

Fair Practice Code

Version 6.0

Approved by Board on 16th December 2024

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Fair Practice Code

निष्पक्ष व्यवहार संहिता

Version 6.0

संस्करण 6.0

Approved by Board on 16th December 2024
16 दिसंबर 2024 को बोर्ड द्वारा अनुमोदित

Our Fair Practices Code
हमारी निष्पक्ष आचरण संहिता

1. Applications for loans and their processing

1. ऋण के लिए आवेदन और उनकी प्रक्रिया

(a) All communications to the borrower will be in the vernacular language or a language as understood by the borrower.

(ए) उधारकर्ता को सभी संचार स्थानीय भाषा में या उधारकर्ता द्वारा समझी जाने वाली भाषा में होंगे।

(b) Loan application forms will include necessary information which affects the interest of the borrower, so that a meaningful comparison with the terms and conditions offered by other NBFCs can be made and informed decision can be taken by the borrower. The loan application form will indicate the documents required to be submitted with the application form.

(बी) ऋण आवेदन पत्र में आवश्यक जानकारी शामिल होगी जो उधारकर्ता के हित को प्रभावित करती है, ताकि अन्य एनबीएफसी द्वारा पेश किए गए नियमों और शर्तों के साथ एक सार्थक तुलना की जा सके और उधारकर्ता द्वारा सूचित निर्णय लिया जा सके। ऋण आवेदन पत्र में आवेदन पत्र के साथ जमा किए जाने वाले आवश्यक दस्तावेज दर्शाए जाएंगे।

(c) The company will give acknowledgement for receipt of all loan applications with an indicated time frame within which decision on the completed loan application will be taken.

(सी) कंपनी एक निर्दिष्ट समय सीमा के साथ सभी ऋण आवेदनों की प्राप्ति की पावती देगी जिसके भीतर पूर्ण ऋण आवेदन पर निर्णय लिया जाएगा।

2. Loan appraisal and terms/conditions

2. ऋण मूल्यांकन और नियम/शर्तें

(a) The company will convey in writing to the borrower in the vernacular language as understood by the borrower by means of sanction letter or otherwise, the amount of loan sanctioned along with the terms and conditions including annualized rate of interest and method of application thereof and keep the acceptance of these terms and conditions by the borrower on its record.

(ए) कंपनी ऋणदाता को स्थानीय भाषा में स्वीकृति पत्र या अन्य माध्यम से लिखित रूप में ऋण स्वीकृत राशि के साथ-साथ वार्षिक ब्याज दर और उसके आवेदन की विधि सहित नियम और शर्तों के बारे में बताएगी और ऋणदाता द्वारा इन नियमों और शर्तों की स्वीकृति को अपने रिकॉर्ड में रखेगी।

(b) The Company will clearly mention the penal charges for late repayment in the loan agreement & Key Facts Statement (KFS). The late payment charges are:

(बी) कंपनी ऋण समझौते और मुख्य तथ्य विवरण (केएफएस) में देर से पुनर्भुगतान के लिए दंडात्मक शुल्क का स्पष्ट रूप से उल्लेख करेगी। देर से भुगतान शुल्क इस प्रकार हैं:

- In the event of default in payment of interest/charges/installments by the borrower. There will be no capitalization of penal charges.
- उधारकर्ता द्वारा ब्याज/शुल्क/किस्तों के भुगतान में चूक की स्थिति में। दंडात्मक शुल्कों का कोई पूंजीकरण नहीं किया जाएगा।
- These charges are not in the form of penal interest.
- ये शुल्क दंडात्मक ब्याज के रूप में नहीं हैं।
- The quantum and reason for penal charges are clearly disclosed to the customers in the loan agreement, Key Fact Statement (KFS) and the payment reminders, in addition to being displayed on the website.
- वेबसाइट पर प्रदर्शित होने के अलावा, दंडात्मक शुल्क की मात्रा और कारण को ऋण समझौते, मुख्य तथ्य विवरण (केएफएस) और भुगतान अनुस्मारक में ग्राहकों को स्पष्ट रूप से बताया गया है।

(c) The company will furnish a copy of the loan agreement along with a copy of each of all its enclosures to all the borrowers at the time of disbursement of loans.

(सी) कंपनी ऋण वितरण के समय सभी उधारकर्ताओं को ऋण समझौते की एक प्रति के साथ-साथ उसके सभी संलग्नकों की एक प्रति भी देगी।

(d) The company will provide a Key Facts Statements (KFS) bearing a unique proposal number and validity of at least 3 days to all the customers.

(डी) कंपनी सभी ग्राहकों को एक अद्वितीय प्रस्ताव संख्या और कम से कम 3 दिनों की वैधता वाला एक मुख्य तथ्य विवरण (केएफएस) प्रदान करेगी।

3. Disbursement of loans including changes in terms and conditions

3. नियम एवं शर्तों में बदलाव सहित ऋण का वितरण

(a) The company will give notice to the borrower in the vernacular language as understood by the borrower of any change in the terms and conditions including disbursement schedule, interest rates, service charges, prepayment charges etc.as the case may be. Further, any changes in interest rates and charges shall be effected only prospectively as mentioned in the loan agreement.

(ए) कंपनी संवितरण अनुसूची, ब्याज दरों, सेवा शुल्क, पूर्व भुगतान शुल्क आदि, जैसा भी मामला हो, सहित नियमों और शर्तों में किसी भी बदलाव के बारे में उधारकर्ता को उसकी समझ में आने वाली स्थानीय भाषा में नोटिस देगी। इसके अलावा, ब्याज दरों और शुल्कों में कोई भी बदलाव ऋण समझौते में उल्लिखित अनुसार ही प्रभावी होगा।

(b) Decision to recall / accelerate payment under the agreement will be in consonance with the loan agreement.

(बी) समझौते के तहत भुगतान वापस लेने/तेजी देने का निर्णय ऋण समझौते के अनुरूप होगा।

(c) The Company will release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim the company may have against borrower. If such right of set off is to be exercised, the borrower will be given notice about the same with full particulars about the remaining claims and the conditions under which the company is entitled to retain the securities till the relevant claim is settled/paid.

(सी) कंपनी सभी बकाया राशि के पुनर्भुगतान पर या किसी वैध अधिकार या किसी अन्य दावे के लिए ग्रहणाधिकार के अधीन ऋण की बकाया राशि की वसूली पर सभी प्रतिभूतियां जारी करेगी, जो कंपनी उधारकर्ता के खिलाफ कर सकती है। यदि सेट-ऑफ के ऐसे अधिकार का प्रयोग किया जाना है, तो उधारकर्ता को शेष दावों और उन शर्तों के बारे में पूरी जानकारी के साथ नोटिस दिया जाएगा जिनके तहत कंपनी प्रासंगिक दावे के निपटान/भुगतान होने तक प्रतिभूतियों को बनाए रखने की हकदार है।

4. Rate of Interest & Levy of penal charges

4. ब्याज की दर और दंडात्मक शुल्क लगाना

(a) The Company will frame appropriate internal principles and procedures for determining the interest rates and processing and other charges, if any, and also to ensure that they are not excessive. The Company will, at the time of disbursement, ensure that the interest rate and other charges, if any, on loans and advances are in strict adherence to the above referred internal principles and procedures.

(ए) कंपनी ब्याज दरों और प्रसंस्करण और अन्य शुल्कों, यदि कोई हो, को निर्धारित करने के लिए उचित आंतरिक सिद्धांतों और प्रक्रियाओं को तैयार करेगी, और यह भी सुनिश्चित करेगी कि वे अत्यधिक न हों। कंपनी, वितरण के समय, यह सुनिश्चित करेगी कि ऋण और अग्रिम पर ब्याज दर और अन्य शुल्क, यदि कोई हो, ऊपर उल्लिखित आंतरिक सिद्धांतों और प्रक्रियाओं का कड़ाई से पालन हो।

(b) The Company will explicitly in the sanction letter, display the rate of interest and the approach for gradation of risk and rationale for charging different rates of interest to different categories of borrowers.

(बी) कंपनी स्पष्ट रूप से मंजूरी पत्र में, ब्याज की दर और जोखिम के उन्नयन के लिए दृष्टिकोण और विभिन्न श्रेणियों के उधारकर्ताओं से अलग-अलग ब्याज दरें वसूलने के औचित्य को प्रदर्शित करेगी।

(c) The Company will publish the rates of interest and the approach for gradation of risks on the website of the Company, and whenever there is a change in the rate of interest same will be updated on the website of the Company.

(सी) कंपनी ब्याज दरों और जोखिमों के वर्गीकरण के दृष्टिकोण को कंपनी की वेबसाइट पर प्रकाशित करेगी, और जब भी ब्याज दर में कोई बदलाव होगा तो उसे कंपनी की वेबसाइट पर अपडेट किया जाएगा।

(d) The rate of interest will be annualized rates to make the borrower aware of the exact rates that would be charged to the account.

(डी) ब्याज की दर वार्षिक दर होगी ताकि उधारकर्ता को खाते से वसूल की जाने वाली सटीक दरों के बारे में पता चल सके।

(e) The interest will be charged from the date of disbursement of funds to the customers. The company will charge interest on the loan only for the period for which the loan is outstanding and not for the entire month during which the loan is disbursed or repaid.

(ई) ग्राहकों को धनराशि के वितरण की तारीख से ब्याज लिया जाएगा। कंपनी ऋण पर केवल उस अवधि के लिए ब्याज लेगी, जिस अवधि के लिए ऋण बकाया है, न कि उस पूरे महीने के लिए, जिस दौरान ऋण वितरित या चुकाया गया है।

5. Loan facilities to the physically/visually challenged

5. शारीरिक/दृष्टिबाधितों को ऋण सुविधा

(a) The company shall not discriminate in extending loans and facilities to physically/visually challenged applicants on grounds of disability.

(ए) कंपनी विकलांगता के आधार पर शारीरिक/दृष्टिबाधित आवेदकों को ऋण और सुविधाएं देने में भेदभाव नहीं करेगी।

6. General

6. सामान्य

(a) The Company will refrain from interference in the affairs of the borrower except for the purposes provided in the terms and conditions of the loan agreement (unless new information, not earlier disclosed by the borrower, has come to the notice of the lender).

(ए) कंपनी ऋण समझौते के नियमों और शर्तों में प्रदान किए गए उद्देश्यों को छोड़कर उधारकर्ता के मामलों में हस्तक्षेप करने से परहेज करेगी (जब तक कि नई जानकारी, जो उधारकर्ता द्वारा पहले प्रकट नहीं की गई हो, ऋणदाता के ध्यान में नहीं आती है) .

(b) In the matter of recovery of loans, the company shall not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans.

(बी) ऋण की वसूली के मामले में, कंपनी अनुचित उत्पीड़न का सहारा नहीं लेगी। ऋण लेने वालों को विषम समय में लगातार परेशान करना, ऋण की वसूली के लिए बाहुबल का प्रयोग करना।

(c) The Board of Directors of the company shall lay down the appropriate grievance redressal mechanism within the organization to resolve disputes arising in this regard. Such a mechanism should ensure that all disputes arising out of the decisions of lending institutions' functionaries are heard and disposed of at least at the next higher level. The Board of Directors should also provide for periodical review of the compliance of the Fair Practices Code and the functioning of the grievance redressal

mechanism at various levels of management. A consolidated report of such reviews may be submitted to the Board at regular intervals, as may be prescribed by it.

(सी) कंपनी का निदेशक मंडल इस संबंध में उत्पन्न होने वाले विवादों को हल करने के लिए संगठन के भीतर उचित शिकायत निवारण तंत्र स्थापित करेगा। इस तरह के तंत्र को यह सुनिश्चित करना चाहिए कि ऋण देने वाली संस्थाओं के पदाधिकारियों के निर्णयों से उत्पन्न होने वाले सभी विवादों की सुनवाई हो और कम से कम अगले उच्च स्तर पर निपटारा किया जाए। निदेशक मंडल को उचित आचरण संहिता के अनुपालन तथा प्रबंधन के विभिन्न स्तरों पर शिकायत निवारण तंत्र की कार्यप्रणाली की आवधिक समीक्षा भी करनी चाहिए। ऐसी समीक्षाओं की एक समेकित रिपोर्ट बोर्ड को नियमित अंतराल पर प्रस्तुत की जा सकती है, जैसा कि इसके द्वारा निर्धारित किया जा सकता है।

(d) The Company shall display the following information prominently, for the benefit of their customers, at their branches / places where business is transacted - the name and contact details (Telephone / Mobile nos. as also email address) of the Grievance Redressal Officer who can be approached for resolution of complaints against the Company.

(डी) कंपनी अपने ग्राहकों के लाभ के लिए, अपनी शाखाओं/स्थानों पर, जहां व्यवसाय किया जाता है, निम्नलिखित जानकारी प्रमुखता से प्रदर्शित करेगी - शिकायत निवारण अधिकारी का नाम और संपर्क विवरण (टेलीफोन/मोबाइल नंबर और ईमेल पता) कंपनी के खिलाफ शिकायतों के समाधान के लिए किससे संपर्क किया जा सकता है।

(e) In case of receipt of a request from the borrower for transfer of borrowal account (balance transfer), and if it is rejected, it shall be conveyed within 21 days from the date of receipt of the request'.

(ई) उधारकर्ता से उधार खाते के हस्तांतरण (शेष हस्तांतरण) के लिए अनुरोध प्राप्त होने की स्थिति में, और यदि इसे अस्वीकार कर दिया जाता है, तो इसे अनुरोध प्राप्त होने की तारीख से 21 दिनों के भीतर सूचित किया जाएगा।

AYE FINANCE LTD.

आय फाइनेंस लिमिटेड

Fair Practice Code

ন্যায্য অনুশীলন কোড

Version 6.0

সংস্করণ/ভার্সন 6.0

Approved by Board on 16th December 2024

16 ই ডিসেম্বর 2024 তারিখে বোর্ড কর্তৃক অনুমোদিত হয়েছে

Our Fair Practices Code
আমাদের ন্যায্য অনুশীলন কোড

1. Applications for loans and their processing

ঋণ এবং তাদের প্রক্রিয়াকরণের জন্য আবেদন

(a) All communications to the borrower will be in the vernacular language or a language as understood by the borrower.

ঋণগ্রহীতার সাথে সমস্ত যোগাযোগ স্থানীয় ভাষায় বা ঋণগ্রহীতার বোঝার মতো একটি ভাষায় হবে।

(b) Loan application forms will include necessary information which affects the interest of the borrower, so that a meaningful comparison with the terms and conditions offered by other NBFs can be made and informed decision can be taken by the borrower. The loan application form will indicate the documents required to be submitted with the application form.

ঋণের আবেদনপত্রে প্রয়োজনীয় তথ্য অন্তর্ভুক্ত থাকবে যা ঋণগ্রহীতার স্বার্থকে প্রভাবিত করে, যাতে অন্যান্য এনবিএফসি দ্বারা প্রদত্ত শর্তাবলীর সাথে একটি অর্থপূর্ণ তুলনা করা যায়। ঋণ আবেদন ফর্ম আবেদনপত্রের সাথে জমা দিতে প্রয়োজনীয় নথিগুলি নির্দেশ করবে।

(c) The company will give acknowledgement for receipt of all loan applications with an indicated time frame within which decision on the completed loan application will be taken.

কোম্পানি একটি নির্দেশিত সময়সীমার সাথে সমস্ত ঋণের আবেদন প্রাপ্তির জন্য স্বীকৃতি দেবে যার মধ্যে সম্পূর্ণ ঋণ আবেদনের বিষয়ে সিদ্ধান্ত নেওয়া হবে।

2. Loan appraisal and terms/conditions

ঋণ মূল্যায়ন এবং শর্তাবলী/শর্ত

(a) The company will convey in writing to the borrower in the vernacular language as understood by the borrower by means of sanction letter or otherwise, the amount of loan sanctioned along with the terms and conditions including annualized rate of interest and method of application thereof and keep the acceptance of these terms and conditions by the borrower on its record.

কোম্পানি ঋণগ্রহীতাকে আঞ্চলিক ভাষায় লিখিতভাবে জানাবে যেভাবে ঋণগ্রহীতা অনুমোদন পত্রের মাধ্যমে বা অন্যথায় বুঝেছেন, বার্ষিক সুদের হার এবং তার আবেদনের পদ্ধতি সহ শর্তাবলী সহ অনুমোদিত ঋণের পরিমাণ দ্বারা এই শর্তাবলীর গ্রহণযোগ্যতা রাখা

(b) The Company will clearly mention the penal charges for late repayment in the loan agreement & Key Facts Statement (KFS). The late payment charges are:

ঋণ চুক্তি এবং মূল তথ্য বিবৃতিতে (KFS) কোম্পানি স্পষ্টভাবে দেরিতে পরিশোধের জন্য শাস্তিমূলক চার্জ উল্লেখ করবে। বিলম্বে পেমেন্ট চার্জ হল:

- In the event of default in payment of interest/charges/installments by the borrower. There will be no capitalization of penal charges.

- ঋণগ্রহীতা কর্তৃক সুদ/চার্জ/কিস্তি পরিশোধে খেলাপি হওয়ার ক্ষেত্রে। পেনাল চার্জের কোনো মূলধন থাকবে না।
- These charges are not in the form of penal interest.
- এই চার্জগুলি শাস্তিমূলক সুদের আকারে নয়।
- The quantum and reason for penal charges are clearly disclosed to the customers in the loan agreement, Key Fact Statement (KFS) and the payment reminders, in addition to being displayed on the website.
- পেনাল চার্জের পরিমাণ এবং কারণ ঋণ চুক্তিতে গ্রাহকদের কাছে স্পষ্টভাবে প্রকাশ করা হয়েছে, কী ফ্যাক্ট স্টেটমেন্ট (কে এফ এস) এবং পেমেন্ট রিমাইন্ডার, ওয়েবসাইটে প্রদর্শিত ছাড়াও।

(c) The company will furnish a copy of the loan agreement along with a copy of each of all its enclosures to all the borrowers at the time of disbursement of loans.

কোম্পানী ঋণ বিতরণের সময় সমস্ত ঋণগ্রহীতাকে তার প্রতিটি ঘরের একটি অনুলিপি সহ ঋণ চুক্তির একটি অনুলিপি প্রদান করবে।

(d) The company will provide a Key Facts Statements (KFS) bearing a unique proposal number and validity of at least 3 days to all the customers.

কোম্পানি সমস্ত গ্রাহকদের একটি অনন্য প্রস্তাব নম্বর এবং কমপক্ষে 3 দিনের বৈধতা সহ একটি কী ফ্যাক্ট স্টেটমেন্ট (কে এফ এস) প্রদান করবে।

3. Disbursement of loans including changes in terms and conditions

শর্তাবলী পরিবর্তন সহ ঋণ বিতরণ

(a) The company will give notice to the borrower in the vernacular language as understood by the borrower of any change in the terms and conditions including disbursement schedule, interest rates, service charges, prepayment charges etc.as the case may be. Further, any changes in interest rates and charges shall be effected only prospectively as mentioned in the loan agreement.

কোম্পানি ঋণগ্রহীতাকে আঞ্চলিক ভাষায় নোটিশ দেবে যেমন ঋণ গ্রহীতা অর্থ প্রদানের সময়সূচী, সুদের হার, পরিষেবা সহ শর্তাবলীতে যেকোনও পরিবর্তনের জন্য বোঝানো ক্ষেত্রে যেমন হতে পারে। উপরন্তু, ঋণ চুক্তিতে উল্লিখিত হিসাবে সুদের হার এবং চার্জের কোনো পরিবর্তন শুধুমাত্র সম্ভাব্যভাবে কার্যকর করা হবে।

(b) Decision to recall / accelerate payment under the agreement will be in consonance with the loan agreement.

চুক্তির অধীনে পেমেন্ট প্রত্যাহার / ত্বরান্বিত করার সিদ্ধান্ত ঋণ চুক্তির সাথে সামঞ্জস্যপূর্ণ হবে।

(c) The Company will release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim the company may have against borrower. If such right of set off is to be exercised, the borrower will be given notice about the same with full particulars about the remaining claims and the conditions under which the company is entitled to retain the securities till the relevant claim is settled/paid.

কোম্পানী সমস্ত বকেয়া পরিশোধ বা ঋণের বকেয়া পরিমাণ আদায়ের উপর সমস্ত সিকিউরিটি রিলিজ করবে কোন বৈধ অধিকার বা কোম্পানির অন্য কোন দাবির জন্য লিয়েন সাপেক্ষে "যদি সেট অফের এই জাতীয় অধিকার

প্রয়োগ করা হয়, ঋণগ্রহীতাকে অবশিষ্ট দাবি এবং কোম্পানিটি যে শর্তের অধীনে টি এনটাইটেল করেছে সে সম্পর্কে সম্পূর্ণ বিবরণ সহ একই বিষয়ে নোটিশ দেওয়া হবে।

4. Rate of Interest & Levy of penal charges

সুদের হার এবং শাস্তিমূলক চার্জ ধার্য

(a) The Company will frame appropriate internal principles and procedures for determining the interest rates and processing and other charges, if any, and also to ensure that they are not excessive. The Company will, at the time of disbursal, ensure that the interest rate and other charges, if any, on loans and advances are in strict adherence to the above referred internal principles and procedures.

কোম্পানি সুদের হার এবং প্রক্রিয়াকরণ এবং অন্যান্য চার্জ নির্ধারণের জন্য উপযুক্ত অভ্যন্তরীণ নীতি এবং পদ্ধতি তৈরি করবে, যদি থাকে, এবং সেগুলি অতিরিক্ত না হয় তা নিশ্চিত করার জন্য। কোম্পানি, বিতরণের সময়, সুদের হার এবং অন্যান্য চার্জ, যদি থাকে, ঋণ এবং অগ্রিম উপরোক্ত অভ্যন্তরীণ নীতি এবং পদ্ধতির কঠোরভাবে মেনে চলছে তা নিশ্চিত করবে।

(b) The Company will explicitly in the sanction letter, display the rate of interest and the approach for gradation of risk and rationale for charging different rates of interest to different categories of borrowers. কোম্পানি স্পষ্টভাবে অনুমোদন পত্রে সুদের হার এবং ঝুঁকির গ্রেডেশনের পদ্ধতি প্রদর্শন করবে এবং বিভিন্ন শ্রেণীতে বিভিন্ন সুদের হার চার্জ করার যুক্তি ও যুক্তি দেখাবে।

(c) The Company will publish the rates of interest and the approach for gradation of risks on the website of the Company, and whenever there is a change in the rate of interest same will be updated on the website of the Company.

