (lada don), ka PUC, ka insurance bad ka jingpynthymmai jong ka, ka jingsiew khajna/ki khajna bad kiwei kiwei, na ka bynta kiba u Nongshim ram un kitkhlieh marwei. La mynjur shuh shuh ba u nongai ram un ym kitkhlieh ne kitkhlieh wat lada don ka jingduna ne jingiakyndad jong kano kano ka jinglong ha ka kyrteng ne jinglong trai jong ka Kali bad ba u Nongshim ram un pynhun hi dalade ha kane ka bynta.

15.5 U Nongshim ram u lah (khlem da pyntip/pyntip lypa sha u Nongshim ram), baroh kawei ne shi bynta bad ha kata ka rukom bad ha ki kyndon ba u nongai ram u lah ban rai, aiti, die, pynkylla / pynkylla ne pynduna ia kino kino ki hok bad ki jingkitkhlieh jong u hapoh kane ka Jingiateh sha kawei pat ka bank ne ka jaka ai pisa ne sha ka trust, ka kali ba kyrpang, ka fund ne kino kino kiwei pat ki briew. U Nongshim ram un leh ia baroh kum kita ki kam kiba donkam ha kaba pyntreikam ia baroh kum kita ki kam, kiei kiei, ki kot ki sla ne jingpynthikna na ka bynta ban pyntreikam ia kum kata ka jingai/ jingpynkylla/ jingpynkylla/ jingdie / jingpynhiar dor.

15.6 Katkum ka kyndon 11.12, ia kane ka jingiateh lah ban pynkylla tang da kaba thoh bad kan long kaba tehsong bad na ka bynta ka jingmyntoi jong ki liang ha kane ka jingiateh.

15.7 Lada kano kano ka kyndon jong kane ka jingiateh la shim ba kam long kaba donkam ne kaba ym lah ban pyntreikam ne kaba la khang da ka ain ha kano kano ka bynta, hapoh kano kano ka jingsynshar, te kum kata ka jingsynshar ym dei ban shah ktah ha kano kano ka rukom ne la pynthut da kata kynthup ha kano kano kawei pat ka jingsynshar, bad ki Liang hangne ki mynjur shuh shuh ba kin bujli lang ia ka bynta/ki bynta ba la shim ba ki long kiba be-aiñ, ki bym treikam ne ki bym lah ban pyntreikam, ki kyndon aiñ khnang ban pyntreikam ia ka jingthmu ba tynrai jong kane ka jingiateh kular.

15.8 Kano kano ka jingpynskhem ne jingpynbeit da u Nongai ram ia kano kano ka dor ne kano kano ka jingkhein katkum kane ka jingiateh kan long, ha ka jingbym don ka jingbakla kaba paw, ka sakhi kaba pynkut ia ki mat kiba ka iadei bad ka.

15.9 Baroh ki jingsiew ban leh da u Nongshim ram katkum kane ka jingiateh dei ban khein bad leh ha ka dor kaba pura bad na ka bynta ka dor khlem (bad laitluid bad shai na kano kano ka jingpynkylla na ka bynta) ka jingpynsah, jingpynbeit, jingdawa pyrshah ne jingpynhiar lait noh tang kano kano ka jingpynsah khajna kaba donkam . hapoh ka Ain kaba treikam.

15.10 La sngewthuh da u Nongshim ram ba ka BACL katkum ka jingsngewbit jong ka ka lah ban pynjan ia ka jingpynhiar ia ka sut, ka jingpynlait ia ka EMI/s ba khatduh, ka jingpynphai pisa ne ki skhim ba kyrpang ha kaba u Nongshim ram un siew ia kane ka pisa tang ynda la siew biang ia ki bynta jong ka ram khlem kano kano ka jingpynslem ne jingbym siew. (Kano kano ka jingpynhiar dor ia ka sut, ka jingpynlait ia ka EMI/s ba khatduh, ka jingpynphai pisa ne ki skhim ba kyrpang yn pyntip da ka BACL sha u Nongshim ram lada don na ka por sha ka por).