কোম্পানি সুদের হার এবং ঝুঁকির গ্রেডেশনের পদ্ধতি কোম্পানির ওয়েবসাইটে প্রকাশ করবে, এবং যখনই সুদের হারের পরিবর্তন হবে তখনই কোম্পানির ওয়েবসাইটে আপডেট করা হবে।

(d) The rate of interest will be annualized rates to make the borrower aware of the exact rates that would be charged to the account.

সুদের হার বার্ষিক হার হবে ঋণগ্রহীতাকে সঠিক হার সম্পর্কে সচেতন করতে যা অ্যাকাউন্টে চার্জ করা হবে।

(e) The interest will be charged from the date of disbursement of funds to the customers. The company will charge interest on the loan only for the period for which the loan is outstanding and not for the entire month during which the loan is disbursed or repaid.

গ্রাহকদের কাছে তহবিল বিতরণের তারিখ থেকে সুদ নেওয়া হবে। কোম্পানি শুধুমাত্র সেই সময়ের জন্য ঋণের উপর সুদ ধার্য করবে যে সময়ের জন্য ঋণটি বকেয়া আছে এবং পুরো মাসের জন্য নয় যে সময়ে ঋণ বিতরণ করা হয়েছে বা পরিশোধ করা হয়েছে।

5. Loan facilities to the physically/visually challenged

শারীরিক/দৃষ্টি প্রতিবন্ধীদের জন্য ঋণ সুবিধা

(a) The company shall not discriminate in extending loans and facilities to physically/visually challenged applicants on grounds of disability.

অক্ষমতার কারণে শারীরিক/দৃষ্টিগতভাবে প্রতিবন্ধী আবেদনকারীদের ঋণ ও সুযোগ-সুবিধা বাড়ানোর ক্ষেত্রে কোম্পানি বৈষম্য করবে না।

6.General

সাধারণ

(a) The Company will refrain from interference in the affairs of the borrower except for the purposes provided in the terms and conditions of the loan agreement (unless new information, not earlier disclosed by the borrower, has come to the notice of the lender).

ঋণ চুক্তির শর্তাবলীতে প্রদত্ত উদ্দেশ্য ব্যতীত কোম্পানি ঋণগ্রহীতার বিষয়ে হস্তক্ষেপ করা থেকে বিরত থাকবে (যদি না নতুন তথ্য, ঋণগ্রহীতার দ্বারা আগে প্রকাশ করা না হয়, ঋণদাতার নজরে আসে)।

(b) In the matter of recovery of loans, the company shall not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans.

ঋণ পুনরুদ্ধারের ক্ষেত্রে, কোম্পানি অযথা হয়রানির অবলম্বন করবে না যেমন। ক্রমাগত বিজোড় সময়ে ঋণগ্রহীতাদের বিরক্ত করা, ঋণ আদায়ে পেশিশক্তির ব্যবহার।

(c) The Board of Directors of the company shall lay down the appropriate grievance redressal mechanism within the organization to resolve disputes arising in this regard. Such a mechanism should ensure that all disputes arising out of the decisions of lending institutions' functionaries are heard and disposed of at least at the next higher level. The Board of Directors should also provide for periodical review of the compliance of the Fair Practices Code and the functioning of the grievance redressal mechanism at various levels of management. A consolidated report of such reviews may be submitted to the Board at regular intervals, as may be prescribed by it.

কোম্পানির পরিচালনা পর্ষদ এই বিষয়ে উদ্ভূত বিরোধ নিষ্পত্তি করার জন্য সংস্থার মধ্যে উপযুক্ত অভিযোগ নিষ্পত্তি ব্যবস্থা স্থাপন করবে। এই ধরনের একটি ব্যবস্থা নিশ্চিত করতে হবে যে ঋণ প্রদানকারী প্রতিষ্ঠানের কর্মকর্তাদের সিদ্ধান্তের ফলে উদ্ভূত সমস্ত বিরোধ শোনা যায় এবং

অন্তত পরবর্তী উচ্চ স্তরে নিষ্পত্তি। পরিচালনা পর্ষদকে সুষ্ঠু অনুশীলন কোডের সম্মতি এবং ব্যবস্থাপনার বিভিন্ন স্তরে অভিযোগ নিষ্পত্তি প্রক্রিয়ার কার্যকারিতার পর্যায়ক্রমিক পর্যালোচনার জন্যও প্রদান করা উচিত। এই ধরনের পর্যালোচনার একটি সমন্বিত প্রতিবেদন নিয়মিত বিরতিতে বোর্ডের কাছে জমা দেওয়া যেতে পারে, এটি দ্বারা নির্ধারিত হতে পারে।

(d) The Company shall display the following information prominently, for the benefit of their customers, at their branches / places where business is transacted - the name and contact details (Telephone / Mobile nos. as also email address) of the Grievance Redressal Officer who can be approached for resolution of complaints against the Company.

কোম্পানি তাদের গ্রাহকদের সুবিধার জন্য, তাদের শাখায়/স্থানে যেখানে ব্যবসায়িক লেনদেন করা হয় - নাম এবং যোগাযোগের বিশদ বিবরণগুলি বিশিষ্টভাবে প্রদর্শন করবে (টেলিফোন/মোবাইল নম্বর। এছাড়াও ইমেল ঠিকানা হিসাবে) কোম্পানীর বিরুদ্ধে অভিযোগের সমাধানের জন্য অভিযোগ নিরসন কর্মকর্তার সাথে যোগাযোগ করা যেতে পারে।

(e) In case of receipt of a request from the borrower for transfer of borrowal account (balance transfer), and if it is rejected, it shall be conveyed within 21 days from the date of receipt of the request'.

ঋণগ্রহীতার কাছ থেকে ধারের অ্যাকাউন্ট (ব্যালেন্স ট্রান্সফার) হস্তান্তরের জন্য একটি অনুরোধ প্রাপ্তির ক্ষেত্রে এবং যদি তা প্রত্যাখ্যান করা হয়, তাহলে অনুরোধ প্রাপ্তির তারিখ থেকে 21 দিনের মধ্যে তা জানানো হবে।

AYE FINANCE LTD.

আয়ে ফাইন্যান্স লিমিটেড

Fair Practice Code ફેર પ્રેક્ટિસ કોડ

Version 6.0

આવૃત્તિ 6.0

Approved by Board on 16th December 2024
16મી ડિસેમ્બર 2024ના રોજ બોર્ડ દ્વારા મંજૂર

Our Fair Practices Code

અમારા ફેર પ્રેક્ટિસ કોડ

1. Applications for loans and their processing

1. લોન અને તેની પ્રક્રિયા માટેની અરજીઓ

(a) All communications to the borrower will be in the vernacular language or a language as understood by the borrower.

(a) ઋણ લેનાર સાથેનો તમામ સંદેશ વ્યવહાર સ્થાનિક ભાષામાં અથવા ઉધાર લેનાર દ્વારા સમજાય તેવી ભાષામાં હશે.

(b) Loan application forms will include necessary information which affects the interest of the borrower, so that a meaningful comparison with the terms and conditions offered by other NBFCs can be made and informed decision can be taken by the borrower. The loan application form will indicate the documents required to be submitted with the application form.

(b) લોન અરજી ફોર્મમાં જરૂરી માહિતી શામેલ હશે જે ઉધાર લેનારના હિતને અસર કરે છે, જેથી અન્ય NBFCs દ્વારા ઓફર કરાયેલ નિયમો અને શરતો સાથે અર્થપૂર્ણ સરખામણી કરી શકાય અને લેનારા દ્વારા જાણકાર નિર્ણય લઈ શકાય. લોન અરજી ફોર્મ અરજી ફોર્મ સાથે સબમિટ કરવાના જરૂરી ડોક્યુમેન્ટ્સ દર્શાવશે.

(c) The company will give acknowledgement for receipt of all loan applications with an indicated time frame within which decision on the completed loan application will be taken.

(c) કંપની સૂચિત સમયમર્યાદા સાથે તમામ લોન અરજીઓની પ્રાપ્તિ માટે સ્વીકૃતિ આપશે જેમાં પૂર્ણ થયેલ લોન અરજી પર નિર્ણય લેવામાં આવશે.

2. Loan appraisal and terms/conditions

2. લોન મૂલ્યાંકન અને શરતો/પરિસ્થિતિઓ

(a) The company will convey in writing to the borrower in the vernacular language as understood by the borrower by means of sanction letter or otherwise, the amount of loan sanctioned along with the terms and conditions including annualized rate of interest and method of application thereof and keep the acceptance of these terms and conditions by the borrower on its record.

(a) કંપની સંકશન લેટર દ્વારા અથવા અન્યથા, વાર્ષિક વ્યાજ દર અને તેની અરજીની પદ્ધતિ સહિતના નિયમો અને શરતો સાથે લોન લેનારને સમજાય તે રીતે સ્થાનિક ભાષામાં લેખિતમાં જણાવશે. અને ઉધાર લેનાર દ્વારા આ નિયમો અને શરતોની સ્વીકૃતિ તેના રેકોર્ડમાં રાખશે.

(b) The Company will clearly mention the penal charges for late repayment in the loan agreement & Key Facts Statement (KFS). The late payment charges are:

(b) કંપની લોન એગ્રીમેન્ટ અને કી ફેક્ટ્સ સ્ટેટમેન્ટ (KFS)માં વિલંબમાં ચુકવણી માટેના દંડના શુલ્કનો સ્પષ્ટ ઉલ્લેખ કરશે. વિલંબિત ચુકવણી શુલ્ક છે:

- In the event of default in payment of interest/charges/installments by the borrower. There will be no capitalization of penal charges.
- ઉધાર લેનાર દ્વારા વ્યાજ/ચાર્જ/હપતાની ચુકવણીમાં ડિફોલ્ટની સ્થિતિમાં. શિક્ષાત્મક ચાર્જનું કોઈ મૂડીકરણ થશે નહીં.
- These charges are not in the form of penal interest.
- આ શુલ્ક દંડના વ્યાજના સ્વરૂપમાં નથી.
- The quantum and reason for penal charges are clearly disclosed to the customers in the loan agreement, Key Fact Statement (KFS) and the payment reminders, in addition to being displayed on the website.
- લોન કરાર, કી ફેક્ટ સ્ટેટમેન્ટ (KFS) અને પેમેન્ટ રીમાઇન્ડર્સમાં ગ્રાહકોને પેનલ્ટી ચાર્જીસનું પ્રમાણ અને કારણ સ્પષ્ટપણે જણાવવામાં આવે છે, ઉપરાંત વેબસાઈટ પર પ્રદર્શિત કરવામાં આવે છે.

(c) The company will furnish a copy of the loan agreement along with a copy of each of all its enclosures to all the borrowers at the time of disbursement of loans.

(c) કંપની લોનના વિતરણ સમયે તમામ ઋણ લેનારાઓને લોન કરારની એક નકલ સાથે તેના દરેક બિડાણની એક નકલ આપશે.

(d) The company will provide a Key Facts Statements (KFS) bearing a unique proposal number and validity of at least 3 days to all the customers.

(d) કંપની બધા ગ્રાહકોને એક યુનિક પ્રપોઝલ નંબર અને ઓછામાં ઓછા 3 દિવસની માન્યતા ધરાવતું કી ફેક્ટ્સ સ્ટેટમેન્ટ (KFS) પ્રદાન કરશે.

3. Disbursement of loans including changes in terms and conditions

3. નિયમો અને શરતોમાં ફેરફાર સહિત લોનનું વિતરણ

(a) The company will give notice to the borrower in the vernacular language as understood by the borrower of any change in the terms and conditions including disbursement schedule, interest rates, service charges, prepayment charges etc.as the case may be. Further, any changes in interest rates and charges shall be effected only prospectively as mentioned in the loan agreement.

(a) કંપની ઋણ લેનારને સમજાય તે મુજબની સ્થાનિક ભાષામાં નોટિસ આપશે જેમાં લોન લેનાર દ્વારા સમજૂતી મુજબ વિતરણ સમયપત્રક, વ્યાજ દરો, સેવા શુલ્ક, પૂર્વચુકવણી શુલ્ક વગેરેમાં કોઈપણ ફેરફારની સૂચના આપવામાં

આવશે. વધુમાં, વ્યાજ દરો અને શુલ્કમાં કોઈપણ ફેરફારો લોન કરારમાં દર્શાવ્યા મુજબ માત્ર સંભવિત રીતે જ અસર કરશે.

(b) Decision to recall / accelerate payment under the agreement will be in consonance with the loan agreement.

(b) કરાર હેઠળ ચૂકવણીને રિકોલ કરવાનો / ઝડપી કરવાનો નિર્ણય લોન કરાર સાથે સુસંગત રહેશે.

(c) The Company will release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim the company may have against borrower. If such right of set off is to be exercised, the borrower will be given notice about the same with full particulars about the remaining claims and the conditions under which the company is entitled to retain the securities till the relevant claim is settled/paid.

(c) કંપની તમામ લેણાંની ચુકવણી પર અથવા લોનની બાકી રકમની વસૂલાત પર કોઈપણ કાયદેસરના હક અથવા પૂર્વાધિકારને આધીન તમામ સિક્યોરિટીઝ બહાર પાડશે. જો સેટ ઓફના આવા અધિકારનો ઉપયોગ કરવાનો હોય, તો લોન લેનારને બાકીના દાવાઓ અને સંબંધિત દાવાની પતાવટ/ચૂકવણી ન થાય ત્યાં સુધી સિક્યોરિટીઝ જાળવી રાખવા માટે કંપની જે શરતો હેઠળ હકદાર છે તેની સંપૂર્ણ વિગતો સાથે તેના વિશે નોટિસ આપવામાં આવશે.

4. Rate of Interest & Levy of penal charges

4. વ્યાજનો દર અને દંડનીય શુલ્કની વસૂલાત

(a) The Company will frame appropriate internal principles and procedures for determining the interest rates and processing and other charges, if any, and also to ensure that they are not excessive. The Company will, at the time of disbursal, ensure that the interest rate and other charges, if any, on loans and advances are in strict adherence to the above referred internal principles and procedures.

(a) કંપની વ્યાજ દરો અને પ્રક્રિયા અને અન્ય શુલ્ક, જો કોઈ હોય તો, અને તે અતિશય ન હોય તેની ખાતરી કરવા માટે યોગ્ય આંતરિક સિદ્ધાંતો અને પ્રક્રિયાઓ બનાવશે. કંપની, વિતરણ સમયે, ખાતરી કરશે કે લોન અને એડવાન્સિસ પરના વ્યાજ દર અને અન્ય શુલ્ક, જો કોઈ હોય તો, ઉપરોક્ત ઉલ્લેખિત આંતરિક સિદ્ધાંતો અને પ્રક્રિયાઓનું કડક પાલન કરે છે.

(b) The Company will explicitly in the sanction letter, display the rate of interest and the approach for gradation of risk and rationale for charging different rates of interest to different categories of borrowers.

(b) કંપની સ્પષ્ટપણે મંજૂરી પત્રમાં, વ્યાજના દર અને જોખમના ગ્રેડેશન માટેનો અભિગમ અને ઉધાર લેનારાઓની વિવિધ શ્રેણીઓ પાસેથી વિવિધ વ્યાજ દરો વસૂલવા માટેનો તર્ક દર્શાવશે.

(c) The Company will publish the rates of interest and the approach for gradation of risks on the website of the Company, and whenever there is a change in the rate of interest same will be updated on the website of the Company.

(c) કંપની કંપનીની વેબસાઇટ પર વ્યાજના દરો અને જોખમોના ગ્રેડેશન માટેના અભિગમને પ્રકાશિત કરશે અને જ્યારે પણ વ્યાજના દરમાં કોઈ ફેરફાર થશે ત્યારે તે કંપનીની વેબસાઇટ પર અપડેટ કરવામાં આવશે.

(d) The rate of interest will be annualized rates to make the borrower aware of the exact rates that would be charged to the account.

(d) વ્યાજનો દર વાર્ષિક દરો હશે જેથી ઋણ લેનારને ચોક્કસ દરોથી વાકેફ કરી શકાય કે જે ખાતામાં વસૂલવામાં આવશે.

(e) The interest will be charged from the date of disbursement of funds to the customers. The company will charge interest on the loan only for the period for which the loan is outstanding and not for the entire month during which the loan is disbursed or repaid.

(e) ગ્રાહકો પાસેથી ભંડોળ વિતરણની તારીખથી વ્યાજ વસૂલવામાં આવશે. કંપની લોન પર માત્ર તે સમયગાળા માટે વ્યાજ વસૂલશે કે જેના માટે લોન બાકી છે અને તે સમગ્ર મહિના માટે નહીં કે જે દરમિયાન લોનનું વિતરણ કરવામાં આવ્યું હોય અથવા ચૂકવવામાં આવ્યું હોય.

5. Loan facilities to the physically/visually challenged

5. શારીરિક/દૃષ્ટિથી અક્ષમ લોકોને લોનની સુવિધા

(a)The company shall not discriminate in extending loans and facilities to physically/visually challenged applicants on grounds of disability.

(a)કંપનીએ વિકલાંગતાના આધાર પર શારીરિક/ દૃષ્ટિની રીતે અક્ષમ અરજદારોને લોન અને સુવિધાઓ આપવામાં ભેદભાવ રાખવો જોઈએ નહીં.

6.General

6. સર્વસાધારણ

(a) The Company will refrain from interference in the affairs of the borrower except for the purposes provided in the terms and conditions of the loan agreement (unless new information, not earlier disclosed by the borrower, has come to the notice of the lender).

(a) કંપની લોન કરારના નિયમો અને શરતોમાં પૂરા પાડવામાં આવેલ હેતુઓ સિવાય ઉધાર લેનારની બાબતોમાં હસ્તક્ષેપ કરવાનું ટાળશે (સિવાય કે નવી માહિતી, જે ઉધાર લેનાર દ્વારા અગાઉ જાહેર કરવામાં આવી ન હોય, ધિરાણકર્તાના ધ્યાન પર આવી ન હોય) .

(b) In the matter of recovery of loans, the company shall not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans.

(b) લોનની વસૂલાતની બાબતમાં, કંપનીએ અનુચિત હેરાનગતિનો આશરો લેવો જોઈએ નહીં જેમ કે. વિષમ કલાકોમાં લોન લેનારાઓને સતત હેરાનગતિ કરવી, લોનની વસૂલાત માટે મસલ પાવરનો ઉપયોગ.

(c) The Board of Directors of the company shall lay down the appropriate grievance redressal mechanism within the organization to resolve disputes arising in this regard. Such a mechanism should ensure that all disputes arising out of the decisions of lending institutions' functionaries are heard and disposed of at least at the next higher level. The Board of Directors should also provide for periodical review of the compliance of the Fair Practices Code and the functioning of the grievance redressal mechanism at various levels of management. A consolidated report of such reviews may be submitted to the Board at regular intervals, as may be prescribed by it.

(c) કંપનીના બોર્ડ ઓફ ડિરેક્ટર્સ આ સંબંધમાં ઉદ્ભવતા વિવાદોના નિરાકરણ માટે સંસ્થામાં યોગ્ય ફરિયાદ નિવારણ પદ્ધતિ મૂકશે. આવી પદ્ધતિએ સુનિશ્ચિત કરવું જોઈએ કે ધિરાણ સંસ્થાઓના કાર્યકર્તાઓના નિર્ણયોથી ઉદ્ભવતા તમામ વિવાદો સાંભળવામાં આવે અને ઓછામાં ઓછા આગલા ઉચ્ચ સ્તરે નિકાલ કરવામાં આવે છે. નિયામક મંડળે વાજબી પ્રેક્ટિસ કોડના પાલનની સમયાંતરે સમીક્ષા કરવા અને મેનેજમેન્ટના વિવિધ સ્તરો પર ફરિયાદ નિવારણ પદ્ધતિની કામગીરીની પણ જોગવાઈ કરવી જોઈએ. આવી સમીક્ષાઓનો એકીકૃત અહેવાલ બોર્ડને નિયમિત અંતરાલે સબમિટ કરી શકાય છે, જે તે દ્વારા નિર્ધારિત કરવામાં આવી શકે છે.

(d) The Company shall display the following information prominently, for the benefit of their customers, at their branches / places where business is transacted - the name and contact details (Telephone / Mobile nos. as also email address) of the Grievance Redressal Officer who can be approached for resolution of complaints against the Company.

(d) કંપનીએ નીચેની માહિતી તેમના ગ્રાહકોના લાભ માટે, તેમની શાખાઓ/સ્થળો કે જ્યાં વ્યવસાય વ્યવહાર કરવામાં આવે છે, પર પ્રદર્શિત કરશે - ફરિયાદ નિવારણ અધિકારીનું નામ અને સંપર્ક વિગતો (ટેલિફોન/મોબાઇલ નંબર તેમજ ઈમેઇલ એડ્રેસ) કંપની વિરુદ્ધ ફરિયાદોના નિરાકરણ માટે જેમનો સંપર્ક કરી શકાય છે.

(e) In case of receipt of a request from the borrower for transfer of borrowal account (balance transfer), and if it is rejected, it shall be conveyed within 21 days from the date of receipt of the request'.

(e) ઉધાર ખાતું (બેલેન્સ ટ્રાન્સફર) ટ્રાન્સફર કરવા માટે ઉધાર લેનાર તરફથી વિનંતીની પ્રાપ્તિના કિસ્સામાં, અને જો તે નકારવામાં આવે, તો તે વિનંતી પ્રાપ્ત થયાની તારીખથી 21 દિવસની અંદર જણાવવામાં આવશે.

AYE FINANCE LTD.

આય ફાઇનાન્સ લિમિટેડ

Fair Practice Code वाजवी सराव संहिता

Version 6.0

आवृत्ती 6.0

Approved by Board on 16th December 2024

16 डिसेंबर 2024 रोजी मंडळाने मंजूर केले

Our Fair Practices Code
आमची वाजवी पद्धतीची संहिता

1. Applications for loans and their processing

1. कर्ज आणि त्यांच्या प्रक्रियेसाठी अर्ज

(a) All communications to the borrower will be in the vernacular language or a language as understood by the borrower.

(a) कर्जदाराशी होणारे सर्व संप्रेषण स्थानिक भाषेत किंवा कर्जदाराला समजेल त्या भाषेत असेल.

(b) Loan application forms will include necessary information which affects the interest of the borrower, so that a meaningful comparison with the terms and conditions offered by other NBFCs can be made and informed decision can be taken by the borrower. The loan application form will indicate the documents required to be submitted with the application form.

(b) कर्जाच्या अर्जामध्ये आवश्यक माहिती समाविष्ट असेल जी कर्जदाराच्या हितावर परिणाम करते, जेणेकरून इतर NBFC द्वारे ऑफर केलेल्या अटी आणि शर्तीशी अर्थपूर्ण तुलना केली जाऊ शकते आणि कर्जदारास माहितीपूर्ण निर्णय घेता येईल. कर्ज अर्ज फॉर्ममध्ये अर्जासोबत सादर करावयाची आवश्यक कागदपत्रे सूचित केली जातात.

(c) The company will give acknowledgement for receipt of all loan applications with an indicated time frame within which decision on the completed loan application will be taken.

(c) कंपनी सर्व कर्ज अर्ज प्राप्त झाल्याची पोचपावती एका सूचित कालमर्यादेसह देईल ज्यामध्ये पूर्ण झालेल्या कर्ज अर्जावर निर्णय घेतला जाईल.

2. Loan appraisal and terms/conditions

2. कर्जाचे मूल्यांकन आणि अटी/शर्ती

(a) The company will convey in writing to the borrower in the vernacular language as understood by the borrower by means of sanction letter or otherwise, the amount of loan sanctioned along with the terms and conditions including annualized rate of interest and method of application thereof and keep the acceptance of these terms and conditions by the borrower on its record.

(अ) कंपनी कर्जदाराला मंजूर पत्राद्वारे किंवा अन्यथा, वार्षिक व्याज दर आणि अर्ज करण्याच्या पद्धतीसह अटी व शर्तीसह कर्जदाराला समजल्याप्रमाणे स्थानिक भाषेत लिखित स्वरूपात कळवेल. आणि कर्जदाराने या अटी आणि शर्तीची स्वीकृती त्याच्या रेकॉर्डवर ठेवा.

(b) The Company will clearly mention the penal charges for late repayment in the loan agreement & Key Facts Statement (KFS). The late payment charges are:

(b) कंपनी कर्ज करार आणि मुख्य तथ्य विधान (KFS) मध्ये उशीरा परतफेडीसाठी दंडात्मक शुल्काचा स्पष्ट उल्लेख करेल. उशीरा पेमेंट शुल्क आहेत:

- In the event of default in payment of interest/charges/installments by the borrower. There will be no capitalization of penal charges.

- कर्जदाराकडून व्याज/शुल्क/हप्ते भरण्यात चूक झाल्यास. दंडात्मक शुल्काचे कोणतेही भांडवलीकरण होणार नाही.
- These charges are not in the form of penal interest.
- हे शुल्क दंड व्याजाच्या स्वरूपात नाही.
- The quantum and reason for penal charges are clearly disclosed to the customers in the loan agreement, Key Fact Statement (KFS) and the payment reminders, in addition to being displayed on the website.
- वेबसाईटवर प्रदर्शित करण्याव्यतिरिक्त, दंडात्मक शुल्काचे प्रमाण आणि कारण ग्राहकांना कर्ज करार, की फॅक्ट स्टेटमेंट (KFS) आणि पेमेंट स्मरणपत्रांमध्ये स्पष्टपणे प्रकट केले आहे.

(c) The company will furnish a copy of the loan agreement along with a copy of each of all its enclosures to all the borrowers at the time of disbursement of loans.

(c) कंपनी कर्ज वाटपाच्या वेळी सर्व कर्जदारांना कर्ज कराराची प्रत आणि त्याच्या प्रत्येक संलग्नकांची एक प्रत देईल.

(d) The company will provide a Key Facts Statements (KFS) bearing a unique proposal number and validity of at least 3 days to all the customers.

(d) कंपनी सर्व ग्राहकांना एक अनन्य प्रस्ताव क्रमांक आणि किमान 3 दिवसांची वैधता असलेले की फॅक्ट स्टेटमेंट्स (KFS) प्रदान करेल.

3. Disbursement of loans including changes in terms and conditions

3. अटी व शर्तीमधील बदलांसह कर्जाचे वितरण

(a) The company will give notice to the borrower in the vernacular language as understood by the borrower of any change in the terms and conditions including disbursement schedule, interest rates, service charges, prepayment charges etc.as the case may be. Further, any changes in interest rates and charges shall be effected only prospectively as mentioned in the loan agreement.

(a) कंपनी कर्जदाराला कर्जदाराला समजेल त्याप्रमाणे अटी व शर्तीमध्ये वितरीत करण्याचे वेळापत्रक, व्याजदर, सेवा शुल्क, प्रीपेमेंट शुल्क इत्यादींसह कोणत्याही बदलाची सूचना देतील. पुढे, कर्जाच्या करारामध्ये नमूद केल्याप्रमाणे व्याजदर आणि शुल्कातील कोणतेही बदल केवळ संभाव्यपणे लागू केले जातील.

(b) Decision to recall / accelerate payment under the agreement will be in consonance with the loan agreement.

(b) करारांतर्गत पेमेंट परत मागवण्याचा / वेग वाढवण्याचा निर्णय कर्जाच्या करारासोबत असेल.

(c) The Company will release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim the company may have against borrower. If such right of set off is to be exercised, the borrower will be given notice about the same

with full particulars about the remaining claims and the conditions under which the company is entitled to retain the securities till the relevant claim is settled/paid.

(c) कंपनी सर्व रोखे परतफेड केल्यावर किंवा कर्जाच्या थकबाकीच्या रकमेच्या वसुलीवर कोणत्याही कायदेशीर अधिकाराच्या अधीन राहून किंवा कर्जदाराच्या विरुद्ध कंपनीच्या इतर कोणत्याही दाव्यासाठी धारणाधिकार सोडेल. जर सेट ऑफचा असा अधिकार वापरायचा असेल, तर कर्जदाराला उर्वरित दाव्यांच्या संपूर्ण तपशीलांसह आणि संबंधित दाव्याची पुर्तता/फेड होईपर्यंत कंपनीला सिव्युरिटीज राखून ठेवण्याचा अधिकार असलेल्या अटींसह त्याबद्दल सूचना दिली जाईल.

4. Rate of Interest & Levy of penal charges

4. व्याज दर आणि दंडात्मक शुल्क आकारणी

(a) The Company will frame appropriate internal principles and procedures for determining the interest rates and processing and other charges, if any, and also to ensure that they are not excessive. The Company will, at the time of disbursal, ensure that the interest rate and other charges, if any, on loans and advances are in strict adherence to the above referred internal principles and procedures.

(a) कंपनी व्याज दर आणि प्रक्रिया आणि इतर शुल्क निश्चित करण्यासाठी योग्य अंतर्गत तत्वे आणि कार्यपद्धती तयार करेल आणि ते जास्त नसतील याची खात्री करण्यासाठी देखील. कंपनी, कर्ज वितरणाच्या वेळी, कर्ज आणि ऍडव्हान्सवरील व्याज दर आणि इतर शुल्क, जर असेल तर, वरील संदर्भित अंतर्गत तत्वे आणि प्रक्रियांचे काटेकोरपणे पालन करत असल्याची खात्री करेल.

(b) The Company will explicitly in the sanction letter, display the rate of interest and the approach for gradation of risk and rationale for charging different rates of interest to different categories of borrowers.

(b) कंपनी स्पष्टपणे मंजूरी पत्रात व्याज दर आणि जोखमीच्या श्रेणीकरणाचा दृष्टीकोन आणि कर्जदारांच्या विविध श्रेणींसाठी वेगवेगळे व्याजदर आकारण्याचे कारण दर्शवेल.

(c) The Company will publish the rates of interest and the approach for gradation of risks on the website of the Company, and whenever there is a change in the rate of interest same will be updated on the website of the Company.

c) कंपनी कंपनीच्या वेबसाइटवर व्याजदर आणि जोखमीच्या श्रेणीकरणाचा दृष्टीकोन प्रकाशित करेल आणि जेव्हा जेव्हा व्याजदरात बदल होईल तेव्हा ते कंपनीच्या वेबसाइटवर अपडेट केले जाईल.

(d) The rate of interest will be annualized rates to make the borrower aware of the exact rates that would be charged to the account.

(d) कर्जदाराला खात्यावर नेमके कोणते दर आकारले जातील याची जाणीव करून देण्यासाठी व्याजदर वार्षिक दर असतील.

(e) The interest will be charged from the date of disbursement of funds to the customers. The company will charge interest on the loan only for the period for which the loan is outstanding and not for the entire month during which the loan is disbursed or repaid.

(e) ग्राहकांना निधी वितरित केल्याच्या तारखेपासून व्याज आकारले जाईल. कंपनी कर्जावर फक्त त्या कालावधीसाठी व्याज आकारेल ज्या कालावधीसाठी कर्ज थकबाकी असेल आणि ज्या संपूर्ण महिन्यादरम्यान कर्ज वितरित केले किंवा परतफेड केले जाईल त्या संपूर्ण महिन्यासाठी नाही.

5. Loan facilities to the physically/visually challenged

5. शारीरिक/दृष्टी-अपंगांसाठी कर्ज सुविधा

(a) The company shall not discriminate in extending loans and facilities to physically/visually challenged applicants on grounds of disability.

(a) अपंगत्वाच्या कारणास्तव शारीरिक / दृष्टिहीन अर्जदारांना कर्ज आणि सुविधा प्रदान करण्यात कंपनी भेदभाव करणार नाही.

6. General

6. सर्वसाधारण

(a) The Company will refrain from interference in the affairs of the borrower except for the purposes provided in the terms and conditions of the loan agreement (unless new information, not earlier disclosed by the borrower, has come to the notice of the lender).

(a) कर्जाच्या कराराच्या अटी व शर्तीमध्ये प्रदान केलेल्या उद्दिष्टांशिवाय कर्जदाराच्या बाबींमध्ये हस्तक्षेप करण्यापासून कंपनी परावृत्त करेल (जोपर्यंत नवीन माहिती, कर्जदाराने यापूर्वी उघड केलेली नाही, कर्जदाराच्या निदर्शनास आली नाही तोपर्यंत) .

(b) In the matter of recovery of loans, the company shall not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans.

(b) कर्जाच्या वसुलीच्या बाबतीत, कंपनी अवाजवी छळ करणार नाही उदा. विचित्र वेळेत कर्जदारांना सतत त्रास देणे, कर्जाच्या वसुलीसाठी स्नायूंच्या शक्तीचा वापर.

(c) The Board of Directors of the company shall lay down the appropriate grievance redressal mechanism within the organization to resolve disputes arising in this regard. Such a mechanism should ensure that all disputes arising out of the decisions of lending institutions' functionaries are heard and disposed of at least at the next higher level. The Board of Directors should also provide for periodical review of the compliance of the Fair Practices Code and the functioning of the grievance redressal mechanism at various levels of management. A consolidated report of such reviews may be submitted to the Board at regular intervals, as may be prescribed by it.

(c) कंपनीचे संचालक मंडळ या संदर्भात उद्भवणाऱ्या विवादांचे निराकरण करण्यासाठी संस्थेमध्ये योग्य तक्रार निवारण यंत्रणा तयार करेल. अशा यंत्रणेने हे सुनिश्चित केले पाहिजे की कर्ज देणाऱ्या संस्थांच्या कार्यकऱ्यांच्या निर्णयामुळे उद्भवणारे सर्व वाद किमान पुढील उच्च स्तरावर ऐकले जातील आणि सोडवले जातील. संचालक मंडळाने वाजवी व्यवहार संहितेचे पालन आणि व्यवस्थापनाच्या विविध स्तरांवरील तक्रार निवारण यंत्रणेच्या

कार्यप्रणालीचा नियतकालिक आढावा घेण्याची तरतूद करावी. अशा पुनरावलोकनांचा एकत्रित अहवाल मंडळाला नियमित अंतराने सादर केला जाऊ शकतो, जसे की त्याने विहित केले असेल.

(d) The Company shall display the following information prominently, for the benefit of their customers, at their branches / places where business is transacted - the name and contact details (Telephone / Mobile nos. as also email address) of the Grievance Redressal Officer who can be approached for resolution of complaints against the Company.

(d) कंपनी त्यांच्या ग्राहकांच्या फायद्यासाठी, त्यांच्या शाखा/ठिकाणी जेथे व्यवसाय व्यवहार केला जातो तेथे ठळकपणे खालील माहिती प्रदर्शित करेल - तक्रार निवारण अधिकाऱ्याचे नाव आणि संपर्क तपशील (टेलिफोन/मोबाईल क्रमांक तसेच ईमेल ॲड्रेस). कंपनी विरुद्ध तक्रारींचे निराकरण करण्यासाठी कोणाशी संपर्क साधता येईल.

(e) In case of receipt of a request from the borrower for transfer of borrowal account (balance transfer), and if it is rejected, it shall be conveyed within 21 days from the date of receipt of the request'.

(e) कर्जदाराकडून कर्ज खाते (शिल्लक हस्तांतरण) हस्तांतरित करण्याची विनंती प्राप्त झाल्यास आणि ती नाकारली गेल्यास, विनंती मिळाल्याच्या तारखेपासून 21 दिवसांच्या आत कळविण्यात येईल.

AYE FINANCE LTD.

आय फायनॅन्स लिमिटेड

Fair Practice Code

ଯଥାର୍ଥ ଅଭ୍ୟାସ ସଂକେତ

Version 6.0

ସଂସ୍କରଣ 6.0

Approved by Board on 16th December 2024

16 ଡିସେମ୍ବର 2024 ରେ ବୋର୍ଡ ଦ୍ୱାରା ଅନୁମୋଦିତ

Our Fair Practices Code
ଆମର ଯଥାର୍ଥ ଅଭ୍ୟାସ ସଂକେତ

1. Applications for loans and their processing

୧. ରଣ ଏବଂ ସେମାନଙ୍କର ପ୍ରକ୍ରିୟାକରଣ ପାଇଁ ଆବେଦନ

(a) All communications to the borrower will be in the vernacular language or a language as understood by the borrower.

(କ) ରଣଗ୍ରହୀତାଙ୍କୁ ସମସ୍ତ ଯୋଗାଯୋଗ, ଭାଷାଭାଷୀ ଭାଷା କିମ୍ବା ଏପରି ଭାଷାରେ ହେବ ଯେପରି ରଣଗ୍ରହୀତା ବୁଝିପାରିବେ ।

(b) Loan application forms will include necessary information which affects the interest of the borrower, so that a meaningful comparison with the terms and conditions offered by other NBFCs can be made and informed decision can be taken by the borrower. The loan application form will indicate the documents required to be submitted with the application form.

(ଖ) ରଣ ଆବେଦନ ଫର୍ମରେ ଆବଶ୍ୟକ ସୂଚନା ଅନ୍ତର୍ଭୁକ୍ତ ହେବ ଯାହା ରଣ ନେଇଥିବା ବ୍ୟକ୍ତିଙ୍କ ଆଗ୍ରହକୁ ପ୍ରଭାବିତ କରେ, ଯାହା ଦ୍ୱାରା ଅନ୍ୟ NBFC ଦ୍ୱାରା ପ୍ରଦାନ କରାଯାଇଥିବା ସର୍ତ୍ତାବଳୀ ଏବଂ ସର୍ତ୍ତଗୁଡ଼ିକ ସହିତ ଏକ ଅର୍ଥପୂର୍ଣ୍ଣ ତୁଳନା କରାଯାଇପାରେ ଏବଂ ରଣ ନେଇଥିବା ବ୍ୟକ୍ତିଙ୍କ ଦ୍ୱାରା ସୂଚନାଯୋଗ୍ୟ ନିଷ୍ପତ୍ତି ନିଆଯାଇପାରେ । ରଣ ଆବେଦନ ଫର୍ମ, ଆବେଦନ ଫର୍ମ ସହିତ ଦାଖଲ କରିବାକୁ ଆବଶ୍ୟକ କରୁଥିବା ଦଲିଲଗୁଡ଼ିକୁ ସୂଚିତ କରିବ ।

(c) The company will give acknowledgement for receipt of all loan applications with an indicated time frame within which decision on the completed loan application will be taken.

(ଗ) ଏକ ନିର୍ଦ୍ଦିଷ୍ଟ ସମୟ ସୀମା ସହିତ ସମସ୍ତ ରଣ ଆବେଦନ ଗ୍ରହଣ ପାଇଁ କମ୍ପାନୀ ସ୍ୱୀକୃତି ପ୍ରଦାନ କରିବ ଯେଉଁଥିରେ ସଂପୂର୍ଣ୍ଣ ରଣ ଆବେଦନ ଉପରେ ନିଷ୍ପତ୍ତି ନିଆଯିବ ।

2. Loan appraisal and terms/conditions

୨. ରଣ ମୂଲ୍ୟାଙ୍କନ ଏବଂ ସର୍ତ୍ତାବଳୀ / ସର୍ତ୍ତଗୁଡ଼ିକ

(a) The company will convey in writing to the borrower in the vernacular language as understood by the borrower by means of sanction letter or otherwise, the amount of loan sanctioned along with the terms and conditions including annualized rate of interest and method of application thereof and keep the acceptance of these terms and conditions by the borrower on its record.

(କ) କମ୍ପାନୀ ରଣଗ୍ରହୀତାଙ୍କୁ ମଞ୍ଜୁରୀ ପତ୍ର ମାଧ୍ୟମରେ କିମ୍ବା ଅନ୍ୟଥା, ବାର୍ଷିକ ରଣ ସୁଧ ହାର ଏବଂ ଏହାର ପ୍ରୟୋଗ ପଦ୍ଧତି ସହ ନିୟମ ଏବଂ ସର୍ତ୍ତ ସହିତ ଅନୁମୋଦିତ ହୋଇଥିବା ରଣର ପରିମାଣ ଭାଷାଭାଷୀ ଭାଷାରେ ଲିଖିତ ଆକାରରେ ପ୍ରଦାନ କରିବ ଏବଂ ରଣଗ୍ରହୀତାଙ୍କ ଦ୍ୱାରା ଏହି ନିୟମ ଏବଂ ସର୍ତ୍ତାବଳୀ ଗ୍ରହଣକୁ ରେକର୍ଡରେ ରଖାଯିବ ।

(b) The Company will clearly mention the penal charges for late repayment in the loan agreement & Key Facts Statement (KFS). The late payment charges are:

(ଖ) ରଣ ପରିଶୋଧ ଏବଂ ପ୍ରମୁଖ ତଥ୍ୟ ବିବୃତ୍ତି (କେଏଫଏସ୍) ରେ ବିଳମ୍ବ ପାଇଁ କମ୍ପାନୀ ଜରିମାନା ଦେୟ ଶୁଳ୍କ ବିଷୟରେ ସ୍ପଷ୍ଟ ଭାବରେ ଉଲ୍ଲେଖ କରିବ | ବିଳମ୍ବ ଦେୟ ଶୁଳ୍କ ହେଉଛି:

- In the event of default in payment of interest/charges/installments by the borrower. There will be no capitalization of penal charges.
- ରଣ ଦାତାଙ୍କ ଦ୍ଵାରା ସୁଧ / ଦେୟ / କିଛି ଦେୟ ଦେବାରେ ବିଫଳତା ପରିସ୍ଥିତିରେ ଜରିମାନା ଦେୟ ଶୁଳ୍କ ର କୌଣସି କ୍ୟାପିଟାଲାଇଜେସନ୍ ହେବ ନାହିଁ |
- These charges are not in the form of penal interest.
- ଏହି ଶୁଳ୍କ ଗୁଡ଼ିକ ଜରିମାନା ଦେୟ ସୁଧ ଆକାରରେ ନାହିଁ |
- The quantum and reason for penal charges are clearly disclosed to the customers in the loan agreement, Key Fact Statement (KFS) and the payment reminders, in addition to being displayed on the website.
- ୱେବସାଇଟରେ ପ୍ରଦର୍ଶିତ ହେବା ବ୍ୟତୀତ ରଣ ବୁକ୍ସ, ପ୍ରମୁଖ ତଥ୍ୟ ବିବୃତ୍ତି (କେଏଫଏସ୍) ଏବଂ ପେମେଣ୍ଟ ରିମାଇଣ୍ଡରରେ ଗ୍ରାହକଙ୍କୁ ଜରିମାନା ଦେୟର ପରିମାଣ ଏବଂ କାରଣ ସ୍ପଷ୍ଟ ଭାବରେ ପ୍ରକାଶ କରାଯାଇଥାଏ |

(c) The company will furnish a copy of the loan agreement along with a copy of each of all its enclosures to all the borrowers at the time of disbursement of loans.

(ଗ) କମ୍ପାନୀ ରଣ ବିତରଣ ସମୟରେ ରଣଗ୍ରହଣୀତାଙ୍କୁ ଏହାର ସମସ୍ତ ଏନକ୍ଲୋଚରର ଏକ କପି ସହିତ ରଣ ବୁକ୍ସନାମାର ଏକ ନକଲ ପ୍ରଦାନ କରିବ |

(d) The company will provide a Key Facts Statements (KFS) bearing a unique proposal number and validity of at least 3 days to all the customers.

(ଘ) କମ୍ପାନୀ ସମସ୍ତ ଗ୍ରାହକଙ୍କୁ ଏକ ସ୍ଵତନ୍ତ୍ର ପ୍ରସ୍ତାବ ସଂଖ୍ୟା ଏବଂ ଅତି କମରେ 3 ଦିନର ବୈଧତା ବହନ କରୁଥିବା ଏକ ପ୍ରମୁଖ ତଥ୍ୟ ବିବୃତ୍ତି (କେଏଫଏସ୍) ପ୍ରଦାନ କରିବ |

3. Disbursement of loans including changes in terms and conditions

୩. ସର୍ତ୍ତାବଳୀରେ ପରିବର୍ତ୍ତନ ସହିତ ରଣ ବଣ୍ଟନ

(a) The company will give notice to the borrower in the vernacular language as understood by the borrower of any change in the terms and conditions including disbursement schedule, interest rates, service charges, prepayment charges etc.as the case may be. Further, any changes in

interest rates and charges shall be effected only prospectively as mentioned in the loan agreement.

(କ) କମ୍ପାନୀ ରଣ ଗ୍ରହଣାତ୍ମକ ଭାଷାଭାଷୀ ଭାଷାରେ ନୋଟିସ୍ ଦେବ ଯେପରି ରଣ ଗ୍ରହଣାତ୍ମକ ଦ୍ଵାରା ବୁକ୍ସିନାମା ଅନୁଯାୟୀ ସୁଧ ହାର, ସେବା ଶୁଳ୍କ, ପ୍ରିପେମେଣ୍ଟ ଶୁଳ୍କ ଇତ୍ୟାଦି ସର୍ତ୍ତାବଳୀ ଏବଂ ନିୟମରେ କୌଣସି ପରିବର୍ତ୍ତନ ହୋଇପାରେ। ଅଧିକତ୍ଵ ସୁଧହାର ଏବଂ ଶୁଳ୍କରେ ଯେକୌଣସି ପରିବର୍ତ୍ତନ କେବଳ ଭବିଷ୍ୟତ ପାଇଁ ପ୍ରସ୍ତୁତି ଭାବରେ ପ୍ରଭାବିତ ହେବ ଯେପରି ରଣ ବୁକ୍ସିରେ ଉଲ୍ଲେଖ କରାଯାଇଛି ।

(b) Decision to recall / accelerate payment under the agreement will be in consonance with the loan agreement.