15.11 U Nongshim ram un ym don hok ban pynkut noh ia kane ka jingiateh lait noh tang bad pdiang da kaba siew pura ia ki pisa baroh kynthup hynrei ym tang ia ki jingsiew jong u Nongshim ram ba dei ban siew katkum ka jingiateh lane kino kino kiwei pat ki jingiateh/ki jingiateh sha ka BACL.

15.12 Na ka bynta kano kano ka jingeh kaba iadei bad ka jingshakri, u nongshim ram u lah ban iakynduh ia u nongai ram da kaba:

- i. Peit ia ka website www.bajajautocredit.com, Pyntip sha ka customercare@bajajautocredit.com na ka bynta ki nombar iarap jong ki nongthied katkum ka jylla lane na ka bynta ki jingtip ba bniah shaphang ka ram bad ka jingshakri kaba kloï, download ia ka Lender Mobile App "My BACL" na ka Play store/Apple App store.
- ii. Pyntip/thoh sha ka Customer Grievance cell ha BACL Registered Office Customer Care, Bajaj Auto Credit Ltd, Akrudi, Old Mumbai-Pune Highway, Pune-411035, Maharashtra. lane phah email ha ka BACL customercare@bajajautocredit.com bad na ka bynta ka jingpynkiew kyrdan ba 1 sha ka Head Customer Service BACL headcustomercare@bajajautocredit.com bad ka jingpynkiew kyrdan ba 2 sha u Nodal officer BACL nodalofficer@bajajautocredit.com ha kaba u Lender un jubab ia ka jingujor hapoh 5 sngi trei.

16. Ka Jingiateh, ka Schedule bad kiwei kiwei ki kot ki sla ba la pyndait hangne ki pyniasoh lang ia baroh ki kyndon bad ki jingpynbeit bad ki bujli ia baroh ki jingiakren, ki jingthoh ba la buh lypa.

17. U Nongshim ram u pynthikna ba ia ki jingdon (baroh ki kyndon bad ki jingpynbeit) jong kane ka jingiateh ram la batai pura sha u nongshim ram (Nongshim ram/U Nongshim ram/Nongshim ram) da u nongai ram ha ka ktien tynrai kaba ki tip ha ka por ba ki pyndonkam ia ka loan bad ia ka kopi jong kajuha aiti / ioh lyngba ka electronic mode/media da u Nongshim ram (Nongshim ram/Nongaplai lang), tang hadien kata ki Nongshim ram (Nongshim ram/Nongaplai lang) ki la buh ia ka jingsoi jong ki da ka kti / ktieh / pynpaw ka Jingmynjur jong ki lyngba ki "Lad pathai khubor" jong kane ka jingiateh.

Ha ka jingpynkylla bunsien ia kano kano ka bynta jong kane ka jingiateh, ka ktien phareng kan long kaba kongsan.

18.KI JINGPYNBNA

18.1 Any notice to be given to the Borrower in respect of this Agreement shall be deemed to have been validly given if served on the Borrower or sent by ordinary post or by registered post to or through Electronic Media to the mobile number or email of the Borrower or left at the address of the Borrower stated in Schedule 1 hereto at the Borrower's existing (the registered address of Borrower with Lender or received by the Lender from its reliable sources) or last known business or private address. Any such notice sent by ordinary/registered post shall be deemed to have been received by the Borrower within 48 hours from the time of its posting and in case through electronic media immediate.

18.2 Khlem da pynthut ia baroh kiwei pat ki hok jong u Nongpynmih ram lane kino kino na kiwei pat ki briew/ki nongpyniaid jingshakri ba la thung da u Nongpynmih ram ki lah ban don katkum kane ka Jingiateh bad katkum ka ain, ha ka jingjia jong ka Jingbysiew, u nongai ram, ki nongmihkhmat ba la ai bor jong u, ki agent, ki nongpynbiang jingshakri bad kiwei pat ki briew kumba la thung da u nongai ram ki don ka bor ban pyndonkam ia ki jingtip ba la ai da u nongai ram ban iakynduh ia u Nongshim ram. (kynthup ia ki nongsoi/ki nongmihkhmat ba la ai bor, bad kiwei pat ki briew kynthup ia kiba ha iing ha sem jong u Nongshim ram) kiba ki jingtip jong ki u Nongshim ram u la ai sha u nongai ram lane u la ioh da u nongai ram na ki tyllong kiba lah ban shaniah jong u. Kumjuh ruh, ia u Nongshim ram lah ban phah pynkynmaw na ka por sha ka por na ka bynta ban siew ia kino kino ki jingsiew ba dang sah da ka post, ka fax, ka phone, ka email, ka jingthoh SMS, ka Bitly, ka WhatsApp lyngba ka mobile phone bad kiwei kiwei.

19. Ki lad pathai khubor

19.1 U Nongshim ram da kane u pynskhem, pdiang bad mynjur ba ka jingpdian online ia kane ka jingiateh bad kiwei kiwei ki kot ki sla jong ka ram kynthup ia kino kino ki jingpynrung ha ka internet/ka web/website ha ka pyrthei baroh kawei ka pynmih ia ka jingiateh kaba tehsong hapdeng ki liang hangne.

19.2 U Nongshim ram u tip ba ka jingpynpoi ia kane ka jingiateh bad kiwei kiwei ki kot ki sla jong ka ram, ki kyndon bad ki jingpynbeit bad kano kano ka jingpynkylla/jingpynkylla ia ki, ki jingbthah, ki jingpdian bad ki jingpyntip ("Ki jingpyntip") lyngba ki lad elektronik kum ka email, ka faksi, ka jingthoh SMS/Bitly, Ka jingpynshisha OTP (One time password), ka WhatsApp, ki website, ka jingpdian online, bad kiwei kiwei ("Electronic Media") ka kynthup ia ki jingma kiba kynthup ia ki jingpynkylla thok bad ki jingpynpoi kiba bakla bad ka jingbym don ka jingbuhreh. Hynrei, u Nongshim Ram u kwah ban ioh ia ki jingpyntip na bad ban ai ia ki jingpyntip sha u nongai ram lyngba ki Lad pathai khubor Electronic na ka bynta ki mat bapher bapher hapoh kane ka jingiateh kynthup ha kaba iadei ram.

19.3 U Nongshim Ram u sngewthuh bad pdiang ba ki don ki jingma kiba don ha kaba phah ia ki jingbthah/jingpyntip/ki kot ki sla/jingpynbna lyngba ka email bad/lane ha kino kino kiwei pat ki rukom thoh ("Electronic Media") /ba la thoh bad da kane u mynjur bad pynthikna ba baroh ki jingma kiba mih na kata kin ban kit pura da u Nongshim ram, la ka long ne em namar kano kano ka jingbym lah ban pyntip, ka jingbym lah ban pyntip, ne ka jingbakla ha ka liang ka teknoloji kaba palat ia ka jinglah jong u nongai ram. Shuh shuh, u Nongshim ram u dei ban pyntip hok da ka jingthoh sha u nongai ram shaphang kano kano ka jingkylla ha ka email id/address/mobile number bad un pynshitom ia u nongai ram na kano kano ka jingbym pyntip, jingbym pyntip bakla, jingbakla, jingduh bad jingpynjot bad kiwei kiwei kiba la pynlong ia u nongai ram.

19.4 U Nongshim ram da kane u pyllait na kaba leh ia kino kino ki jingdawa/jingdawa/jingsiew bai lutksan/jingujor pyrshah ia u nongai ram bad ki paralok/ki kompeni/jingpynkylla jong u bad un kitkhlieh marwei na ka bynta ban pynpaw ia kino kino ki jingtip ba kyrpang/ba kongsan khlem da pyndonkam ia ka jingpeit bniah kaba biang ha ka liang jong u Nongshim ram.