(ଖ) ବୁକ୍ସିନାମା ଅନୁଯାୟୀ ଦେୟ ପ୍ରତ୍ୟାହାର / ଉଦ୍ଘାଟିତ କରିବାର ନିଷ୍ପତ୍ତି ରଣ ବୁକ୍ସି ସହିତ ସମାନ ହେବ ।

(c) The Company will release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim the company may have against borrower. If such right of set off is to be exercised, the borrower will be given notice about the same with full particulars about the remaining claims and the conditions under which the company is entitled to retain the securities till the relevant claim is settled/paid.

(ଗ) କମ୍ପାନୀ ସମସ୍ତ ଦେୟ ପରିଶୋଧ ଉପରେ କିମ୍ବା ବକେୟା ପରିମାଣର ରଣ ର ବାସ୍ତବତା ଉପରେ କୌଣସି ଆଇନଗତ ଅଧିକାର କିମ୍ବା ରଣ ଗ୍ରହଣାତ୍ମକ ବିରୁଦ୍ଧରେ ଥିବା ଅନ୍ୟ କୌଣସି ଦାବି ପାଇଁ ମୁକ୍ତ ହେବ। ଯଦି ଏହିପରି ସେଟ୍ ଅଫ୍ ଅଧିକାରକୁ କାର୍ଯ୍ୟକାରୀ କରାଯାଏ, ତେବେ ଅବଶିଷ୍ଟ ଦାବିଗୁଡ଼ିକ ଏବଂ ସମ୍ପୂର୍ଣ୍ଣ ସର୍ତ୍ତଗୁଡ଼ିକ ସମାଧାନ / ଦେୟ ନହେବା ପର୍ଯ୍ୟନ୍ତ କମ୍ପାନୀ ସିଦ୍ଧାନ୍ତଗୁଡ଼ିକ ବଜାୟ ରଖିବାକୁ ହକ୍ସିକାର ଥିବା ସର୍ତ୍ତଗୁଡ଼ିକ ବିଷୟରେ ରଣଗ୍ରହଣାତ୍ମକ ସମାନ ସୂଚନା ପ୍ରଦାନ କରାଯିବ ।

4. Rate of Interest & Levy of penal charges

୪. ସୁଧ ହାର ଏବଂ ଜରିମାନା ଦେୟର ଆଦାୟ

(a) The Company will frame appropriate internal principles and procedures for determining the interest rates and processing and other charges, if any, and also to ensure that they are not excessive. The Company will, at the time of disbursement, ensure that the interest rate and other charges, if any, on loans and advances are in strict adherence to the above referred internal principles and procedures.

(କ) ସୁଧ ହାର ଏବଂ ପ୍ରକ୍ରିୟାକରଣ ଏବଂ ଅନ୍ୟାନ୍ୟ ଦେୟ ନିର୍ଣ୍ଣୟ କରିବା ପାଇଁ କମ୍ପାନୀ ଉପଯୁକ୍ତ ଆଭ୍ୟନ୍ତରୀଣ ନୀତି ଏବଂ ପ୍ରକ୍ରିୟାଗୁଡ଼ିକୁ ଫ୍ରେମ୍ କରିବ, ଯଦି କିଛି ଥାଏ, ଏବଂ ଏହା ମଧ୍ୟ ନିଶ୍ଚିତ କରିବ ଯେ ସେଗୁଡ଼ିକ ଅତ୍ୟଧିକ ନୁହେଁ । କମ୍ପାନୀ, ବଣ୍ଟନ ସମୟରେ ସୁନିଶ୍ଚିତ କରିବ ଯେ ସୁଧ ହାର ଏବଂ ଅନ୍ୟାନ୍ୟ ଦେୟ, ଯଦି ଥାଏ, ରଣ ଏବଂ ଅଗ୍ରୀମ ଉପରେ ଉପରୋକ୍ତ ଆଭ୍ୟନ୍ତରୀଣ ନୀତି ଏବଂ ପଦ୍ଧତିକୁ କଠାକଠି ପାଳନ କରୁଛି ।

(b) The Company will explicitly in the sanction letter, display the rate of interest and the approach for gradation of risk and rationale for charging different rates of interest to different categories of borrowers.

(ଖ) କମ୍ପାନୀ ମଞ୍ଜୁରୀ ପତ୍ରରେ ସ୍ପଷ୍ଟ ଭାବରେ ସୁଧ ହାର ଏବଂ ବିଭିନ୍ନ ଶ୍ରେଣୀର ରଣ ନେଇଥିବା ବ୍ୟକ୍ତିଙ୍କ ପାଇଁ ବିଭିନ୍ନ ସୁଧ ହାର ଦେୟ କରିବା ପାଇଁ ବିପଦର ଗ୍ରେଡେସନ୍ ଏବଂ ଯୁକ୍ତିଯୁକ୍ତ ଡିଫ୍ ଫିନାନ୍ସିଙ୍ଗ୍ କରିବ ।

(c) The Company will publish the rates of interest and the approach for gradation of risks on the website of the Company, and whenever there is a change in the rate of interest same will be updated on the website of the Company.

(ଗ) କମ୍ପାନୀ ୱେବସାଇଟରେ ସୁଧ ହାର ଏବଂ ବିପଦର ଗ୍ରେଡେସନ୍ ପାଇଁ ପଛା ପ୍ରକାଶ କରିବ ଏବଂ ଯେତେବେଳେ ବି ସୁଧ ହାରରେ ପରିବର୍ତ୍ତନ ଆସିବ ସେହି କମ୍ପାନୀର ୱେବସାଇଟରେ ଅପଡେଟ୍ ହେବ ।

(d) The rate of interest will be annualized rates to make the borrower aware of the exact rates that would be charged to the account.

(ଘ) ରଣ ଗ୍ରହୀତାଙ୍କୁ ସୁଧହାର ର ସଠିକ୍ ବିବରଣୀ ବିଷୟରେ ଅବଗତ କରାଇବା ପାଇଁ ଆକାଉଣ୍ଟରେ ଚାର୍ଜ କରାଯାଉଥିବା ସୁଧହାର ବାର୍ଷିକ ସୁଧହାର କରାଯିବ ।

(e) The interest will be charged from the date of disbursement of funds to the customers. The company will charge interest on the loan only for the period for which the loan is outstanding and not for the entire month during which the loan is disbursed or repaid.

(ଝ) ଗ୍ରାହକଙ୍କୁ ପାଣି ବିତରଣ ତାରିଖରୁ ଏହି ସୁଧ ଆଦାୟ କରାଯିବ । କମ୍ପାନୀ କେବଳ ରଣ ଉପରେ ସୁଧ ଆଦାୟ କରିବ ଯେଉଁ ସମୟ ପାଇଁ ରଣ ବକେୟା ଏବଂ ସେହି ମାସ ପାଇଁ ନୁହେଁ ଯେଉଁ ସମୟରେ ରଣ ବିତରଣ କିମ୍ବା ପରିଶୋଧ କରାଯାଏ ।

5. Loan facilities to the physically/visually challenged

୫. ଶାରୀରିକ / ଦୃଷ୍ଟିଶକ୍ତିରେ ଚ୍ୟାଲେଞ୍ଜ୍ ପାଇଁ ରଣ ସୁବିଧା

(a)The company shall not discriminate in extending loans and facilities to physically/visually challenged applicants on grounds of disability.

(କ) ଅକ୍ଷମତା କାରଣରୁ ଶାରୀରିକ/ଦୃଷ୍ଟିହୀନ ଚ୍ୟାଲେଞ୍ଜ୍ ଆବେଦନକାରୀଙ୍କୁ ରଣ ଏବଂ ସୁବିଧା ବିସ୍ତାର କରିବାରେ କମ୍ପାନୀ ଭେଦଭାବ କରିବ ନାହିଁ ।

6.General

୬. ଜେନେରାଲ

(a) The Company will refrain from interference in the affairs of the borrower except for the purposes provided in the terms and conditions of the loan agreement (unless new information, not earlier disclosed by the borrower, has come to the notice of the lender).

(କ) ରଣ ବୁଦ୍ଧିନୀମାର ସର୍ଭାଇଭାଲିଟି ପ୍ରଦାନ କରାଯାଇଥିବା ଉଦ୍ଦେଶ୍ୟ ବ୍ୟତୀତ କମ୍ପାନୀ ରଣ ଗ୍ରହୀତାଙ୍କ କାର୍ଯ୍ୟରେ ହସ୍ତକ୍ଷେପରୁ ନିବୃତ୍ତ ହେବ (ଯଦି ନୂତନ ସୂଚନା, ରଣ ଦାତା ଦ୍ୱାରା ପୂର୍ବରୁ ପ୍ରକାଶ କରାଯାଇ ନାହିଁ, ଯାହା ରଣ ଦାତାଙ୍କ ନଜରକୁ ଆସିବ) ।

(b) In the matter of recovery of loans, the company shall not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans.

(ଖ) ରଣ ପୁନରୁଦ୍ଧାର ମାମଲାରେ, କମ୍ପାନୀ ଅଯଥା ନିର୍ଯ୍ୟାତନା ଗ୍ରହଣ କରିବ ନାହିଁ ଯେପରିକି ଅସମୟରେ ରଣ ଦାତାମାନଙ୍କୁ କଷ୍ଟ ଦେବା,

ରଣ ପୁନରୁଦ୍ଧାର ପାଇଁ ଶାରୀରିକ ଶକ୍ତିର ବ୍ୟବହାର କରିବା ।

(c) The Board of Directors of the company shall lay down the appropriate grievance redressal mechanism within the organization to resolve disputes arising in this regard.

Such a mechanism should ensure that all disputes arising out of the decisions of lending institutions' functionaries are heard and disposed of at least at the next higher level. The Board of Directors should also provide for periodical review of the compliance of the Fair Practices Code and the functioning of the grievance redressal mechanism at various levels of management. A consolidated report of such reviews may be submitted to the Board at regular intervals, as may be prescribed by it.

(ଗ) କମ୍ପାନୀର ପରିଚାଳନା ବୋର୍ଡ଼ ଏହି ପ୍ରସଙ୍ଗରେ ଉପୁଜିଥିବା ବିବାଦର ସମାଧାନ ପାଇଁ ସଂଗଠନ ମଧ୍ୟରେ ଉପଯୁକ୍ତ ଅଭିଯୋଗର ସମାଧାନ କୌଶଳ ସ୍ଥାପନ କରିବ । ଏହିପରି ଏକ କୌଶଳ ନିଶ୍ଚିତ କରିବା ଉଚିତ ଯେପରିକି ରଣ ପ୍ରଦାନକାରୀ ସଂସ୍ଥାର କାର୍ଯ୍ୟକର୍ତ୍ତାଙ୍କ ଦ୍ଵାରା ସମସ୍ତ ବିବାଦ ଶୁଣାଯାଉଛି ଏବଂ ପରବର୍ତ୍ତୀ ଉଚ୍ଚ ସ୍ତର ପର୍ଯ୍ୟନ୍ତ ନିଆ ଯାଉଛି । ବୋର୍ଡ଼ ଅଫ୍ ଡାଇରେକ୍ଟର୍ସ ମଧ୍ୟ ଯଥାର୍ଥ ଅଭ୍ୟାସ ସଂକେତ ର ଅନୁପାଳନ ଏବଂ ବିଭିନ୍ନ ସ୍ତରର ପରିଚାଳନା ସ୍ତରରେ ଅଭିଯୋଗର ସମାଧାନ କୌଶଳର କାର୍ଯ୍ୟକାରୀତା ଉପରେ ପର୍ଯ୍ୟାୟ ସମୀକ୍ଷା କରିବା ଉଚିତ୍ । ଏହିପରି ସମୀକ୍ଷାଗୁଡ଼ିକର ଏକ ଏକତ୍ରିତ ରିପୋର୍ଟ ନିୟମିତ ବ୍ୟବଧାନରେ ବୋର୍ଡ଼ରେ ଦାଖଲ ହୋଇପାରେ, ଯେପରି ଏହା ଦ୍ଵାରା ଧାର୍ଯ୍ୟ କରାଯାଇପାରେ ।

(d) The Company shall display the following information prominently, for the benefit of their customers, at their branches / places where business is transacted - the name and contact details (Telephone / Mobile nos. as also email address) of the Grievance Redressal Officer who can be approached for resolution of complaints against the Company.

(ଘ) ଗ୍ରାହକଙ୍କ ସୁବିଧା ପାଇଁ, ସେମାନଙ୍କର ଶାଖା / ସ୍ଥାନଗୁଡ଼ିକରେ ଯେଉଁଠାରେ ବ୍ୟବସାୟ କାରବାର ହୁଏ - କମ୍ପାନୀ ନିମ୍ନଲିଖିତ ସୂଚନାକୁ ମୁଖ୍ୟତଃ ପ୍ରଦର୍ଶନ କରିବ - ନାମ ଏବଂ ଯୋଗାଯୋଗ ବିବରଣୀ (ଟେଲିଫୋନ୍ / ମୋବାଇଲ୍ ନଂ, ଇ-ମେଲ୍ ଠିକଣା ମଧ୍ୟ) ଅଭିଯୋଗ ରିଡ୍ରେସଲ୍ ଅଫିସର, ଯାହା କମ୍ପାନୀ ବିରୋଧରେ ଅଭିଯୋଗର ସମାଧାନ ପାଇଁ ଯାଇପାରିବ ।

(e) In case of receipt of a request from the borrower for transfer of borrowal account (balance transfer), and if it is rejected, it shall be conveyed within 21 days from the date of receipt of the request'.

(ଙ) ଯଦି ରଣ ଖାତା (ବାଲାନ୍ସ ଟ୍ରାନ୍ସଫର) ସ୍ଥାନାନ୍ତର ପାଇଁ ରଣଗ୍ରହୀତାଙ୍କଠାରୁ ଏକ ଅନୁରୋଧ ପ୍ରାପ୍ତ ହୁଏ, ଏବଂ ଯଦି ଏହାକୁ ପ୍ରତ୍ୟାଖ୍ୟାନ

କରାଯାଏ, ତେବେ ଅନୁରୋଧ ଗ୍ରହଣ ତାରିଖ ଠାରୁ 21 ଦିନ ମଧ୍ୟରେ ଏହା ପହଞ୍ଚାଯିବ ।

AYE FINANCE LTD.

ଆୟ ଫାଇନାନ୍ସ ଲିମିଟେଡ୍

ਨਿਰਪੱਖ ਅਭਿਆਸ ਕੋਡ
Fair Practice Code

Version 6.0

ਸੰਸਕਰਣ 6.0

Approved by Board on 16th December 2024

ਬੋਰਡ ਦੁਆਰਾ 16 ਦਸੰਬਰ 2024 ਨੂੰ ਮਨਜ਼ੂਰੀ ਦਿੱਤੀ ਗਈ.

Our Fair Practices Code
ਸਾਡਾ ਨਿਰਪੱਖ ਅਭਿਆਸ ਕੋਡ

1. Applications for loans and their processing

1. ਕਰਜ਼ਿਆਂ ਅਤੇ ਉਹਨਾਂ ਦੀ ਪ੍ਰਕਿਰਿਆ ਲਈ ਅਰਜ਼ੀਆਂ

(a) All communications to the borrower will be in the vernacular language or a language as understood by the borrower.

(ਅ) ਸਾਰੀਆਂ ਸੰਚਾਰਾਂ ਉਧਾਰਖਾਤੇਦਾਰ ਨਾਲ ਉਹਦੀ ਮਾਂਬੋਲੀ ਵਿੱਚ ਜਾਂ ਉਹ ਭਾਸ਼ਾ ਜਿਸਨੂੰ ਉਧਾਰਖਾਤੇਦਾਰ ਸਮਝਦਾ ਹੈ, ਵਿੱਚ ਕੀਤੀਆਂ ਜਾਣਗੀਆਂ।

(b) Loan application forms will include necessary information which affects the interest of the borrower, so that a meaningful comparison with the terms and conditions offered by other NBFCS can be made and informed decision can be taken by the borrower. The loan application form will indicate the documents required to be submitted with the application form.

(ਬ) ਲੋਣ ਅਰਜ਼ੀ ਫਾਰਮਾਂ ਵਿੱਚ ਜ਼ਰੂਰੀ ਜਾਣਕਾਰੀ ਸ਼ਾਮਲ ਹੋਵੇਗੀ ਜੋ ਘਰਾਂਦਿਆਂ ਦੇ ਰੁਚੀਆਂ ਨੂੰ ਪ੍ਰਭਾਵਿਤ ਕਰਦੀ ਹੈ, ਤਾਂ ਜੋ ਹੋਰ ਐਨਬੀਐਫਸੀ ਦੁਆਰਾ ਪੇਸ਼ ਕੀਤੇ ਸ਼ਰਤਾਂ ਅਤੇ ਹਾਲਤਾਂ ਨਾਲ ਪ੍ਰਤੀਤ ਕਰਕੇ ਇੱਕ ਜਾਣਕਾਰੀ ਫੈਸਲਾ ਲਿਆ ਜਾ ਸਕੇ। ਲੋਣ ਅਰਜ਼ੀ ਫਾਰਮ ਵਿੱਚ ਉਹ ਦਸਤਾਵੇਜ਼ ਦਰਸਾਏ ਜਾਣਗੇ ਜੋ ਅਰਜ਼ੀ ਫਾਰਮ ਦੇ ਨਾਲ ਸਬਮਿਟ ਕਰਨ ਦੀ ਲੋੜ ਹੋਵੇਗੀ।

(c) The company will give acknowledgement for receipt of all loan applications with an indicated time frame within which decision on the completed loan application will be taken.

(ਕ) ਕੰਪਨੀ ਸਾਰੇ ਲੋਣ ਅਰਜ਼ੀਆਂ ਦੀ ਪ੍ਰਾਪਤੀ ਦੀ ਪੁਸ਼ਟੀ ਕਰੇਗੀ ਅਤੇ ਉਹਨਾਂ ਨੂੰ ਪੂਰੀ ਕੀਤੀ ਗਈ ਲੋਣ ਅਰਜ਼ੀ 'ਤੇ ਫੈਸਲਾ ਕਰਨ ਲਈ ਨਿਰਧਾਰਤ ਸਮੇਂ ਦੀ ਸੀਮਾ ਦਿਖਾਏਗੀ।

2. Loan appraisal and terms/conditions

2. ਕਰਜ਼ਾ ਮਲਾਂਕਣ ਅਤੇ ਨਿਯਮ/ਸ਼ਰਤਾਂ

(a) The company will convey in writing to the borrower in the vernacular language as understood by the borrower by means of sanction letter or otherwise, the amount of loan sanctioned along with the terms and conditions including annualized rate of interest and method of application thereof and keep the acceptance of these terms and conditions by the borrower on its record.

(ਅ) ਕੰਪਨੀ ਲੋਣ ਲੈਣ ਵਾਲੇ ਨੂੰ ਉਸ ਦੀ ਸਮਝ ਅਨੁਸਾਰ ਮਾਤ੍ਰਭਾਸ਼ਾ ਵਿੱਚ, ਸੰਕਲਪ ਪੱਤਰ ਜਾਂ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿੱਚ, ਲਿਖਿਤ ਰੂਪ ਵਿੱਚ ਸੰਚਾਰ ਕਰੇਗੀ, ਜਿਸ ਵਿੱਚ ਮਨਜ਼ੂਰ ਕੀਤੀ ਗਈ ਲੋਣ ਦੀ ਰਕਮ ਨਾਲ ਜੁੜੇ ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਸ਼ਾਮਲ ਹੋਣਗੇ। ਇਸ ਵਿੱਚ ਸਾਲਾਨਾ ਬਿਆਜ ਦਰ ਅਤੇ ਇਸਦੇ ਲਾਗੂ ਕਰਨ ਦੇ ਢੰਗ ਦੀ ਵੀ ਜਾਣਕਾਰੀ ਦਿੱਤੀ ਜਾਵੇਗੀ ਅਤੇ ਲੋਣ ਲੈਣ ਵਾਲੇ ਵੱਲੋਂ ਇਨ੍ਹਾਂ ਨਿਯਮਾਂ ਅਤੇ ਸ਼ਰਤਾਂ ਦੀ ਸਵੀਕ੍ਰਿਤੀ ਨੂੰ ਆਪਣੇ ਰਿਕਾਰਡ 'ਤੇ ਰੱਖੇਗੀ।

(b) The Company will clearly mention the penal charges for late repayment in the loan agreement & Key Facts Statement (KFS). The late payment charges are:

(ਬ) ਕੰਪਨੀ ਕਰਜ਼ੇ ਦੇ ਇਕਰਾਰਨਾਮੇ ਅਤੇ ਮੁੱਖ ਤੱਥ ਸਟੇਟਮੈਂਟ (KFS) ਵਿੱਚ ਦੇਰੀ ਨਾਲ ਮੁੜ ਅਦਾਇਗੀ ਲਈ ਜੁਰਮਾਨਾ ਖਰਚਿਆਂ ਦਾ ਸਪਸ਼ਟ ਤੌਰ 'ਤੇ ਜ਼ਿਕਰ ਕਰੇਗੀ। ਦੇਰੀ ਨਾਲ ਭੁਗਤਾਨ ਦੇ ਖਰਚੇ ਹਨ:

- In the event of default in payment of interest/charges/installments by the borrower. There will be no capitalization of penal charges.
- These charges are not in the form of penal interest.

- The quantum and reason for penal charges are clearly disclosed to the customers in the loan agreement, Key Fact Statement (KFS) and the payment reminders, in addition to being displayed on the website.
- ਜੇਕਰ ਬੋਰੋਅਰ ਵੱਲੋਂ ਬਿਆਜ/ਸ਼ੁਲਕ/ਕਿਸਤਾਂ ਦੇ ਭੁਗਤਾਨ ਵਿੱਚ ਡਿਫਾਲਟ ਹੁੰਦਾ ਹੈ, ਤਾਂ ਦੰਡ ਸ਼ੁਲਕਾਂ ਦੀ ਪੂੰਜੀਕਰਨ ਨਹੀਂ ਕੀਤੀ ਜਾਵੇਗੀ।
- ਇਹ ਸ਼ੁਲਕ ਦੰਡ ਬਿਆਜ ਦੇ ਰੂਪ ਵਿੱਚ ਨਹੀਂ ਹਨ।
- ਦੰਡ ਸ਼ੁਲਕਾਂ ਦੀ ਮਾਤਰਾ ਅਤੇ ਕਾਰਨ ਗਾਹਕਾਂ ਨੂੰ ਸਪਸ਼ਟ ਤੌਰ 'ਤੇ ਲੋਨ ਅਗ੍ਰੀਮੈਂਟ, ਕੀ ਫੈਕਟ ਸਟੇਟਮੈਂਟ (KFS), ਅਤੇ ਭੁਗਤਾਨ ਯਾਦ ਦਿਲਾਵਿਆਂ ਵਿੱਚ ਖੁਲਾਸਾ ਕੀਤਾ ਜਾਂਦਾ ਹੈ, ਇਸਦੇ ਨਾਲ ਨਾਲ ਇਹ ਵੈਬਸਾਈਟ 'ਤੇ ਵੀ ਦਰਸਾਇਆ ਜਾਂਦਾ ਹੈ।

(c) The company will furnish a copy of the loan agreement along with a copy of each of all its enclosures to all the borrowers at the time of disbursement of loans.

(ਗ) ਕੰਪਨੀ ਲੋਨ ਦੇ ਜਾਰੀ ਕਰਨ ਦੇ ਸਮੇਂ ਸਾਰੇ ਬੋਰੋਅਰਾਂ ਨੂੰ ਲੋਨ ਸਮਝੌਤੇ ਦੀ ਇੱਕ ਕਾਪੀ ਅਤੇ ਇਸਦੇ ਸਾਰੇ ਸੰਗਲਗਨਾਂ ਦੀ ਕਾਪੀ ਪ੍ਰਦਾਨ ਕਰੇਗੀ।

(d) The company will provide a Key Facts Statements (KFS) bearing a unique proposal number and validity of at least 3 days to all the customers.

(ਡ) ਕੰਪਨੀ ਸਾਰੇ ਗ੍ਰਾਹਕਾਂ ਨੂੰ ਇੱਕ ਕੀ ਫੈਕਟਸ ਸਟੇਟਮੈਂਟ (KFS) ਪ੍ਰਦਾਨ ਕਰੇਗੀ ਜਿਸ ਵਿੱਚ ਇੱਕ ਵਿਲੱਖਣ ਪ੍ਰਸਤਾਵ ਨੰਬਰ ਅਤੇ ਘੱਟੋ-ਘੱਟ 3 ਦਿਨਾਂ ਦੀ ਮਿਆਦ ਹੋਵੇਗੀ।

3. Disbursement of loans including changes in terms and conditions

3. ਨਿਯਮਾਂ ਅਤੇ ਸ਼ਰਤਾਂ ਵਿੱਚ ਤਬਦੀਲੀਆਂ ਸਮੇਤ ਕਰਜ਼ਿਆਂ ਦੀ ਵੰਡ

(a) The company will give notice to the borrower in the vernacular language as understood by the borrower of any change in the terms and conditions including disbursement schedule, interest rates, service charges, prepayment charges etc.as the case may be. Further, any changes in interest rates and charges shall be effected only prospectively as mentioned in the loan agreement.

(ਅ) ਕੰਪਨੀ ਭਰੋਸੇਦਾਰ ਨੂੰ ਉਧਾਰੀ ਸਮਝਣ ਵਾਲੀ ਬੋਲੀ ਵਿੱਚ ਕਿਸੇ ਵੀ ਸ਼ਰਤਾਂ ਅਤੇ ਹਾਲਤਾਂ ਵਿੱਚ ਕੋਈ ਬਦਲਾਅ ਦਾ ਨੋਟਿਸ ਦੇਵੇਗੀ, ਜਿਸ ਵਿੱਚ ਰਕਮ ਜਾਰੀ ਕਰਨ ਦਾ ਸਮਾਂ, ਬਿਆਜ ਦਰਾਂ, ਸੇਵਾ ਸ਼ੁਲਕ, ਅਗਲੇ ਭੁਗਤਾਨ ਦੇ ਸ਼ੁਲਕ ਆਦਿ ਸ਼ਾਮਲ ਹੋ ਸਕਦੇ ਹਨ, ਜਿਵੇਂ ਕਿ ਸਬੰਧਿਤ ਹਾਲਤ ਹੋਵੇ। ਇਸ ਤੋਂ ਇਲਾਵਾ, ਕੋਈ ਵੀ ਬਦਲਾਅ ਜਿਵੇਂ ਕਿ ਬਿਆਜ ਦਰਾਂ ਅਤੇ ਸ਼ੁਲਕ ਸਿਰਫ਼ ਅਗੇਤਰਾਂ ਤੋਂ ਹੀ ਪ੍ਰਭਾਵਿਤ ਹੋਵੇਗਾ, ਜਿਵੇਂ ਕਿ ਕਰਜ਼ਾ ਐਗਰੀਮੈਂਟ ਵਿੱਚ ਦੱਸਿਆ ਗਿਆ ਹੈ।

(b) Decision to recall / accelerate payment under the agreement will be in consonance with the loan agreement.

(ਬ) ਕਿਰਪਾ ਕਰਕੇ ਰੇਖਾ / ਭੁਗਤਾਨ ਨੂੰ ਸਹਿਮਤੀ ਅਨੁਸਾਰ ਬੋਰੀ ਕਾਟੇ ਦੇ ਸਮਝੌਤੇ ਨਾਲ ਲਾਭੀ ਸਥਿਤੀ ਦੇ ਅਨੁਸਾਰ ਹੋਵੇਗਾ।

(c) The Company will release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim the company may have against borrower. If such right of set off is to be exercised, the borrower will be given notice about the same with full particulars about the remaining claims and the conditions under which the company is entitled to retain the securities till the relevant claim is settled/paid.

(ਕ) ਕੰਪਨੀ ਸਾਰੇ ਜਮਾਨਤਾਂ ਨੂੰ ਸਾਰੇ ਬਕਾਏ ਜਾਂ ਲੋਣ ਦੀ ਬਕਾਇਆ ਰਕਮ ਦੀ ਰਾਸ਼ੀ ਦੇ ਤਹਿਤ ਜਾਂ ਭੁਗਤਾਨ ਹੋਣ 'ਤੇ ਚਿਲੀਜ਼ ਕਰੇਗੀ, ਜਿਵੇਂ ਕਿ ਕੋਈ ਹੋਰ ਕਾਨੂੰਨੀ ਅਧਿਕਾਰ ਜਾਂ ਲੀਆਨ ਹੋਵੇ, ਜੋ ਕੰਪਨੀ ਦੇ ਬਕਾਏ ਦਾ ਹੱਕ ਰੱਖਦਾ ਹੋਵੇ। ਜੇਕਰ ਇਸ ਤਰ੍ਹਾਂ ਦੇ ਅਧਿਕਾਰ ਨੂੰ ਅਦਾ ਕਰਨ ਦਾ ਇਰਾਦਾ ਹੋਵੇ, ਤਾਂ ਮਕਬੂਜ਼ਾ ਨੂੰ ਜਾਰੀ ਕਰਨ ਨਾਲ ਸੰਬੰਧਿਤ ਸਾਰੀਆਂ ਜਾਣਕਾਰੀਆਂ ਅਤੇ ਬਾਕੀ ਬਕਾਏ ਦੇ ਦਾਅਵੇਆਂ ਅਤੇ ਕੰਪਨੀ ਦੇ ਇਸ ਤਰ੍ਹਾਂ ਦੇ ਅਧਿਕਾਰ ਨੂੰ ਜਾਰੀ ਕਰਨ ਦੇ ਹਾਲਤਾਂ ਬਾਰੇ ਬੋਰੋਵਰ ਨੂੰ ਸੂਚਨਾ ਦਿੱਤੀ ਜਾਵੇਗੀ, ਜਦ ਤੱਕ ਸੰਬੰਧਿਤ ਦਾਅਵਾ ਨਿਬਟਾਇਆ ਜਾਂ ਭੁਗਤਾਨ ਨਹੀਂ ਕੀਤਾ ਜਾਂਦਾ।

4. Rate of Interest & Levy of penal charges

4. ਵਿਆਜ ਦੀ ਦਰ ਅਤੇ ਜੁਰਮਾਨਾ ਖਰਚਿਆਂ ਦੀ ਵਸੂਲੀ

(a) The Company will frame appropriate internal principles and procedures for determining the interest rates and processing and other charges, if any, and also to ensure that they are not excessive. The Company will, at the time of disbursal, ensure that the interest rate and other charges, if any, on loans and advances are in strict adherence to the above referred internal principles and procedures.

(ਅ) ਕੰਪਨੀ ਬਿਆਜ ਦਰਾਂ ਅਤੇ ਪ੍ਰੋਸੈਸਿੰਗ ਅਤੇ ਹੋਰ ਚਾਰਜਾਂ (ਜੇਕਰ ਕੋਈ ਹੋਵੇ) ਨੂੰ ਨਿਰਧਾਰਿਤ ਕਰਨ ਲਈ ਯੋਗ ਅੰਦਰੂਨੀ ਨੀਤੀਆਂ ਅਤੇ ਕਾਰਜਵਾਈਆਂ ਤਿਆਰ ਕਰੇਗੀ, ਅਤੇ ਇਹ ਯਕੀਨੀ ਬਣਾਏਗੀ ਕਿ ਇਹ ਬਹੁਤ ਜ਼ਿਆਦਾ ਨਾ ਹੋਵੇ। ਕੰਪਨੀ, ਜਦੋਂ ਲੋਨ ਅਤੇ ਅਗਲੇ ਦੇਣ ਦੀ ਵੰਡ ਕਰਨਗੇ, ਉਸ ਸਮੇਂ ਇਹ ਯਕੀਨੀ ਬਣਾਏਗੀ ਕਿ ਬਿਆਜ ਦਰ ਅਤੇ ਹੋਰ ਚਾਰਜਾਂ (ਜੇਕਰ ਕੋਈ ਹੋਵੇ) ਉਪਰੋਕਤ ਅੰਦਰੂਨੀ ਨੀਤੀਆਂ ਅਤੇ ਕਾਰਜਵਾਈਆਂ ਦੇ ਕੜੇ ਅਨੁਸਾਰ ਹਨ।

(b) The Company will explicitly in the sanction letter, display the rate of interest and the approach for gradation of risk and rationale for charging different rates of interest to different categories of borrowers. (ਬ) ਕੰਪਨੀ ਸਪਸ਼ਟ ਤੌਰ 'ਤੇ ਸੰਕਸ਼ਪਤ ਪੱਤਰ ਵਿੱਚ ਵਿਆਜ ਦੀ ਦਰ ਅਤੇ ਜੋਖਮ ਦੀ ਵਰਗੀਕਰਨ ਅਤੇ ਵੱਖ-ਵੱਖ ਪ੍ਰਕਾਰ ਦੇ ਕਰਜ਼ਾ ਲੈਣ ਵਾਲਿਆਂ ਨੂੰ ਵੱਖ-ਵੱਖ ਵਿਆਜ ਦਰਾਂ ਨੂੰ ਲਾਗੂ ਕਰਨ ਲਈ ਤਰਕ ਨੂੰ ਦਰਸਾਏਗੀ।

(c) The Company will publish the rates of interest and the approach for gradation of risks on the website of the Company, and whenever there is a change in the rate of interest same will be updated on the website of the Company.

(ਕ) ਕੰਪਨੀ ਵਿਆਜ ਦੀ ਦਰਾਂ ਅਤੇ ਜੋਖਮ ਦੀ ਵੰਡਣ ਦੀ ਵਿਧੀ ਨੂੰ ਕੰਪਨੀ ਦੀ ਵੈੱਬਸਾਈਟ 'ਤੇ ਪ੍ਰਕਾਸ਼ਿਤ ਕਰੇਗੀ, ਅਤੇ ਜਦੋਂ ਵੀ ਵਿਆਜ ਦੀ ਦਰ ਵਿੱਚ ਕੋਈ ਬਦਲਾਵ ਹੋਵੇਗਾ, ਉਹ ਵੈੱਬਸਾਈਟ 'ਤੇ ਅਪਡੇਟ ਕਰ ਦਿੱਤੀ ਜਾਏਗੀ।

(d) The rate of interest will be annualized rates to make the borrower aware of the exact rates that would be charged to the account.

(ਡ) ਬਿਆਜ ਦੀ ਦਰਾਂ ਨੂੰ ਸਾਲਾਨਾ ਦਰਾਂ ਵਿੱਚ ਵਿਸਥਾਰਿਤ ਕੀਤਾ ਜਾਵੇਗਾ ਤਾਂ ਕਿ ਕਰਜ਼ੇ ਵਾਲੇ ਨੂੰ ਪੂਰੀ ਤਰ੍ਹਾਂ ਅੰਗਾਹ ਕੀਤਾ ਜਾ ਸਕੇ ਕਿ ਖਾਤੇ 'ਤੇ ਕਿਹੜੀਆਂ ਦਰਾਂ ਲਾਗੂ ਕੀਤੀਆਂ ਜਾਣਗੀਆਂ।

(e) The interest will be charged from the date of disbursement of funds to the customers. The company will charge interest on the loan only for the period for which the loan is outstanding and not for the entire month during which the loan is disbursed or repaid.

(ਇ) ਗਾਹਕਾਂ ਨੂੰ ਫੰਡ ਜਾਰੀ ਕਰਨ ਦੀ ਤਰੀਕ ਤੋਂ ਸ਼ੁਰੂ (ਬਿਆਜ) ਲਾਗੂ ਕੀਤਾ ਜਾਵੇਗਾ। ਕੰਪਨੀ ਸਿਰਫ ਉਸ ਸਮੇਂ ਦੇ ਲਈ ਬਿਆਜ ਲਾਗੂ ਕਰੇਗੀ ਜਿਸ ਸਮੇਂ ਤੱਕ ਲੋਨ ਬਕਾਇਆ ਹੈ ਅਤੇ ਉਸ ਮਹੀਨੇ ਲਈ ਨਹੀਂ ਜਿਸ ਮਹੀਨੇ ਵਿੱਚ ਲੋਨ ਜਾਰੀ ਜਾਂ ਵਾਪਸ ਕੀਤਾ ਜਾਂਦਾ ਹੈ।

5. Loan facilities to the physically/visually challenged

5. ਸਰੀਰੀ/ਦ੍ਰਿਸ਼ਟੀ ਰੂਪ ਤੋਂ ਚੁਣੌਤੀ ਨਾਲ ਜੁੜੇ ਲੋਕਾਂ ਲਈ ਕਰਜ਼ਾ ਸਹੂਲਤਾਂ

(a) The company shall not discriminate in extending loans and facilities to physically/visually challenged applicants on grounds of disability.

(ਅ) ਕੰਪਨੀ ਨੂੰ ਬੇਹਾਲੀ ਜਾਂ ਦ੍ਰਿਸ਼ਟਿ ਸਕੋਸ਼ਤਾ ਵਾਲੇ ਅਰਜ਼ੀਦਾਰਾਂ ਨੂੰ ਕਸੂਰ ਅਤੇ ਸਹੂਲਤਾਂ ਦਿੰਦੇ ਸਮੇਂ ਕਿਸੇ ਵੀ ਕਿਸਮ ਦੀ ਵਿਸ਼ੇਸ਼ ਭੇਦਭਾਵ ਕਰਨ ਦੀ ਆਗਿਆ ਨਹੀਂ ਹੋਵੇਗੀ।

6. General

6. ਜਨਰਲ

(a) The Company will refrain from interference in the affairs of the borrower except for the purposes provided in the terms and conditions of the loan agreement (unless new information, not earlier disclosed by the borrower, has come to the notice of the lender).

(ਅ) ਕੰਪਨੀ ਕਰਜ਼ਾ ਦੀ ਸਮਝੌਤੇ ਦੀਆਂ ਸ਼ਰਤਾਂ ਅਤੇ ਸ਼ਰਤਾਂ ਵਿੱਚ ਦਿੱਤੇ ਗਏ ਉਦੇਸ਼ਾਂ ਤੋਂ ਇਲਾਵਾ ਕਰਜ਼ਾ ਲੈਣ ਵਾਲੇ ਦੇ ਮਾਮਲਿਆਂ ਵਿੱਚ ਦਖਲਅੰਦਾਜ਼ੀ ਤੋਂ ਬਚੇਗੀ (ਇਲਾਵਾ ਜੇਕਰ ਕੋਈ ਨਵੀਂ ਜਾਣਕਾਰੀ, ਜੋ ਪਹਲੇ ਕਰਜ਼ਾ ਲੈਣ ਵਾਲੇ ਵੱਲੋਂ ਖੁਲਾਸਾ ਨਹੀਂ ਕੀਤੀ ਗਈ ਸੀ, ਕਿਉਂਕਿ ਕਰਜ਼ਾ ਦੇਣ ਵਾਲੇ ਨੂੰ ਮਾਲੂਮ ਹੋ ਗਈ ਹੋਵੇ)।

(b) In the matter of recovery of loans, the company shall not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans.

(ਬ) ਕਰਜ਼ਿਆਂ ਦੀ ਵਸੂਲੀ ਦੇ ਮਾਮਲੇ ਵਿੱਚ, ਕੰਪਨੀ ਅਣਚਿਤ ਤੰਗ ਕਰਨ ਦੇ ਪ੍ਰਵਿਰਤਾਂ ਨੂੰ ਨਹੀਂ ਅਪਨਾਏਗੀ, ਜਿਵੇਂ ਕਿ ਬੇਰੋਵਰਾਂ ਨੂੰ ਅਜੀਬ ਸਮਿਆਂ 'ਤੇ ਜਰੂਰਤ ਤੋਂ ਵੱਧ ਤੰਗ ਕਰਨਾ, ਕਰਜ਼ਿਆਂ ਦੀ ਵਸੂਲੀ ਲਈ ਬਲ ਦੀ ਵਰਤੋਂ ਕਰਨਾ।

(c) The Board of Directors of the company shall lay down the appropriate grievance redressal mechanism within the organization to resolve disputes arising in this regard. Such a mechanism should ensure that all disputes arising out of the decisions of lending institutions' functionaries are heard and disposed of at least at the next higher level. The Board of Directors should also provide for periodical review of the compliance of the Fair Practices Code and the functioning of the grievance redressal mechanism at various levels of management. A consolidated report of such reviews may be submitted to the Board at regular intervals, as may be prescribed by it.

(ਕ) ਕੰਪਨੀ ਦੇ ਡਾਇਰੈਕਟਰਾਂ ਦੀ ਬੋਰਡ ਨੂੰ ਸੰਗਠਨ ਵਿੱਚ ਥਾਪੀ ਗਈ ਸਮੱਸਿਆ ਹੱਲ ਕਰਨ ਦੀ ਯੋਜਨਾ ਨੂੰ ਨਿਰਧਾਰਿਤ ਕਰਨਾ ਚਾਹੀਦਾ ਹੈ ਤਾਂ ਜੋ ਇਸ ਸਬੰਧੀ ਉਤਪੰਨ ਹੋਣ ਵਾਲੀਆਂ ਵਿਵਾਦਾਂ ਦਾ ਨਿਵਾਰਨ ਕੀਤਾ ਜਾ ਸਕੇ। ਇਸ ਤਰ੍ਹਾਂ ਦੀ ਯੋਜਨਾ ਇਹ ਯਕੀਨੀ ਬਣਾਉਂਦੀ ਹੈ ਕਿ ਲੈਣਦਾਰੀ ਸੰਸਥਾਵਾਂ ਦੇ ਫੰਕਸ਼ਨਰੀਆਂ ਦੇ ਫੈਸਲਿਆਂ ਤੋਂ ਉਤਪੰਨ ਹੋਣ ਵਾਲੇ ਸਾਰੇ ਵਿਵਾਦ ਘੱਟੋ ਘੱਟ ਅਗਲੇ ਉਚੇ ਪੱਧਰ 'ਤੇ ਸੁਣੇ ਅਤੇ ਹੱਲ ਕੀਤੇ ਜਾਣ। ਡਾਇਰੈਕਟਰਾਂ ਦੀ ਬੋਰਡ ਨੂੰ ਇਹ ਵੀ ਯਕੀਨੀ ਬਣਾਉਣਾ ਚਾਹੀਦਾ ਹੈ ਕਿ ਫੇਅਰ ਪ੍ਰੈਕਟਿਸ ਕੋਡ ਦੀ ਪਾਲਣਾ ਅਤੇ ਵਿਵਾਦ ਨਿਵਾਰਨ ਯੋਜਨਾ ਦੀ ਕਾਰਗੁਜ਼ਾਰੀ ਨੂੰ ਮੈਨੇਜਮੈਂਟ ਦੇ ਵੱਖ-ਵੱਖ ਪੱਧਰਾਂ 'ਤੇ ਸਮੇਂ-ਸਮੇਂ 'ਤੇ ਸਮੀਖਿਆ ਕੀਤੀ ਜਾਵੇ। ਐਸੀ ਸਮੀਖਿਆਵਾਂ ਦੀ ਇਕ ਜੁੜੀ ਹੋਈ ਰਿਪੋਰਟ ਬੋਰਡ ਨੂੰ ਸਮੇਂ-ਸਮੇਂ 'ਤੇ ਪੇਸ਼ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ, ਜਿਵੇਂ ਕਿ ਇਹ ਉਸ ਦੁਆਰਾ ਨਿਰਧਾਰਿਤ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।

(d) The Company shall display the following information prominently, for the benefit of their customers, at their branches / places where business is transacted - the name and contact details (Telephone / Mobile nos. as also email address) of the Grievance Redressal Officer who can be approached for resolution of complaints against the Company.

(ਡ) ਕੰਪਨੀ ਆਪਣੇ ਗਾਹਕਾਂ ਦੀ ਭਲਾਈ ਲਈ, ਆਪਣੀਆਂ ਸ਼ਾਖਾਵਾਂ / ਉਨ੍ਹਾਂ ਸਥਾਨਾਂ 'ਤੇ ਜਿੱਥੇ ਕਾਰੋਬਾਰ ਕੀਤਾ ਜਾਂਦਾ ਹੈ, ਹੇਠ ਲਿਖੀ ਜਾਣਕਾਰੀ ਪ੍ਰਮੁੱਖ ਤੌਰ 'ਤੇ ਦਰਸਾਏਗੀ - ਗ੍ਰੀਵਾਂਸ ਰੀਡਰੇਸਲ ਅਧਿਕਾਰੀ ਦਾ ਨਾਮ ਅਤੇ ਸੰਪਰਕ ਵੇਰਵੇ (ਟੈਲੀਫੋਨ / ਮੋਬਾਈਲ ਨੰਬਰ ਅਤੇ ਇਮੇਲ ਪਤਾ), ਜਿਸਨੂੰ ਕੰਪਨੀ ਖਿਲਾਫ ਸ਼ਿਕਾਇਤਾਂ ਦੇ ਹੱਲ ਲਈ ਸੰਪਰਕ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।

(e) In case of receipt of a request from the borrower for transfer of borrowal account (balance transfer), and if it is rejected, it shall be conveyed within 21 days from the date of receipt of the request'.