19.5 U Nongshim ram un shimkhia ban pyndonkam tang ia ka website/link ba pura jongu nongai ram/ki paralok jong u/ki kompeni kynhun/ki jingai ram na ka bynta ban ioh ia ki mar/jingshakri da kaba pynrung ia ki jingtip jong ka domain.

19.6 U Nongshim ram u pdian ia ka jingma kaba lah ban mih na ka jingpynkhein ia ki data/jinglong kyrpang, bad u Nongshim ram un kitkhlieh marwei na ka bynta kano kano ka jingpynpaw/jingpynkhein ia ki data khlem jingbit, bad kiwei kiwei bad kino kino ki jingduhnong ba beit/bym beit ba kano kano ka liang ka mad namar kane. Kumta, u Nongshim ram u dei ban long uba husiar bha ban pynthikna ba ki jingtip ba kyrpang/jingtip ba kongsan jong ki (kynthup hynrei ym tang ia kino kino ki password, ki jingtip shaphang ka pisa tyngka, ki jingtip ba bniah jong ka account, ka OTP bad kiwei kiwei) kim dei ban iasam/buh/pynlong ban ioh lyngba:

i. kano kano ka lad kaba pawnam ryngkat ne khlem ka jingtip jong ki Nongshim ram (ka jingpynpaw sha uno uno u briew/ka kynhun kaba lai; bad kiwei kiwei) lane

ii. lyngba kino kino ki lad electronic, da kaba pyndonkam ia kine ki lad jingiada/jingshngain harum:

- U Nongshim ram un peit bniah beit lada ka "https" ka paw ha kano kano ka jaka sah jong ka website shwa ban leh ia kano kano ka jingpyniaid online, ban pynthikna ba ka sla web ka long kaba la buhreh;
- U Nongshim ram un kiar na kaba pyndonkam ia ki jingpynheh, ki plug-in ne ki jingpynrung jong kiwei pat ki briew ha ka web browser jong ki, namar ka lah ban wanrah ia ka jingma ban buddien ne tuh ia ki jingtip ba kyrpang;
- U Nongshim ram u dei ban type beit ia ki jingtip bad un ym pyndonkam ia ka jingjied ban pyndap hi dalade ha ka web browser ban iada na ka jingma jong ka jingbuh ia kino kino ki jingtip ba kyrpang/ba kongsan;
- U Nongshim ram um dei ban rung sha ki darknet, ki website bym don jingbit/ba suba, ki online platform kiba suba lane ban download ia ki aplikeshon na ki tyllong bym lah ban shaniah.
- U Nongshim ram un pynthikna ban pynduh ia ki cookies shwa ban rung sha kano kano ka domain/website, ban pynthikna ba ki jingtip ba kyrpang jong ki kim shah buddien ha kano kano ka kynhun kaba lai, lynda la shah da kaba sngewthuh da u Nongshim ram da kaba pdian ia kaju;
- U Nongshim ram un ym jubab ia kino kino ki email ba kyllum na ki tyllong/ki bym tip/bym lah ban ithuh;
- U Nongshim ram un peit bniah ia ka polisi ba kyrpang jong kano kano ka website/aplikeshon ban tip ia ka jait jingtip ba lah ban lum bad ka rukom ba lah ban pyntreikam ia ki shwa ban pdian/pyntreikam/pyniaid ia kata ka website/aplikeshon;
- U Nongshim ram u dei ban pynshisha beit bad buh ia ki web/mobile aplikeshon ba shisha na ka tyllong kaba lah ban shaniah ha ka kompiwtor/laptop/tab/i-pad/smart phone jong u nongshim ram lane kano kano ka tiar elektronik;
- U Nongshim ram um dei ban rung sha kino kino ki weblink ki bym lah ban ithuh, ki Bitly lane kino kino ki jingpyniasoh ba la iasam lyngba ki kor ki bor (kum ki email, ki SMS, ki social media, ki website)

19.7 Ha ka jingpyrkhat ba u nongai ram u ailad ia kaju, u Nongshim ram da kane khlem da lah ban pynkylla, u pynskhem bad u kular bad u nongai ram kum harum:

- Ki nongai ram kin don ka hok (khlem da shah teh ban leh kumta) ban shaniah ha ki jingpyntip ba la ai lyngba ki lad pathai khubor (bad ngeit ba kijuh ki long kiba shisha), na ka bynta kino kino ki jingdonkam jong ki.
- Ha kano kano ka jingkylli shaphang kiei ki jingpyntip ba la ai ne pdian, ia ki jingthoh jong ki Lad pathai khubor ba la ioh da u Nongpynmih ram yn niew kum kiba khatduh, kiba pynkut bad kiba tehsong.
- U Nongshim ram u la pynthikna bad un pynthikna ba ki jingpyntip ba la ai lyngba ki Electronic Media sha u nongai ram bad da kane u mynjur bad pynthikna ba u nongai ram un ym don jingkitkhlieh ban pynlong ia kano kano ka jingpynshisha ha kane ka bynta.
- U Nongshim ram u pynthikna ba u nongai ram un ym shah teh ban leh katkum ka jingpyntip baroh kawei ne kano kano ka bynta kumba ka lah ban paw ha ki jingpyntip ba la pynsngew kumta bad kaju kan long ha ka jingma jong u nongshim ram.
- U nongai ram un ym kitkhlieh na ka bynta ki jingma kiba lah ban mih na kano kano ka jingleh ne kano kano ka jingkyntait ne jingbym leh ne jingpynjlan ia ka jingleh da u nongai ram halor ka nongrim jong ki jingpyntip lyngba ki lad pathai khubor Electronic.

- f. U nongai ram un ym donkam ban ap ia ka jingpdang ia ki jingpyntip da ka jingthoh shwa ban shim ia kano kano ka sienjam ha kaba iadei bad ki jingpyntip ba la ai lyngba kino kino ki lad pathai khubor bad ka jingbym lah ban pynpoi bad ka jingbym iahap jong kum kine ki jingpyntip da ka jingthoh kan ym pynthut ha kano kano ka rukom ia ka hok jong u nongai ram katkum kane ka jingiateh lane da kumwei pat.
- g. u nongai ram u lah ha kano kano ka por khlem da ai daw ban weng noh ne pynkylla ne pyndap ia ka jingpynbiang/jingpynbiang ba la ai sha u Nongshim ram ha kaba iadei bad ki jingpyntip lyngba ki lad pathai khubor.
- h. U Nongshim ram u tip bad pynthikna ba u nongai ram u mynjur ban leh ia kino kino ki jingpyntip ba la ai lyngba ki Lad pathai khubor Electronic tang namar ka daw, bad da kaba shaniah ha ka jingkular bad ki jingpynshitom kiba don ha kane ka Kyndon/jingiateh/jingpynrung lada don.
- i. U Nongshim ram u mynjur ba kano kano ka jingpyntip da ka Electronic Media (kum ka email, facsimile, SMS text message/Bitly, WhatsApp, jingpynshisha OTP (One time password), ki website, ka jingpdang online, bad kiwei kiwei) kan treikam naduh ka por ba la phah da u Nongpynmih ram.

20. KA JINGPYNBEIT IA KI JINGIAKSA

Kino kino ki jingdawa bad ki jingialeh kiba mih na ne ha kaba iadei bad kane ka jingiateh ne ka jingpyntreikam jong ka yn aiti sha u nongbishar ba marwei ban bishar, ia uba yn thung ha kane ka rukom harum:

u nongai ram un phah ia ka jingpynbna (da ka jingthoh kaba rit ne kaba la register lane lyngba ki lad pathai khubor (kum ka email, ka fax, ka SMS/Bitly, ka WhatsApp, ki website, ka jingpdang online, bad kiwei kiwei) sha u Nongshim ram (Ki liang) da kaba ai jingmut ia ki kyrteng jong ki palat ia lai ngut ki nongbishar, na kiba, u nongshim ram un, lane:

- i. Pynthikna ia ka jingpdang ia kawei na ki kyrteng ba la tyrwa kum u nongpyniasuk ba marwei bad pynthikna da ka jingthoh sha u Nongai ram hapoh ka por kaba shi (10) sngi naduh ka tarik ba la pynbna ("Ka Por Pynbna"); lane
- ii. pynsngew ia ka jingpyrshah, lada don, da kaba thoh sha ka jaka ba la pynrung kyrteng jong u nongai ram lane email legal@bajajautocredit.com pyrshah ia ki kyrteng ba la tyrwa jong u nongbishar ba marwei hapoh ka Por Pynbna ba la kdew.

Hynrei lada u Nongpynbna um ioh kano kano ka jubab na ki Arliang hapoh ka Por Pynbna ba la kdew, u Nongpynbna un batai ia kaju kum ka jingmynjur/pdang da ki Arliang na ka bynta ka jingthung ia u nongbishar ba marwei kumba lah ban rai da u Nongpynbna.

Ka jaka pynbeit kan long ha Pune ne ha ka nongbah jong ka Jylla lane katkum ka jingsngewbit jong u Nongai ram. Ia ka jingpynbeit kan long katkum ki kyndon jong ka ain pynbeit bad pynbeit, 1996 ryngkat bad ki jingpynkylla jong ka, kano kano ka jingpynkylla ain ne jingpynlong biang ia ka na ka bynta ka por kaba dang treikam. Ka jingbishar bniah kan long ha ka ktien phareng. Ka rai jong kum une u nongbishar kan long kaba khatduh bad kaba tehsong ia ki Liang ha kane ka jingiateh.

Wat la ka long ka jingsdang jong ka jingpynbeit, u Nongai ram u don ka hok ban sdang ia ka kam bad/lane ban ia id shakhmat ban khot ia ka jingpynskhem na ka bynta ban ioh biang ia ki jingsiew jong u katkum ka ain kaba mynta, kynthup katkum ka jingpynskhem bad jingshna biang ia ki mar ki mata bad ka jingpyntreikam ia ka ain jingpynskhem.2002 ("SARFAESI") bad ki kyndon ba la thaw hapoh jong ka.

21. KA AIN BAD SYNSHAR

a. Ia kane ka jingiateh bad ki jingkitkhlieh kiba mih ha kaba iadei bad kane la synshar da ka ain jong ka ri India. Katkum ka kyndon 20, ki Arliang mamla ki mynjur ba baroh ki mat kiba mih na kane ka jingiateh kin hap hapoh ka jingsynshar kyrpang jong ki iingbishar ne ki tribunal (katkum ka jinglong jong ka) ha Pune, India lane ha ka jaka shong jong ka jingbishar lane katkum ka rai jong ka U nongai ram.

U Nongshim ram/Nongaplai lang u la/la pule bad sngewthuh ia baroh ki Sla jong kane ka jingmynjur kynthup ia ki Schedule kiba don ha ka bad u mynjur ban shah teh ha kaju bad ban soh ia ka jingsoi/pdang jong ki lyngba ki lad pathai khubor/rukum sha ka jingpdang lang ia baroh ki ain bad kyndon bad ki jingpynbeit ha ka kawei pa kawei ka sla jong kane ka jingmynjur.