(ਇ) ਜੇਕਰ ਕਸੀ ਕਰਜ਼ੀ ਖਾਤੇ ਦੇ ਮਾਲਕ ਵੱਲੋਂ ਖਾਤਾ ਸਥਿਤੀ (ਬੈਲੈਂਸ ਟ੍ਰਾਂਸਫਰ) ਲਈ ਅਰਜ਼ੀ ਪ੍ਰਾਪਤ ਹੋਵੇ ਅਤੇ ਜੇ ਇਸ ਨੂੰ ਖਾਰਜ ਕਰ ਦਿੱਤਾ ਜਾਂਦਾ ਹੈ, ਤਾਂ ਇਸ ਬਾਰੇ ਅਰਜ਼ੀ ਦੀ ਪ੍ਰਾਪਤੀ ਦੀ ਤਾਰੀਖ ਤੋਂ 21 ਦਿਨਾਂ ਅੰਦਰ ਸੂਚਿਤ ਕੀਤਾ ਜਾਣਾ ਚਾਹੀਦਾ ਹੈ।

AYE FINANCE LTD.

ਆਏ ਫਾਈਨੈਂਸ ਲਿਮਿਟਡ

Fair Practice Code

న్యాయమైన ఆచరణ నియమావళి

Version 6.0

వర్షన్ 6.0

Approved by Board on 16th December 2024

డిసెంబర్ 16 2024 న బోర్డు ద్వారా ఆమోదించబడింది

Fair Practice Code v6.0

న్యాయమైన ఆచరణ నియమావళి వర్షన్ 6.0

Aye Finance Ltd. అయె ఫైనాన్స్ లిమిటెడ్

Our Fair Practices Code

మా న్యాయమైన ఆచరణ నియమావళి

Applications for loans and their processing

ఋణాల కోసం దరఖాస్తులు మరియు వాటి ప్రాసెసింగ్

(a) All communications to the borrower will be in the vernacular language or a language as understood by the borrower.

(ఎ) రుణగ్రహీతతో జరిపే అన్ని సంభాషణలు స్థానిక భాషలో లేదా రుణగ్రహీత అర్థం చేసుకునే భాషలో ఉంటాయి.

(b) Loan application forms will include necessary information which affects the interest of the borrower, so that a meaningful comparison with the terms and conditions offered by other NBFCs can be made and informed decision can be taken by the borrower. The loan application form will indicate the documents required to be submitted with the application form.

(బి) రుణ దరఖాస్తు ఫారమ్‌లలో రుణగ్రహీత యొక్క ప్రయోజనాలను ప్రభావితం చేసే అవసరమైన సమాచారం

అందించబడుతుంది, తద్వారా ఇతర NBFCలు అందించే నిబంధనలలోని తారతమ్యాన్ని అర్థం చేసుకుని రుణగ్రహీత అవగాహనతో కూడిన నిర్ణయం తీసుకోవడం సాధ్యమవుతుంది. రుణ దరఖాస్తు ఫారమ్‌లో, దరఖాస్తు ఫారమ్‌తో పాటు సమర్పించాల్సిన పత్రాలు సూచించబడతాయి.

(c) The company will give acknowledgement for receipt of all loan applications with an indicated time frame within which decision on the completed loan application will be taken.

సంస్థ అన్ని రుణ దరఖాస్తులను స్వీకరించిన తర్వాత పూర్తి చేసిన రుణ దరఖాస్తు పై నిర్ణయం తీసుకునే గడువును సూచిస్తూ పత్రాల రూపంలో ఒక రశీదును అందిస్తుంది.

2 . Loan appraisal and terms/conditions

రుణ అంచనా మరియు నిబంధనలు/షరతులు

(a) The company will convey in writing to the borrower in the vernacular language as understood by the borrower by means of sanction letter or otherwise, the amount of loan sanctioned along with the terms and conditions including annualized rate of interest and method of application thereof and keep the acceptance of these terms and conditions by the borrower on its record.

సంస్థ రుణగ్రహీతకు వారి అర్థం అయ్యే స్థానిక భాషలో, మంజూరు పత్రం లేదా ఇతర విధానాల ద్వారా, మంజూరు చేయబడిన రుణ మొత్తం, నిబంధనలు మరియు షరతులు, వార్షిక వడ్డీ రేటు, మరియు దాని అమలు పద్ధతి గురించి

లిఖితపూర్వకంగా తెలియజేస్తుంది. ఈ నిబంధనలు మరియు షరతులను రుణగ్రహీత ఆమోదించినట్లు తమ రికార్డులలో ఉంచుతుంది.

(b) The Company will clearly mention the penal charges for late repayment in the loan agreement & Key Facts Statement (KFS). The late payment charges are:

రుణ ఒప్పందం & కీలక వాస్తవాల ప్రకటన (KFS) లో ఆలస్యంగా తిరిగి చెల్లించినందుకు విధించే జరిమానా ఛార్జీలను కంపెనీ స్పష్టంగా ప్రస్తావిస్తుంది. ఆలస్య చెల్లింపు ఛార్జీలు:

- In the event of default in payment of interest/charges/installments by the borrower. There will be no capitalization of penal charges.
- రుణగ్రహీత వడ్డీ/ఛార్జీలు/వాయిదాలు చెల్లించడంలో డిఫాల్ట్ అయితే జరిమానా రుసుముల క్యాపిటలైజేషన్ ఉండదు.
- These charges are not in the form of penal interest.
- ఈ ఛార్జీలు అపరాధ రుసుముల వడ్డీ రూపంలో ఉండవు.
- The quantum and reason for penal charges are clearly disclosed to the customers in the loan agreement, Key Fact Statement (KFS) and the payment reminders, in addition to being displayed on the website.
- వెబ్‌సైట్‌లో ప్రదర్శించబడటంతో పాటు, రుణ ఒప్పందం, కీలక వాస్తవాల ప్రకటన (KFS) మరియు చెల్లింపు రిమైండర్‌లలో వినియోగదారులకు జరిమానా ఛార్జీల పరిమాణం మరియు కారణం స్పష్టంగా వెల్లడించబడ్డాయి.

(c) The company will furnish a copy of the loan agreement along with a copy of each of all its enclosures to all the borrowers at the time of disbursement of loans.

రుణాల పంపిణీ సమయంలో కంపెనీ రుణగ్రహీతలందరికీ రుణ ఒప్పందం కాపీని, దాని అన్ని ఎన్ క్లోజర్‌ల కాపీతో పాటు అందజేస్తుంది.

(d) The company will provide a Key Facts Statements (KFS) bearing a unique proposal number and validity of at least 3 days to all the customers.

(డి) కంపెనీ అందరు కస్టమర్లకు ఒక ప్రత్యేక ప్రతిపాదన సంఖ్య మరియు కనీసం 3 రోజుల చెల్లుబాటుతో కూడిన కీలక వాస్తవాల ప్రకటనలను (KFS) అందిస్తుంది.

3.Disbursement of loans including changes in terms and conditions

నిబంధనలు మరియు షరతులలోని మార్పులతో సహా రుణాల పంపిణీ

(a) The company will give notice to the borrower in the vernacular language as understood by the borrower of any change in the terms and conditions including disbursement schedule, interest rates, service charges, prepayment charges etc.as the case may be. Further, any changes in interest rates and charges shall be effected only prospectively as mentioned in the loan agreement.

చెల్లింపు షెడ్యూల్, వడ్డీ రేట్లు, సేవా ఛార్జీలు, ముందస్తు చెల్లింపు ఛార్జీలు మొదలైన నిబంధనలు మరియు షరతులలో ఏదైనా మార్పు గురించి కంపెనీ రుణగ్రహీతకు అర్థమయ్యే స్థానిక భాషలో నోటీసు ఇస్తుంది. అంతేకాకుండా, వడ్డీ రేట్లు మరియు ఛార్జీలలో ఏదైనా మార్పులు రుణ ఒప్పందంలో పేర్కొన్న విధంగా మాత్రమే అమలులోకి వస్తాయి.

(b) Decision to recall / accelerate payment under the agreement will be in consonance with the loan agreement.

ఒప్పందం ప్రకారం చెల్లింపును రీకాల్ / వేగవంతం చేయాలనే నిర్ణయం రుణ ఒప్పందానికి అనుగుణంగా ఉంటుంది.

(c) The Company will release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim the company may have against borrower. If such right of set off is to be exercised, the borrower will be given notice about the same with full particulars about the remaining claims and the conditions under which the company is entitled to retain the securities till the relevant claim is settled/paid.

రుణగ్రహీత పై కంపెనీ కలిగి ఉన్న ఏదైనా ఇతర క్లెయిమ్ కు చట్టబద్ధమైన హక్కు లేదా తాత్కాలిక హక్కుకు లోబడి, అన్ని బకాయిలను తిరిగి చెల్లించిన తర్వాత లేదా రుణం యొక్క బకాయి మొత్తాన్ని వసూలు చేసిన తర్వాత కంపెనీ అన్ని సెక్యూరిటీలను విడుదల చేస్తుంది. అటువంటి సెట్ ఆఫ్ హక్కును వినియోగించుకోవాలనుకుంటే, మిగిలిన క్లెయిమ్ల గురించి మరియు సంబంధిత క్లెయిమ్ పరిష్కరించబడే వరకు/చెల్లించే వరకు కంపెనీ సెక్యూరిటీలను నిలుపుకోవడానికి అర్హత ఉన్న షరతుల గురించి పూర్తి వివరాలతో రుణగ్రహీతకు నోటీసు ఇవ్వబడుతుంది.

4. Rate of Interest & Levy of penal charges

వడ్డీ రేటు మరియు జరిమానా ఛార్జీల విధింపు

(a) The Company will frame appropriate internal principles and procedures for determining the interest rates and processing and other charges, if any, and also to ensure that they are not excessive. The Company will, at the time of disbursal, ensure that the interest rate and other charges, if any, on loans and advances are in strict adherence to the above referred internal principles and procedures.

వడ్డీ రేట్లు, ప్రాసెసింగ్ మరియు ఇతర ఛార్జీలు ఏదైనా ఉంటే వాటిని నిర్ణయించడానికి మరియు అవి అధికంగా లేవని నిర్ధారించుకోవడానికి కంపెనీ తగిన అంతర్గత సూత్రాలు మరియు విధానాలను రూపొందిస్తుంది. రుణం పంపిణీ సమయంలో, రుణాలు మరియు అడ్వాన్సులపై వడ్డీ రేటు మరియు ఇతర ఛార్జీలు ఏదైనా ఉంటే, పైన పేర్కొన్న అంతర్గత సూత్రాలు మరియు విధానాలకు కట్టుబడి ఉండేలా కంపెనీ నిర్ధారిస్తుంది.

(b) The Company will explicitly in the sanction letter, display the rate of interest and the approach for gradation of risk and rationale for charging different rates of interest to different categories of borrowers.

కంపెనీ మంజూరు లేఖలో వడ్డీ రేటు మరియు రిస్క్ క్రమబద్ధీకరించే విధానం మరియు వివిధ వర్గాల రుణగ్రహీతలకు వేర్వేరు వడ్డీ రేట్లు వసూలు చేయడానికి గల హేతుబద్ధతను స్పష్టంగా ప్రదర్శిస్తుంది.

(c) The Company will publish the rates of interest and the approach for gradation of risks on the website of the Company, and whenever there is a change in the rate of interest same will be updated on the website of the Company.

కంపెనీ వెబ్‌సైట్‌లో వడ్డీ రేట్లు మరియు రిస్కుల గ్రేడ్‌షన్ విధానాన్ని కంపెనీ ప్రచురిస్తుంది మరియు వడ్డీ రేటులో మార్పు వచ్చినప్పుడల్లా అవి కంపెనీ వెబ్‌సైట్‌లో నవీకరించబడతాయి.

(d) The rate of interest will be annualized rates to make the borrower aware of the exact rates that would be charged to the account.

వడ్డీ రేట్లు వార్షికీకృత రేట్లుగా ఉండును, తద్వారా రుణగ్రహీత యొక్క ఖాతాకు విధించబడే ఖచ్చితమైన వడ్డీ రేట్లను అవగాహన చేసుకోగలడు.

(e) The interest will be charged from the date of disbursement of funds to the customers. The company will charge interest on the loan only for the period for which the loan is outstanding and not for the entire month during which the loan is disbursed or repaid.

(ఇ) వినియోగదారులకు నిధులు పంపిణీ చేసిన తేదీ నుండి వడ్డీ వసూలు చేయబడుతుంది. సంస్థ రుణం పై వడ్డీని కేవలం రుణం బాకీ ఉన్న కాలానికి మాత్రమే వసూలు చేస్తుంది, రుణం విడుదల చేయబడిన లేదా చెల్లించబడిన మొత్తం నెలకు కాదు.

5. Loan facilities to the physically/visually challenged

శారీరకంగా/దృష్టి లోపం ఉన్నవారికి రుణ సౌకర్యాలు

(a)The company shall not discriminate in extending loans and facilities to physically/visually challenged applicants on grounds of disability.

వైకల్యం కారణంగా శారీరకంగా/దృష్టి లోపం ఉన్న దరఖాస్తుదారులకు రుణాలు మరియు సౌకర్యాలను అందించడంలో కంపెనీ వివక్ష చూపకూడదు.

6.General

సాధారణ

(a) The Company will refrain from interference in the affairs of the borrower except for the purposes provided in the terms and conditions of the loan agreement (unless new information, not earlier disclosed by the borrower, has come to the notice of the lender).

రుణ ఒప్పందం యొక్క నిబంధనలు మరియు షరతులలో అందించిన ప్రయోజనాల కోసం తప్ప (రుణగ్రహీత గతంలో వెల్లడించని కొత్త సమాచారం రుణదాత దృష్టికి వస్తే తప్ప) కంపెనీ రుణగ్రహీత వ్యవహారాల్లో జోక్యం చేసుకోకూడదు.

(b) In the matter of recovery of loans, the company shall not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans.

రుణాల వసూలు విషయంలో, సంస్థ అనవసరమైన ఇబ్బందులు కలిగించకూడదు, ఉదాహరణకు రుణగ్రహీతలను ప్రతికూల సమయాలలో నిరంతరం వేధించడం, లేదా రుణాల వసూలు కోసం బలవంతపు చర్యలు ఉపయోగించడం.

(c) The Board of Directors of the company shall lay down the appropriate grievance redressal mechanism within the organization to resolve disputes arising in this regard. Such a mechanism should ensure that all disputes arising out of the decisions of lending institutions' functionaries are heard and disposed of at least at the next higher level. The Board of Directors should also provide for periodical review of the compliance of the Fair Practices Code and the functioning of the grievance redressal mechanism at various levels of management. A consolidated report of such reviews may be submitted to the Board at regular intervals, as may be prescribed by it.

సంస్థ యొక్క బోర్డు డైరెక్టర్లు ఈ విషయంలో ఉత్పన్నమయ్యే వివాదాలను పరిష్కరించడానికి సంస్థలో సరైన ఫిర్యాదు పరిష్కార యంత్రాంగాన్ని ఏర్పాటు చేయాలి. ఈ యంత్రాంగం, రుణ సంస్థల కార్యనిర్వాహకుల నిర్ణయాల నుండి ఉత్పన్నమయ్యే అన్ని వివాదాలను పరిశీలించి, కనీసం తదుపరి ఉన్నత స్థాయిలో పరిష్కరించబడేలా చూడాలి. బోర్డు డైరెక్టర్లు ఫెయిర్ ప్రాక్టీసెస్ కోడ్కు అనుగుణంగా, మరియు వివాద పరిష్కార యంత్రాంగం వివిధ స్థాయిలలో ఎలా పనిచేస్తుందో అంచనా వేసే కాలానుగుణ సమీక్షను కూడా నిర్వహించాలి. ఈ సమీక్షల యొక్క సంకలిత నివేదికలు బోర్డు ముందు, ఆ బోర్డు నిర్ధారించిన సమయ వ్యవధిలో సమర్పించబడవచ్చు.

(d) The Company shall display the following information prominently, for the benefit of their customers, at their branches / places where business is transacted - the name and contact details (Telephone / Mobile nos. as also email address) of the Grievance Redressal Officer who can be approached for resolution of complaints against the Company.

(డి) కంపెనీ తన కస్టమర్ల ప్రయోజనం కోసం, వ్యాపారం జరిగే శాఖలు / ప్రదేశాలలో ఈ క్రింది సమాచారాన్ని ప్రముఖంగా ప్రదర్శించాలి - కంపెనీ పై ఫిర్యాదుల పరిష్కారం కోసం సంప్రదించగల ఫిర్యాదుల పరిష్కార అధికారి పేరు మరియు సంప్రదింపు వివరాలు (టెలిఫోన్ / మొబైల్ నంబర్లు మరియు ఇమెయిల్ చిరునామా).

(e) In case of receipt of a request from the borrower for transfer of borrowal account (balance transfer), and if it is rejected, it shall be conveyed within 21 days from the date of receipt of the request'.

రుణగ్రహీత నుండి రుణ ఖాతాను బదిలీ చేయమని అభ్యర్థన (బ్యాలెన్స్ బదిలీ) అందిన సందర్భంలో, మరియు అది తిరస్కరించబడితే, అభ్యర్థన అందిన తేదీ నుండి 21 రోజులలోపు దానిని తెలియజేయాలి.

AYE Finance Ltd. .
అయె ఫైనాన్స్ లిమిటెడ్

Fair Practice Code

நியாய நடைமுறை குறியீடு

Version 6.0

பதிப்பு 6.0

Approved by Board on 16th December 2024

16 டிசம்பர் 2024 அன்று வாரியத்தால் அங்கீகரிக்கப்பட்டது

Fair Practice Code v6.0

Aye Finance Ltd.

நியாய நடைமுறை குறியீடு v6.0

அய் ஃபைனான்ஸ் லிமிடெட்.

Our Fair Practices Code
எமது நியாயமான நடைமுறைக் குறியீடு

1. Applications for loans and their processing

1. கடன்கள் மற்றும் அவற்றின் செயலாக்கத்திற்கான விண்ணப்பங்கள்

(a) All communications to the borrower will be in the vernacular language or a language as understood by the borrower.

(a) கடன் பெறுபவர்களுடனான அனைத்து தகவல்தொடர்புகளும் கடன் பெறுபவர் புரிந்துகொள்ளக்கூடிய மொழியில் இருக்க வேண்டும்.

(b) Loan application forms will include necessary information which affects the interest of the borrower, so that a meaningful comparison with the terms and conditions offered by other NBFs can be made and informed decision can be taken by the borrower. The loan application form will indicate the documents required to be submitted with the application form.

(b) கடன் விண்ணப்ப படிவங்களில் கடன் வாங்குபவரின் வட்டியைப் பாதிக்கும் தேவையான தகவல்கள் இருக்க வேண்டும், இதனால் பிற என்.பி.எஃப்.சி.களின் விதிமுறைகள் மற்றும் நிபந்தனைகளுடன் ஒப்பிட்டு கடன் வாங்குபவர் தெளிவான முடிவுகளை எடுக்க முடியும். கடன் விண்ணப்பப் படிவத்தில் விண்ணப்பப் படிவத்துடன் சமர்ப்பிக்க வேண்டிய ஆவணங்களின் பட்டியலைக் குறிப்பிட வேண்டும்.

(c) The company will give acknowledgement for receipt of all loan applications with an indicated time frame within which decision on the completed loan application will be taken.

(c) பூர்த்தி செய்யப்பட்ட கடன் விண்ணப்பம் குறித்த முடிவு எடுக்கப்படும் ஒரு குறிப்பிட்ட கால அவகாசத்துடன், அனைத்து கடன் விண்ணப்பங்களையும் பெறுவதற்கான ஒப்புதலை நிறுவனம் வழங்கும்.

2. Loan appraisal and terms/conditions

2. கடன் மதிப்பீடு மற்றும் விதிமுறைகள்/நிபந்தனைகள்

(a) The company will convey in writing to the borrower in the vernacular language as understood by the borrower by means of sanction letter or otherwise, the amount of loan sanctioned along with the terms and conditions including annualized rate of interest and method of application thereof and keep the acceptance of these terms and conditions by the borrower on its record.

(a) வருடாந்திர வட்டி விகிதம், மற்றும் விண்ணப்ப முறை, உள்ளிட்ட அனைத்து விதிமுறைகள் மற்றும் நிபந்தனைகளுடன் கடன் வாங்குபவருக்கு ஒப்புதல்

கடிதம் மூலமாகவோ அல்லது வேறுவிதமாகவோ நிறுவனம் கடன் வாங்குபவருக்கு புரியக்கூடிய மொழியில் எழுத்துப்பூர்வமாக தெரிவிக்கும் மற்றும் கடன் வாங்குபவர் இந்த விதிமுறைகள் மற்றும் நிபந்தனைகளை எழுத்துப்பூர்வமாக ஏற்றுக்கொள்வதை தமது பதிவேட்டில் நிறுவனம் சேமித்து வைத்திருக்கும்.

(b) The Company will clearly mention the penal charges for late repayment in the loan agreement & Key Facts Statement (KFS). The late payment charges are:

(b) கடன் ஒப்பந்தம் மற்றும் முக்கிய உண்மைகள் அறிக்கையில் (கே.எஃப்.எஸ். - KFS), தாமதமாக திருப்பிச் செலுத்துவதற்கான அபராதக் கட்டணங்களை நிறுவனம் தெளிவாகக் குறிப்பிடும். தாமதமாக செலுத்துவதற்கான கட்டணங்கள்:

- In the event of default in payment of interest/charges/installments by the borrower. There will be no capitalization of penal charges.
- These charges are not in the form of penal interest.
- The quantum and reason for penal charges are clearly disclosed to the customers in the loan agreement, Key Fact Statement (KFS) and the payment reminders, in addition to being displayed on the website.
- கடன் வாங்குபவர் வட்டி/கட்டணங்கள்/தவணைகளை செலுத்தத் தவறினால், அபராதக் கட்டணங்களின் மூலதனமாக்கல் இருக்காது.
- இந்தக் கட்டணங்கள் அபராத வட்டி வடிவத்தில் இல்லை.
- அபராதக் கட்டணங்களுக்கான அளவு மற்றும் காரணம் ஆகியன வாடிக்கையாளர்களுக்கு கடன் ஒப்பந்தம், முக்கிய உண்மை அறிக்கை (கே.எஃப்.எஸ். - KFS) மற்றும் கட்டண நினைவூட்டல்கள் ஆகியவற்றில் வலைத்தளத்தில் காண்பிக்கப்படுவதோடு, அவர்களுக்குத் தெளிவாக கூறப்படுகின்றன.

(c) The company will furnish a copy of the loan agreement along with a copy of each of all its enclosures to all the borrowers at the time of disbursement of loans.

(c) கடன்களை வழங்கும் நேரத்தில், கடன் ஒப்பந்தத்தின் நகலையும் அதன் அனைத்து இணைப்புகளின் நகலையும், அனைத்து கடன் வாங்குபவர்களுக்கும் நிறுவனம் வழங்கும்.