SCHEDULE I**KA SCHEDULE FORMING KABA IA DEI BAD KA JINGIAMYNJUR JONG KA RAM KALI NOMBAR**

U Aplikeshon Nombar jong ka Ram		Ka Tarik jong ka Aplikeshon	
Ka Tarik Pyntreikam		Ka Jaka Pyntreikam	
KA KYC FACT SHEET			
Ka Kyrten jong u Ningshimram		Ka Kyteng jong u/ka ba Shim Ram Lang	
Ka Jaka Sah jong u Nongshimram ba lah ban kynjoh ktien		Ka Jaka Sah jong u/ka ba shim Ram lang ba lah ban kynjoh ktien	
Ka Jaka Sah laineh jong u Nongshimram		Ka Jaka Sah laineh jong u/ka ba shim Ram lang	
U Mobile Nombar jong u Nongshimram		U Mobile Nombar jong u/ka ba shim Ram lang	
U Jait Nongshimram		U Jait Nongshimram lang	
Ki Mat Tip Bniah Shaphang ka Ram			
Ka Tarik ba la ai ha ka Shithi Santion		Ka Jait Ram	
Ka Ram		Ka Jingthmu jong ka Ram	
Ka Por ba u Nongshimram un hap ban siew ia ka Ram (da ki bnai)		Ka Dor Sut jong ka Ram (% shi snem)	
Ka Jait Dor jong ka Sut	Fixed	Ka Rukom Khein ia ka Dor Sut	Written Down Value Method
Ka Bhah Siew Bnai (EMI)*		Ka Bai Pyntreikam	
Ka Jingsiew na ka Bynta ki Kot ki Sla		Ka Bai Pyniaid ia ka Pisa (lada dei ba siew da ka Pisa Nokot)	
Ka tarik ia ka jingsiew banyngkong **		Ka Sut Broken Period**	
Ka EMI ba la siew Advance (yn sa pyniabiang ha ki jingsiew bakhatduh)		Ka Khajna Muhor	
Ka Bai Registration jong ka Mandate (Physical Mandate)		Ka Pisa Marjin	
Ka Rukom Siew Biang		Ka Phorm Siew Biang	
U IFSC Kode		U Bank Account Nombar	
KI JINGPYNBNA SHAPHANG KI JINGMIH (Kali)			
Ka Model		U Registration Nombar**	
Chassis No**		U Nombar Engine**	
Ka Kyrten bad u Kode jong u Nongdie (Seller)	&	Ka Nongbah	

KI JINGSIEW (BA LA KYNTHUP IA KA KHAJNA)			
Ka Bai Pynshitom lada duna ka Pisa ha ka Por Siew/ka EMI default charge	Lada ym lah siew Rs.450/-	Ka Bai Pyndam ia ka Loan	Rs 1000
Ka Bai Mandate Rejection	Rs. 450/- shi bnai naduh ka tarik ban hap siew jong u bnai banyngkong na ka bynta ka mandate ba la shah kyntait da ka bank jong u/ka customer haduh ynda la register ia ka mandate bathymmai	Ka Bai Foreclosure jong ka Ram (Full bad Part Pre Payment)	3% na ka Bai Trai ban hap kyntiew sha ka Part/Full Prepayment
Ka Jingshah Pynshitom/Ka Jingsiew ba la Buh Lypa	2.5% shibnai lane ka bynta jong ka halor ka pisa ba la dep siew .	Ka Dur ba Ar Sien (Physical) Ka Bai NOC	Rs 500
Ka jingshim biang / jingaiti noh	Rs 5000	Ka Bai Jaka Buh Mar	TW- Haduh Rs 100 shisngi & 3W-Haduh Rs 125 shi sngi na ka bynta 60 sngi (max)
Ka Bai Kylliang ia ka Rukom Siew	Rs 590	Ka Bai Hypothecation	
Ki Jingsiew ban hap Siew kumba la buh ka Ain	Ha ka Jingshisha	Ka Bai Wanrah ia ka Mar	2W- Na ka Bynta ka Re-finance -Haduh Rs.500 CV- Na ka Bynta ka Kali ba la ju Pyndonkam - Haduh Rs 2000
Ka Bai SOA	NIL		

*Kane ka EMI kan pher katkum ka jingiadei jong ka dor sut jong ka pre-EMI. Ban tip kham bniah shaphang ka dor sut jong ka pre-EMI peit ia ka clause no 6.7

** Yn sa pyndap ia ki mat hadien ka disbursement

SCHEDULE II

KI KYNDON BAN HAP PYNTREIKAM HA SHUWA BAN PYLLAIT IA KA RAM

1. Ka jingpyntreikam jong kane ka Jingiamynjur bad baroh ki kot ki sla ba ia dei bad ka kan long katkum ka jingsngewhun jong u Nongai Ram.
2. Ka jingai ia ki cheque (la kynthup lang ia ki cheque kiba la thok tarik lypa) da u Nongshimram, katkum ka jingsngewhun u Nongai Ram.
3. Ki jingthoh jingtar jong ka bank account jog u Nongshimram na ka bynta hynriew (6) bnai shuwa ka tarik ba la buh jong kane ka Jingiamynjur.
4. Ka sabut ba u Nongshimram u la shah pynkhamti ia ka bor, ba la kynthup lang ia ka jingmynjur jong kiwei kiba donkam na ka bynta ban ia ka Ram kaykum ki kyndon jong kane ka Jingiamynjur.
5. Baroh ki “tip ia u/ka customer jong phi” lane ki jingdonkam kiba syriem bad kane ba ia dei bad u Nongshimram hapoh ka ain bad ki kyndon la pyndep katkum ka jingsngewhun jong u Nonairam.
6. Ka sabut jong ki jingsiew bad bai lutkan, ka khajna muhor bad ki disimbursement ba la dep pynlut da u Nongairam bad ban hap siew da u Nongshimram kiba dei katkum ki kyndon jong kane ka Jingiamynjur.

Ban buh jingthoh: Ka rukom siew ba la kdew haneng ka lah ban kylla khyndiat namar ba la ring khlem da pyrkhat ia ka jingktah jong ka sut ba la pynduh (BPI). Na ka bynta ka jingshai shaphang ka jingkhein BPI, sngewbha peit ia ka kyndon 6.8 jong ka jingiateh ram.

Ka por siew biang hapoh ka jingsiew bai por ba la pynbeit

JINGKYNTAIT

"Da kaba nion ia ki kyntien "Nga Mynjur" haba kut jong ka Jingiamynjur/Jingiateh/Jingpynrung, u Nongshimram/u lane ka ba Shim Ram Lang/uba lane kaba la mynjur ban siew ia ka Ram hangne u/ka/ki mynjur bad kubur ia kine harum:

- i. la don 18 snem ka rta,*
- ii. lah ban sngewthuh, pule ne thoh ha ka ktien Phareng,*
- iii. la pule bad sngewthuh ia ki kyndon ba la thoh bad ai ha ka Jingiamynjur/Jingiateh/Jingpynrung kaba iadei bad ka Ram,*
- iv. mynjur ban shah the ha kum kita ki kyndon ba la thoh bad ai ha ka Jingiamynjur/Jingiateh/Jingpynrung kaba iadei bad ka Ram,*
- v. U Nongshimram/u lane ka ba Shim Ram lang/uba lane kaba la mynjur ban siew ia ka Ram u/ka/ki mynjur ba lada ki nion ia ki kyntieng "Nga Mynjur" ki sngewthuh ba ki la pdiang ia ki kyndon ba la thoh bad ai ha ka Jingiamynjur/Jingiateh/Jingpynrung kaba ia dei bad ka Ram bad ki pynjialong ia ka jingiateh bad ia ka jingpyntreikam ia ka Jingiamynjur/Jingiateh/Jingpynrung.*
- vi. Ki kyndon kiba la thoh bad ai ha ka Jingiamynjur/Jingiateh/Jingpynrung kaba ia dei bad ka Ram ki pynlong ia la jingsngewthuh bad jingmyjur lang ba pura hapdeng u Nongshimram/u lane ka ba Shim Ram lang/uba lane kaba la mynjur ban siew ia ka Ram bad ka BACL da kaba burom ia u Nongshimram, u lane ka ba shim Ram lang kiba ioh ia ka Ram na ka BACL*

Instl Num	Opening Principal	Instl Amount	Principal	Intrest	Closing Principal
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