(d) The company will provide a Key Facts Statements (KFS) bearing a unique proposal number and validity of at least 3 days to all the customers.

(d) குறைந்தது 3 நாட்கள் செல்லுபடியாகும் ஒரு தனித்துவமான முன்மொழிவு எண் கொண்ட ஒரு முக்கிய உண்மை அறிக்கைகளை (கே.எஃப்.எஸ். - KFS) அனைத்து வாடிக்கையாளர்களுக்கும் நிறுவனம் வழங்கும்.

3. Disbursement of loans including changes in terms and conditions

3. கடன்களை வழங்குதல் உட்பட விதிமுறைகள் மற்றும் நிபந்தனைகளில் மாற்றங்களைத் தெரிவித்தல்

(a) The company will give notice to the borrower in the vernacular language as understood by the borrower of any change in the terms and conditions including disbursement schedule, interest rates, service charges, prepayment charges etc.as the case may be. Further, any changes in interest rates and charges shall be effected only prospectively as mentioned in the loan agreement.

(a) கடன் வாங்குபவருக்குப் புரியக்கூடிய மொழியில், வழங்கல் அட்டவணை, வட்டி விகிதங்கள், சேவைக் கட்டணங்கள், முன்கூட்டியே செலுத்தும் கட்டணங்கள் போன்ற விதிமுறைகள் மற்றும் நிபந்தனைகளில் ஏதேனும் மாற்றம் இருந்தால், நிறுவனம் கடன் வாங்குபவருக்கு அது சார்ந்த அறிவிப்பை வழங்கும். மேலும், வட்டி விகிதங்கள் மற்றும் கட்டணங்களில் ஏற்படும் ஏதேனும் மாற்றங்கள் கடன் ஒப்பந்தத்தில் குறிப்பிடப்பட்டுள்ளபடி மட்டுமே செயல்படுத்தப்படும்.

(b) Decision to recall / accelerate payment under the agreement will be in consonance with the loan agreement.

(b) ஒப்பந்தத்தின் கீழ் பணம் வழங்கலை திரும்பப் பெறுவதற்கான/ விரைவுபடுத்துவதற்கான முடிவு கடன் ஒப்பந்தத்துடன் ஒத்துப்போகும்.

(c) The Company will release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim the company may have against borrower. If such right of set off is to be exercised, the borrower will be given notice about the same with full particulars about the remaining claims and the conditions under which the company is entitled to retain the securities till the relevant claim is settled/paid.

(c) அனைத்து நிலுவைத் தொகைகளையும் திருப்பிச் செலுத்தும்போது அல்லது கடன் வாங்குபவருக்கு எதிராக நிறுவனம் வைத்திருக்கும் வேறு ஏதேனும் உரிமைகோரலுக்கு உட்பட்டு, எந்தவொரு சட்டப்பூர்வ உரிமைக்கு உட்பட்டு, கடன் நிலுவைத் தொகையை திருப்பிச் செலுத்தும் போது அனைத்துப் பத்திரங்களையும் நிறுவனம் வெளியிடும். அத்தகைய செட் ஆஃப் உரிமை பயன்படுத்தப்பட வேண்டுமானால், மீதமுள்ள உரிமைகோரல்கள் மற்றும் சம்பந்தப்பட்ட உரிமைகோரல் தீர்க்கப்படும்/செலுத்தப்படும் வரை

பிணையங்களை தக்கவைக்க நிறுவனத்திற்கு உள்ள உரிமைகள் பற்றிய முழு விவரங்களுடன் கடன் வாங்குபவருக்கு அறிவிப்பு வழங்கப்படும்.

4. Rate of Interest & Levy of penal charges

4. வட்டி விகிதம் மற்றும் அபராதக் கட்டணங்களை வசூலித்தல்

(a) The Company will frame appropriate internal principles and procedures for determining the interest rates and processing and other charges, if any, and also to ensure that they are not excessive. The Company will, at the time of disbursal, ensure that the interest rate and other charges, if any, on loans and advances are in strict adherence to the above referred internal principles and procedures.

(a) வட்டி விகிதங்கள் மற்றும் செயலாக்கம் மற்றும் பிற கட்டணங்கள் ஏதேனும் இருந்தால், அவை அதிகமாக இல்லை என்பதை உறுதி செய்வதற்கான பொருத்தமான உள் கொள்கைகள் மற்றும் நடைமுறைகளை நிறுவனம் உருவாக்கும். கடன்கள் மற்றும் அட்வான்ஸ் மீதான வட்டி விகிதம் மற்றும் பிற கட்டணங்கள் ஏதேனும் இருந்தால், மேலே குறிப்பிடப்பட்ட உள் கொள்கைகள் மற்றும் நடைமுறைகளை கண்டிப்பாக பின்பற்றுவதை நிறுவனம் உறுதி செய்யும்.

(b) The Company will explicitly in the sanction letter, display the rate of interest and the approach for gradation of risk and rationale for charging different rates of interest to different categories of borrowers.

(b) வட்டி விகிதம் மற்றும் வெவ்வேறு வகை கடன் வாங்குபவர்களுக்கு வெவ்வேறு வட்டி விகிதங்களை வசூலிப்பதற்கான ஆபத்துக்களின் தரம் மற்றும் நியாயமான தரநிலைக்கான அணுகுமுறை ஆகியவற்றை நிறுவனம் அனுமதிக்கக் கடிதத்தில் வெளிப்படையாகக் காண்பிக்கும்.

(c) The Company will publish the rates of interest and the approach for gradation of risks on the website of the Company, and whenever there is a change in the rate of interest same will be updated on the website of the Company.

(c) நிறுவனத்தின் இணையதளத்தில் வட்டி விகிதங்கள் மற்றும் அபாயங்களின் தரத்திற்கான அணுகுமுறையை நிறுவனம் வெளியிடும், மேலும் வட்டி விகிதத்தில் மாற்றம் ஏற்படும் போதெல்லாம் அது நிறுவனத்தின் இணையதளத்தில் புதுப்பிக்கப்படும்.

(d) The rate of interest will be annualized rates to make the borrower aware of the exact rates that would be charged to the account.

(d) கணக்கில் வசூலிக்கப்படும் சரியான விகிதங்களைப் பற்றி கடன் வாங்குபவருக்குத் தெரியப்படுத்த வட்டி விகிதம் வருடாந்திர விகிதங்களாக இருக்கும்.

(e) The interest will be charged from the date of disbursement of funds to the customers. The company will charge interest on the loan only for the period for which the loan is outstanding and not for the entire month during which the loan is disbursed or repaid.

(e) வாடிக்கையாளர்களுக்கு நிதி வழங்கப்பட்ட நாளிலிருந்து வட்டி வசூலிக்கப்படும். கடன் நிலுவையில் உள்ள காலத்திற்கு மட்டுமே நிறுவனம் கடனுக்கு வட்டி வசூலிக்கும், ஆனால் கடன் வழங்கப்பட்ட அல்லது திருப்பிச் செலுத்தப்பட்ட முழு மாதத்திற்கும் அல்ல.

5. Loan facilities to the physically/visually challenged

5. உடல்/பார்வை குறைபாடுள்ளவர்களுக்கு கடன் வசதிகள்

(a) The company shall not discriminate in extending loans and facilities to physically/visually challenged applicants on grounds of disability.

(a) இயலாமை அடிப்படையில் உடல்/பார்வைக் குறைபாடுள்ள விண்ணப்பதாரர்களுக்கு கடன்கள் மற்றும் வசதிகளை விரிவுபடுத்துவதில் நிறுவனம் பாகுபாடு காட்டாது.

6.General

6. பொதுவானவை

(a) The Company will refrain from interference in the affairs of the borrower except for the purposes provided in the terms and conditions of the loan agreement (unless new information, not earlier disclosed by the borrower, has come to the notice of the lender).

(a) கடன் ஒப்பந்தத்தின் விதிமுறைகள் மற்றும் நிபந்தனைகளில் வழங்கப்பட்ட நோக்கங்களைத் தவிர்த்து, கடன் வாங்குபவரின் விவகாரங்களில் நிறுவனம் தலையிடாது (கடன் வாங்குபவரால் முன்னர் வெளிப்படுத்தப்படாத புதிய தகவல்கள் கடன் வழங்குபவரின் கவனத்திற்கு வராதவரை)

(b) In the matter of recovery of loans, the company shall not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans.

(b) கடன்களை மீட்டெடுக்கும் விஷயத்தில், நிறுவனம் அகால நேரத்தில் கடன் வாங்குபவர்களைத் தொடர்ந்து தொந்தரவு செய்தல், கடன்களை மீட்டெடுக்க உடல் வலிமையை பயன்படுத்துதல் போன்ற துன்புறுத்தல் வழிமுறைகளை நாடாது.

(c) The Board of Directors of the company shall lay down the appropriate grievance redressal mechanism within the organization to resolve disputes arising in this regard. Such a mechanism should ensure that all disputes arising out of the decisions of lending institutions' functionaries are heard and disposed of at least at the next higher level. The Board of Directors should also provide for periodical review of the compliance of the Fair Practices Code and the functioning of the grievance redressal mechanism at various levels of management. A consolidated report of such reviews may be submitted to the Board at regular intervals, as may be prescribed by it.

(c) இது சம்பந்தமாக எழும் சச்சரவுகளைத் தீர்ப்பதற்கு நிறுவனத்தின் இயக்குநர்கள் குழு, அமைப்புக்குள் பொருத்தமான குறை தீர்க்கும் பொறிமுறையை அமைக்கும். அத்தகைய பொறிமுறையானது கடன் வழங்கும் நிறுவனங்களின் செயல்பாட்டாளர்களின் முடிவுகளால் எழும் அனைத்து சர்ச்சைகளும் குறைந்தபட்சம் அடுத்த உயர் மட்டத்திலாவது கேட்கப்பட்டு தீர்க்கப்படுவதை உறுதி செய்யும். நிறுவனத்தின் இயக்குநர்கள் குழு, நியாயமான நடைமுறைகள் குறியீட்டின் இணக்கம் மற்றும் நிர்வாகத்தின் பல்வேறு நிலைகளில் குறைகளின் குறை தீர்க்கும் பொறிமுறையின் செயல்பாடு குறித்து அவ்வப்போது மதிப்பாய்வு செய்ய வேண்டும். அத்தகைய மதிப்புரைகளின் ஒருங்கிணைந்த அறிக்கை காலாண்டு அடிப்படையில் முறையான இடைவெளியில் வாரியத்திற்கு சமர்ப்பிக்கப்படலாம்.

(d) The Company shall display the following information prominently, for the benefit of their customers, at their branches / places where business is transacted - the name and contact details (Telephone / Mobile nos. as also email address) of the Grievance Redressal Officer who can be approached for resolution of complaints against the Company.

(d) நிறுவனம் தங்கள் வாடிக்கையாளர்களின் நலனுக்காக, வணிகம் பரிவர்த்தனை செய்யப்படும் கிளைகள் / இடங்களில் பின்வரும் தகவல்களை முக்கியமாகக் காண்பிக்கும் - நிறுவனத்திற்கு எதிரான புகார்களைத் தீர்ப்பதற்காக அணுக வேண்டிய குறை தீர்க்கும் அதிகாரியின் பெயர் மற்றும் தொடர்பு விவரங்கள் (தொலைபேசி / மொபைல் எண் மற்றும் மின்னஞ்சல் முகவரி).

(e) In case of receipt of a request from the borrower for transfer of borrowal account (balance transfer), and if it is rejected, it shall be conveyed within 21 days from the date of receipt of the request'.

(e) கடன் கணக்கை (பேலன்ஸ் பரிமாற்றம்) மாற்றுவதற்காக கடன் வாங்குபவரிடமிருந்து கோரிக்கையைப் பெற்று, அது நிராகரிக்கப்பட்டால், அது கோரிக்கையைப் பெற்ற நாளிலிருந்து 21 நாட்களுக்குள் தெரிவிக்கப்படும் '.

ന്യായമായ പ്രാക്ടീസ് കോഡ്
Fair Practice Code

Version 6.0

വർഷൻ 6.0

Approved by Board on 16th December 2024

ബോർഡ് 16 ഡിസംബർ 2024-നു അംഗീകരിച്ചു.

Our Fair Practices Code
ഞങ്ങളുടെ ന്യായമായ പ്രാക്ടീസ് കോഡ്

1. Applications for loans and their processing

1. വായ്പകൾക്കായുള്ള അപേക്ഷകളും അവയുടെ പ്രോസസ്സിംഗും

(a) All communications to the borrower will be in the vernacular language or a language as understood by the borrower.

(എ) കടം വാങ്ങുന്നയാളുമായുള്ള എല്ലാ ആശയവിനിമയങ്ങളും പ്രാദേശിക ഭാഷയിലോ കടം വാങ്ങുന്നയാൾക്ക് മനസ്സിലാകുന്ന ഭാഷയിലോ ആയിരിക്കും.

(b) Loan application forms will include necessary information which affects the interest of the borrower, so that a meaningful comparison with the terms and conditions offered by other NBFCs can be made and informed decision can be taken by the borrower. The loan application form will indicate the documents required to be submitted with the application form.

(ബി) വായ്പ അപേക്ഷ ഫോമുകൾ വായ്പയുടെയും പലിശയുടെയും സ്വാധീനിക്കുന്ന ആവശ്യമായ വിവരങ്ങൾ ഉൾപ്പെടുന്നതാകും, അതിനാൽ മറ്റൊരു എൻബിഎഫ്ഐ നൽകുന്ന വ്യവസ്ഥകളുമായി അതിന്റെ താരതമ്യം നടത്തുകയും വായ്പക്കാരൻ അറിയാവുന്ന തീരുമാനങ്ങൾ എടുക്കുകയും ചെയ്യാനാകും. വായ്പ അപേക്ഷ ഫോമിൽ അപേക്ഷയോടൊപ്പം സമർപ്പിക്കേണ്ട ഡോക്യുമെന്റുകൾ സൂചിപ്പിക്കപ്പെടും.

(c) The company will give acknowledgement for receipt of all loan applications with an indicated time frame within which decision on the completed loan application will be taken.

(ക്) കമ്പനി എല്ലാ വായ്പ അപേക്ഷകളും സ്വീകരിച്ചതിന്റെ അംഗീകാരം നൽകും, കൂടാതെ പൂരിപ്പിച്ച വായ്പ അപേക്ഷയുടെ തീരുമാനം എടുക്കുന്ന സമയപരിധി വ്യക്തമാക്കും.

2. Loan appraisal and terms/conditions

2. ലോൺ അപ്രൈസലും നിബന്ധനകളും/ വ്യവസ്ഥകളും

(a) The company will convey in writing to the borrower in the vernacular language as understood by the borrower by means of sanction letter or otherwise, the amount of loan sanctioned along with the terms and conditions including annualized rate of interest and method of application thereof and keep the acceptance of these terms and conditions by the borrower on its record.

(അ) കമ്പനി ലോൺ സാൻഷനു നൽകിയതിന്റെ തുക, എല്ലാ നിബന്ധനകളും, വാർഷിക പലിശ നിരക്കും അതിന്റെ പ്രയോഗം സംബന്ധിച്ച രീതിയും ഉൾപ്പെടെ, നിശ്ചയ പത്രികയിലോ മറ്റേതെങ്കിലും മാർഗത്തിലോ വായ്പക്കാരൻ ഉൾക്കൊള്ളുന്ന ഭാഷയിൽ എഴുതിയുള്ള അപ്ഡേറ്റ് ഭാഗ വായ്പക്കാരനെ അറിയിക്കും. കൂടാതെ, ഈ നിബന്ധനകൾ വായ്പക്കാരൻ അംഗീകരിക്കുന്നതിന്റെ രേഖ കമ്പനി നിലനിർത്തും.

(b) The Company will clearly mention the penal charges for late repayment in the loan agreement & Key Facts Statement (KFS). The late payment charges are:

(ബി) കമ്പനി വായ്പ ഉടമ്പടിയിലും പ്രധാന വിവരങ്ങൾ പ്രസ്താവനയിലും (KFS) പിഴ ചാർജ്ജിക്ൾ എത്രമാത്രം ആയിരിക്കും എന്നത് വ്യക്തമായി പറയേണ്ടതാണ്. വൈകിയ പണം തിരിച്ചടവ് ചാർജ്ജുകൾ:

- In the event of default in payment of interest/charges/installments by the borrower. There will be no capitalization of penal charges.

- These charges are not in the form of penal interest.
- The quantum and reason for penal charges are clearly disclosed to the customers in the loan agreement, Key Fact Statement (KFS) and the payment reminders, in addition to being displayed on the website.
- ബോറോവറിന്റെ പലിശചാർജുകൾക്കു ചിലവ് നൽകുന്നതിൽ മാറ്റം ഉണ്ടാകുന്ന സാഹചര്യത്തിൽ, പീണൽ ചാർജുകളുടെ ക്യാപിറ്റലൈസേഷൻ ഉണ്ടാകില്ല.
- ഈ ചാർജുകൾ പീണൽ പലിശയാകുന്നില്ല.
- പീണൽ ചാർജുകളുടെ അളവും കാരണം ലോണിന്റെ കരാറിലും, കീ ഫാക്റ്റ് സ്റ്റേറ്റ്‌മെന്റിലും (KFS) പേയ്മെന്റ് റിമൈന്ദറുകളിലും തുറന്നിടുന്നു. കൂടാതെ വെബ്സൈറ്റിൽ പ്രദർശിപ്പിക്കുന്നു.

(c) The company will furnish a copy of the loan agreement along with a copy of each of all its enclosures to all the borrowers at the time of disbursement of loans.

(ക) കമ്പനി പണം നൽകുന്ന സമയത്ത് എല്ലാ വായ്പദായകരിലും വായ്പ കരാറിന്റെ ഒരു പകർപ്പ് കൂടാതെ അതിന്റെ എല്ലാ അനുബന്ധങ്ങളുടെ പകർപ്പുകളും നൽകും.

(d) The company will provide a Key Facts Statements (KFS) bearing a unique proposal number and validity of at least 3 days to all the customers.

(ഡ) കമ്പനി എല്ലാ ഉപഭോക്താക്കളുടെയും പ്രധാന വസ്തുതകളുടെ പ്രസ്താവനകൾ (കെഎഫ്എസ്) സമർപ്പിക്കും, അതിൽ ഒരു അദ്വിതീയ നിർദ്ദേശ നമ്പർ ഉൾപ്പെടും കൂടാതെ കുറഞ്ഞത് 3 ദിവസത്തേക്ക് സാധ്യത ഉണ്ടായിരിക്കും.

3. Disbursement of loans including changes in terms and conditions

3. നിബന്ധനകളിലും വ്യവസ്ഥകളിലും മാറ്റങ്ങൾ ഉൾപ്പെടെയുള്ള വായ്പകളുടെ വിതരണം

(a) The company will give notice to the borrower in the vernacular language as understood by the borrower of any change in the terms and conditions including disbursement schedule, interest rates, service charges, prepayment charges etc.as the case may be. Further, any changes in interest rates and charges shall be effected only prospectively as mentioned in the loan agreement.

(ക) കമ്പനി വായ്പയാളിക്ക് ഉണ്ടാകുന്ന ഏതെങ്കിലും വ്യവസ്ഥകളിലുള്ള മാറ്റങ്ങൾ, പണമിടപാട് ഷെഡ്യൂൾ, പലിശ നിരക്ക്, സേവന ചാർജുകൾ, മുമ്പ് പണം തിരിച്ചടയാനുള്ള ചാർജുകൾ തുടങ്ങിയവ ഏത് വസ്തുതയുമായിരിക്കാം, വായ്പയാളിക്ക് ബോധ്യമായ ഭാഷയിൽ അറിയിക്കും. കൂടാതെ, പലിശ നിരക്കുകളും ചാർജുകളും മാറ്റുന്നതു സംബന്ധിച്ച്, വായ്പ ഉടമ്പടിയിൽ പറയുന്നതുപോലെ, മാറ്റങ്ങൾ എപ്പോഴും മുൻകൂട്ടി അനുഭവപ്പെടണം..

(b) Decision to recall / accelerate payment under the agreement will be in consonance with the loan agreement.

(ബി) കരാറിന് കീഴിലുള്ള പേയ്മെന്റ് തിരിച്ചുവിളിക്കാനുള്ള / ത്വരിതപ്പെടുത്തുന്നതിനുള്ള തീരുമാനം വായ്പാ കരാറിന് അനുസൃതമായിരിക്കും

(c) The Company will release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim the company may have against borrower. If such right of set off is to be exercised, the borrower will be given notice about the same with full particulars about the remaining claims and the conditions under which the company is entitled to retain the securities till the relevant claim is settled/paid.

(ക) കമ്പനി എല്ലാ അതോറിറ്റി കളുമോ പണമടച്ച തുക പ്രാപ്തീകരിച്ചതിനുശേഷം അല്ലെങ്കിൽ വായ്പയുടെ Outstanding തുക കണ്ടുപിടിച്ചതിനുശേഷം സുരക്ഷകൾ റിലീസ് ചെയ്യും, എന്നാൽ കമ്പനി വായ്പക്കാർക്കെതിരെ ഉണ്ടായിരിക്കുന്നതിന്റെ ഏതെങ്കിലും നിയമപരമായ അവകാശം അല്ലെങ്കിൽ ലിയനിൽ അടിസ്ഥാനമാക്കിയുള്ള അവകാശത്തിന് വിധേയമായിരിക്കും. ഇത്തരം സജ്ജീകരണത്തിനായി സജ്ജീകരിച്ചിരിക്കുന്ന അവകാശം പ്രയോഗിക്കാനാണെങ്കിൽ, വായ്പക്കാർക്ക് അവിശേഷമായ അവകാശങ്ങൾ സംബന്ധിച്ച് എല്ലാവിധ വിവരങ്ങളും കമ്പനി എങ്ങനെ സുരക്ഷകൾ കയറ്റിയെടുക്കുന്നുവെന്ന് വിവരിക്കും."

4. Rate of Interest & Levy of penal charges

4. പലിശ നിരക്കും പിഴ ചാർജ്ജുകളുടെ ലെവിയും

(a) The Company will frame appropriate internal principles and procedures for determining the interest rates and processing and other charges, if any, and also to ensure that they are not excessive. The Company will, at the time of disbursal, ensure that the interest rate and other charges, if any, on loans and advances are in strict adherence to the above referred internal principles and procedures.

(അ) കമ്പനി പലിശനിരക്കുകളും പ്രോസസ്സിംഗ് ചാർജ്ജുകളും മറ്റ് ചാർജ്ജുകളും (എന്തെങ്കിലും ഉണ്ടായിരുന്നാൽ) നിശ്ചയിക്കുന്നതിനായി അനുയോജ്യമായ ആഭ്യന്തര സിദ്ധാന്തങ്ങളും നടപടിക്രമങ്ങളും രൂപീകരിക്കുകയും അവ അമിതമാകാതിരിക്കാൻ ഉറപ്പാക്കുകയും ചെയ്യും. പലിശനിരക്കുകളും മറ്റുള്ള ചാർജ്ജുകളും (എന്തെങ്കിലും ഉണ്ടായിരുന്നാൽ) ഉപരിയുക്ത ആഭ്യന്തര സിദ്ധാന്തങ്ങളും നടപടിക്രമങ്ങളും കൃത്യമായി പാലിക്കുന്നതായി ഉറപ്പുവരുത്തി കമ്പനി ധനവിനിയോഗ സമയത്ത് ഉറപ്പാക്കും.

(b) The Company will explicitly in the sanction letter, display the rate of interest and the approach for gradation of risk and rationale for charging different rates of interest to different categories of borrowers.

(ബി) കമ്പനി സാങ്ക്ഷൻ ലെറ്ററിൽ വ്യക്തമായി പലിശനിരക്കും റിസ്കിന്റെ ഗ്രേഡേഷൻ സമീപനവും, വിവിധ borroworrow വിഭാഗങ്ങളിൽ നിന്നും വ്യത്യസ്ത പലിശ നിരക്കുകൾ ചാർജ്ജ് ചെയ്യാനുള്ള കാരണവും പ്രദർശിപ്പിക്കും.

(c) The Company will publish the rates of interest and the approach for gradation of risks on the website of the Company, and whenever there is a change in the rate of interest same will be updated on the website of the Company.

(ക) കമ്പനി പലിശ നിരക്കുകളും അപകടത്തിന്റെ പരിഗണനാപരമായ സമീപനവും കമ്പനിയിന്റെ വെബ്സൈറ്റ് പ്രസിദ്ധീകരിക്കും, പെട്ടെന്ന് പലിശ നിരക്കിൽ മാറ്റം വന്നാൽ അതിന്റെ വിവരങ്ങൾ കമ്പനിയിന്റെ വെബ്സൈറ്റ് പുതുക്കി പ്രസിദ്ധീകരിക്കും.

(d) The rate of interest will be annualized rates to make the borrower aware of the exact rates that would be charged to the account.

(ഡി) പലിശ നിരക്ക് വർഷാന്തര നിരക്കായിരിക്കും, അതിനാൽ കടവ് എടുക്കുന്നവൻ അക്കൗണ്ടിൽ ഏർപ്പെടുത്തിയുള്ള യഥാർത്ഥ നിരക്കുകൾ അറിയാൻ സാധിക്കും.

(e) The interest will be charged from the date of disbursement of funds to the customers. The company will charge interest on the loan only for the period for which the loan is outstanding and not for the entire month during which the loan is disbursed or repaid.

(ഇ) ഉപഭോക്താക്കളുടെ വായ്പ തുക റിലീസിന്റെ തീയതി മുതൽ പലിശ ചാർജ്ജ് ചെയ്യും. കമ്പനിക്ക് വായ്പയിൽ പലിശ ചാർജ്ജ് ചെയ്യുന്നത് വായ്പ നിലവിൽ ഉണ്ടാകുന്ന കാലയളവിനുള്ള മാത്രം ആയിരിക്കും, വായ്പ തുക റിലീസ് ചെയ്തിരിക്കുന്ന അല്ലെങ്കിൽ തിരിച്ചു അടച്ച മുഴുവൻ മാസം കാലഘട്ടത്തിനും അല്ല.

5. Loan facilities to the physically/visually challenged

5. ശാരീരിക/കാഴ്ച വൈകല്യമുള്ളവർക്ക് വായ്പാ സൗകര്യം

(a) The company shall not discriminate in extending loans and facilities to physically/visually challenged applicants on grounds of disability.

(എ) വൈകല്യത്തിന്റെ അടിസ്ഥാനത്തിൽ ശാരീരിക/കാഴ്ച വെല്ലുവിളി നേരിടുന്ന അപേക്ഷകർക്ക് വായ്പയും സൗകര്യങ്ങളും നൽകുന്നതിൽ കമ്പനി വിവേചനം കാണിക്കരുത്.

6.General

6. ജനറൽ

(a) The Company will refrain from interference in the affairs of the borrower except for the purposes provided in the terms and conditions of the loan agreement (unless new information, not earlier disclosed by the borrower, has come to the notice of the lender).

(അ) കമ്പനി വായ്പാ ഉടമ്പടിയിൽ നൽകിയിട്ടുള്ള വ്യവസ്ഥകൾക്കു പുറമെ വായ്പക്കാരന്റെ കാര്യങ്ങളിൽ ഇടപെടാൻ ഇടയില്ല (പുതിയ വിവരങ്ങൾ, വായ്പക്കാരനാൽ മുമ്പ് വെളിപ്പെടുത്തപ്പെട്ടിരുന്നില്ലാത്തവ, കടനൽകുന്നവർക്ക് അറിയാത്തവയെന്നു മാത്രമേ വിശേഷിപ്പിക്കൂ).

(b) In the matter of recovery of loans, the company shall not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans.

(ബി) കടങ്ങൾ പറ്റി പണം വീണ്ടെടുക്കലിന്റെ കാര്യത്തിൽ, കമ്പനി അനാവശ്യമായ ദുർബലപ്പെടുത്തലിൽ ഏർപ്പെടരുത്, ഉദാഹരണത്തിന്, കടയാളികളെ അനാവശ്യമായ സമയങ്ങളിൽ തുളളലുകൾക്ക് വിധേയമാക്കുക, കടം വീണ്ടെടുക്കുന്നതിനായി പവർ ഉപയോഗിക്കുന്നത്.

(c) The Board of Directors of the company shall lay down the appropriate grievance redressal mechanism within the organization to resolve disputes arising in this regard. Such a mechanism should ensure that all disputes arising out of the decisions of lending institutions' functionaries are heard and disposed of at least at the next higher level. The Board of Directors should also provide for periodical review of the compliance of the Fair Practices Code and the functioning of the grievance redressal mechanism at various levels of management. A consolidated report of such reviews may be submitted to the Board at regular intervals, as may be prescribed by it.

(ക) കമ്പനിയുടെയും ഡയറക്ടർമാരുടെയും ബോർഡ് താൻ പ്രത്യേകമായ പരാതികളുടെ പരിഹാര യന്ത്രം സ്ഥാപിക്കുക, ഇത് അനുയോജ്യമായ വിധം വാദങ്ങൾ പരിഹരിക്കുകയും സംവരണം ചെയ്യുകയും ചെയ്യുന്നതിന്. ഈ യന്ത്രം, ധനകാര്യ സ്ഥാപനങ്ങളുടെ പ്രവർത്തനങ്ങളിൽ നിന്നുള്ള തീരുമാനം കൊണ്ട് ഉയർന്ന സംവാദങ്ങൾ പരിഹരിക്കുന്നതിൽ ഉറപ്പുനൽകണം. ഡയറക്ടർമാരുടെയും ബോർഡിനും ആവശ്യമായ സമയക്രമത്തിൽ അവലോകനങ്ങൾ നൽകുന്നതിനായി, ഫെയർ പ്രാക്ടീസസ് കോഡിന്റെ പാലനവും പരാതികളുടെ പരിഹാര യന്ത്രത്തിന്റെ പ്രവർത്തനവും മാനേജ്മെന്റിന്റെ വിവിധ നിലകളിൽ നിരീക്ഷിക്കുകയും വേണം. ഇതിന്റെ സമഗ്രമായ റിപ്പോർട്ട്, ബോർഡിന് ആകെത്തുള്ള സമീക്ഷകൾക്കായി നിശ്ചിത ഇടവേളകളിൽ സമർപ്പിക്കപ്പെടണം.

(d) The Company shall display the following information prominently, for the benefit of their customers, at their branches / places where business is transacted - the name and contact details (Telephone / Mobile nos. as also email address) of the Grievance Redressal Officer who can be approached for resolution of complaints against the Company.

(ഡി) കമ്പനി അവരുടെ ഉപഭോക്താക്കളുടെ അതിവിശേഷത്തിന്, അവരുടെ ബ്രാഞ്ചുകൾ / ബിസിനസ്സ് നടത്തിയിടങ്ങളിൽ, പരാതികൾ പരിഹരിക്കാൻ സമീപിക്കാവുന്ന ഗ്രീവൻസ് റെഡ്രസൽ ഓഫീസറുടെ പേര്, ബന്ധപ്പെടാനുള്ള വിവരങ്ങൾ (ടെലിഫോൺ / മൊബൈൽ നമ്പറുകൾ, കൂടാതെ ഇമെയിൽ വിലാസം) പ്രാമുഖ്യത്തോടെ പ്രദർശിപ്പിക്കണം.

(e) In case of receipt of a request from the borrower for transfer of borrowal account (balance transfer), and if it is rejected, it shall be conveyed within 21 days from the date of receipt of the request'.

(ഇ) വായ്ക്കാരൻ നിന്നുള്ള വായ്ക്ക അക്കൗണ്ട് മാറ്റാനുള്ള അഭ്യർത്ഥന (ബാലൻസ് ട്രാൻസ്ഫർ) ലഭിച്ചാൽ, അത് പ്രയോഗത്തിലാക്കാതെ നിരസിക്കുന്നുവെങ്കിൽ, അത് അഭ്യർത്ഥന ലഭിച്ച തീയതി മുതൽ 21 ദിവസത്തിനുള്ളിൽ അറിയിക്കണം.

AYE FINANCE LTD.

അയ് ഫിനാൻസ് ലിമിറ്റഡ്

Fair Practice Code

ನ್ಯಾಯೋಚಿತ ಅಭ್ಯಾಸ ಕೋಡ್

Version 6.0

ಆವೃತ್ತಿ 6.0

Approved by Board on 16th December 2024
16ನೇ ಡಿಸೆಂಬರ್ 2024 ರಂದು ಮಂಡಳಿಯಿಂದ ಅನುಮೋದಿಸಲಾಗಿದೆ

Our Fair Practices Code

ನಮ್ಮ ನ್ಯಾಯೋಚಿತ ಅಭ್ಯಾಸಗಳ ಕೋಡ್

1. Applications for loans and their processing

ಸಾಲಗಳಿಗೆ ಅರ್ಜಿಗಳು ಮತ್ತು ಅವುಗಳ ಸಂಸ್ಕರಣೆ

(a) All communications to the borrower will be in the vernacular language or a language as understood by the borrower.

ಸಾಲಗಾರನಿಗೆ ಎಲ್ಲಾ ಸಂದೇಶಗಳು ಅವರ ಸ್ಥಳೀಯ ಭಾಷೆಯಲ್ಲಿ ಅಥವಾ ಅವರು ಅರ್ಥಮಾಡಿಕೊಳ್ಳುವ ಭಾಷೆಯಲ್ಲಿರುತ್ತವೆ.

(b) Loan application forms will include necessary information which affects the interest of the borrower, so that a meaningful comparison with the terms and conditions offered by other NBFCs can be made and informed decision can be taken by the borrower. The loan application form will indicate the documents required to be submitted with the application form.

ಸಾಲದ ಅರ್ಜಿ ನಮೂನೆಗಳು ಸಾಲಗಾರನ ಆಸಕ್ತಿಯ ಮೇಲೆ ಪರಿಣಾಮ ಬೀರುವ ಪ್ರಮುಖ ಮಾಹಿತಿಯನ್ನು ಒದಗಿಸುತ್ತದೆ, ಇದರಿಂದಾಗಿ ಇತರ NBFC ಗಳು ನೀಡುವ ನಿಯಮಗಳನ್ನು ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ಹೋಲಿಸಲು ಮತ್ತು ತಿಳುವಳಿಕೆಯುಳ್ಳ ನಿರ್ಧಾರವನ್ನು ತೆಗೆದುಕೊಳ್ಳಲು ಸಹಾಯ ಮಾಡುತ್ತದೆ. ಸಾಲದ ಅರ್ಜಿ ನಮೂನೆಯು ಅರ್ಜಿ ನಮೂನೆಯೊಂದಿಗೆ ಸಲ್ಲಿಸಬೇಕಾದ ದಾಖಲೆಗಳನ್ನು ಸೂಚಿಸುತ್ತದೆ.

(c) The company will give acknowledgement for receipt of all loan applications with an indicated time frame within which decision on the completed loan application will be taken.

ಕಂಪನಿಯು ಎಲ್ಲಾ ಸಾಲದ ಅರ್ಜಿಗಳ ಸ್ವೀಕೃತಿಯನ್ನು ಅಂಗೀಕರಿಸುತ್ತದೆ ಮತ್ತು ಪೂರ್ಣಗೊಂಡ ಅರ್ಜಿಯ ಮೇಲೆ ನಿರ್ಧಾರವನ್ನು ಯಾವಾಗ ತೆಗೆದುಕೊಳ್ಳಲಾಗುತ್ತದೆ ಎಂಬುದಕ್ಕೆ ಸಮಯದ ಚೌಕಟ್ಟನ್ನು ಒದಗಿಸುತ್ತದೆ.

2. Loan appraisal and terms/conditions

ಸಾಲದ ಮೌಲ್ಯಮಾಪನ ಮತ್ತು ನಿಯಮಗಳು/ಷರತ್ತುಗಳು

(a) The company will convey in writing to the borrower in the vernacular language as understood by the borrower by means of sanction letter or otherwise, the amount of loan sanctioned along with the terms and conditions including annualized rate of interest and method of application thereof and keep the acceptance of these terms and conditions by the borrower on its record.

ವಾರ್ಷಿಕ ಬಡ್ಡಿ ದರ ಮತ್ತು ಅದನ್ನು ಹೇಗೆ ಅನ್ವಯಿಸಲಾಗುತ್ತದೆ ಎಂಬುದನ್ನು ಒಳಗೊಂಡಂತೆ ನಿಯಮಗಳು ಮತ್ತು ಷರತ್ತುಗಳ ಜೊತೆಗೆ ಮಂಜೂರಾದ ಸಾಲದ ಮೊತ್ತದ ಬಗ್ಗೆ ಕಂಪನಿಯು ಸಾಲಗಾರನಿಗೆ ಅವರಿಗೆ ಅರ್ಥವಾಗುವ ಭಾಷೆಯಲ್ಲಿ ಲಿಖಿತವಾಗಿ ತಿಳಿಸುತ್ತದೆ. ಕಂಪನಿಯು ಈ ನಿಯಮಗಳ ಸಾಲಗಾರನ ಅಂಗೀಕಾರದ ದಾಖಲೆಯನ್ನು ಸಹ ಇರಿಸುತ್ತದೆ.

(b) The Company will clearly mention the penal charges for late repayment in the loan agreement & Key Facts Statement (KFS). The late payment charges are:

ಕಂಪನಿಯು ಸಾಲ ಒಪ್ಪಂದ ಮತ್ತು ಪ್ರಮುಖ ವಿಷಯಗಳ ಹೇಳಿಕೆಯಲ್ಲಿ (KFS) ತಡವಾಗಿ ಮರುಪಾವತಿಗಾಗಿ ದಂಡದ ಶುಲ್ಕಗಳನ್ನು ಸ್ಪಷ್ಟವಾಗಿ ಉಲ್ಲೇಖಿಸುತ್ತದೆ. ವಿಳಂಬ ಪಾವತಿ ಶುಲ್ಕಗಳು ಹೀಗಿವೆ:

- In the event of default in payment of interest/charges/installments by the borrower. There will be no capitalization of penal charges.
ಸಾಲಗಾರನು ಬಡ್ಡಿ, ಶುಲ್ಕಗಳು ಅಥವಾ ಕಂತುಗಳನ್ನು ಪಾವತಿಸಲು ಡೀಫಾಲ್ಟ್ ಮಾಡಿದರೆ, ದಂಡದ ಶುಲ್ಕಗಳನ್ನು ಸಾಲದ ಬಾಕಿಗೆ ಸೇರಿಸಲಾಗುವುದಿಲ್ಲ.
- These charges are not in the form of penal interest.
ಈ ಶುಲ್ಕಗಳನ್ನು ದಂಡದ ಬಡ್ಡಿ ಎಂದು ಪರಿಗಣಿಸಲಾಗುವುದಿಲ್ಲ.
- The quantum and reason for penal charges are clearly disclosed to the customers in the loan agreement, Key Fact Statement (KFS) and the payment reminders, in addition to being displayed on the website.
ದಂಡದ ಶುಲ್ಕಗಳ ಮೊತ್ತ ಮತ್ತು ಕಾರಣವನ್ನು ಸಾಲ ಒಪ್ಪಂದ, ಪ್ರಮುಖ ವಿಷಯಗಳ ಹೇಳಿಕೆ (KFS), ಪಾವತಿ ಜ್ಞಾಪನೆಗಳಲ್ಲಿ ಸ್ಪಷ್ಟವಾಗಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ವೆಬ್‌ಸೈಟ್‌ನಲ್ಲಿ ಸಹ ನೀಡಲಾಗಿದೆ.

(c) The company will furnish a copy of the loan agreement along with a copy of each of all its enclosures to all the borrowers at the time of disbursement of loans.

ಸಾಲವನ್ನು ವಿತರಿಸಿದಾಗ ಕಂಪನಿಯು ಸಾಲದ ಒಪ್ಪಂದದ ನಕಲನ್ನು ಮತ್ತು ಎಲ್ಲಾ ಸಂಬಂಧಿತ ದಾಖಲೆಗಳನ್ನು ಸಾಲಗಾರನಿಗೆ ಒದಗಿಸುತ್ತದೆ.

(d) The company will provide a Key Facts Statements (KFS) bearing a unique proposal number and validity of at least 3 days to all the customers.

ಕಂಪನಿಯು ಎಲ್ಲಾ ಗ್ರಾಹಕರಿಗೆ ವಿಶಿಷ್ಟ ಪ್ರಸ್ತಾವನೆ ಸಂಖ್ಯೆ ಮತ್ತು ಕನಿಷ್ಠ 3 ದಿನಗಳ ಮಾನ್ಯತೆಯೊಂದಿಗೆ ಪ್ರಮುಖ ವಿಷಯಗಳ ಹೇಳಿಕೆಯನ್ನು (KFS) ಒದಗಿಸುತ್ತದೆ.

3. Disbursement of loans including changes in terms and conditions

ನಿಯಮಗಳು ಮತ್ತು ಷರತ್ತುಗಳಲ್ಲಿನ ಬದಲಾವಣೆಗಳನ್ನು ಒಳಗೊಂಡಂತೆ ಸಾಲಗಳ ವಿತರಣೆ

(a) The company will give notice to the borrower in the vernacular language as understood by the borrower of any change in the terms and conditions including disbursement schedule, interest rates, service charges, prepayment charges etc.as the case may be. Further, any changes in interest rates and charges shall be effected only prospectively as mentioned in the loan agreement.

ವಿತರಣಾ ವೇಳಾಪಟ್ಟಿ, ಬಡ್ಡಿ ದರಗಳು, ಸೇವಾ ಶುಲ್ಕಗಳು, ಪೂರ್ವಪಾವತಿ ಶುಲ್ಕಗಳು, ಇತ್ಯಾದಿ ಸೇರಿದಂತೆ ನಿಯಮಗಳು ಮತ್ತು ಷರತ್ತುಗಳಲ್ಲಿನ ಯಾವುದೇ ಬದಲಾವಣೆಗಳ ಬಗ್ಗೆ ಅವರು ಅರ್ಥಮಾಡಿಕೊಳ್ಳುವ ಸ್ಥಳೀಯ ಭಾಷೆಯಲ್ಲಿ ಕಂಪನಿಯು

ಸಾಲಗಾರರಿಗೆ ತಿಳಿಸುತ್ತದೆ. ಬಡ್ಡಿದರಗಳು ಮತ್ತು ಶುಲ್ಕಗಳಲ್ಲಿನ ಯಾವುದೇ ಬದಲಾವಣೆಗಳು ಸಾಲ ಒಪ್ಪಂದದಲ್ಲಿ ಉಲ್ಲೇಖಿಸಿದಂತೆ ಆ ಹಂತದಿಂದ ಮಾತ್ರ ಅನ್ವಯಿಸುತ್ತವೆ.

(b) Decision to recall / accelerate payment under the agreement will be in consonance with the loan agreement.

ಒಪ್ಪಂದದ ಅಡಿಯಲ್ಲಿ ಪಾವತಿಯನ್ನು ಮರುಪಡೆಯಲು / ವೇಗಗೊಳಿಸಲು ನಿರ್ಧಾರವು ಸಾಲ ಒಪ್ಪಂದಕ್ಕೆ ಅನುಗುಣವಾಗಿರುತ್ತದೆ.

(c) The Company will release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim the company may have against borrower. If such right of set off is to be exercised, the borrower will be given notice about the same with full particulars about the remaining claims and the conditions under which the company is entitled to retain the securities till the relevant claim is settled/paid.

ಕಂಪನಿಯು ಯಾವುದೇ ಕಾನೂನು ಹಕ್ಕು ಅಥವಾ ಸಾಲಗಾರನ ವಿರುದ್ಧ ಹಕ್ಕು ಹೊಂದಿಲ್ಲದಿದ್ದರೆ ಸಾಲಗಾರನು ಎಲ್ಲಾ ಬಾಕಿಗಳನ್ನು ಅಥವಾ ಬಾಕಿ ಇರುವ ಸಾಲದ ಮೊತ್ತವನ್ನು ಮರುಪಾವತಿ ಮಾಡಿದ ನಂತರ ಕಂಪನಿಯು ಎಲ್ಲಾ ಸೆಕ್ಯೂರಿಟಿಗಳನ್ನು ಬಿಡುಗಡೆ ಮಾಡುತ್ತದೆ. ಕಂಪನಿಯು ಸೆಟ್-ಆಫ್ ಹಕ್ಕನ್ನು ಚಲಾಯಿಸಿದರೆ, ಸಾಲಗಾರನಿಗೆ ಉಳಿದ ಕ್ಲೈಮ್‌ಗಳ ಸಂಪೂರ್ಣ ವಿವರಗಳು ಮತ್ತು ಕ್ಲೈಮ್ ಇತ್ಯರ್ಥವಾಗುವವರೆಗೆ ಅಥವಾ ಪಾವತಿಸುವವರೆಗೆ ಕಂಪನಿಯು ಸೆಕ್ಯೂರಿಟಿಗಳನ್ನು ಇರಿಸಿಕೊಳ್ಳುವ ಷರತ್ತುಗಳೊಂದಿಗೆ ತಿಳಿಸಲಾಗುತ್ತದೆ.

4. Rate of Interest & Levy of penal charges

ಬಡ್ಡಿಯ ದರ ಮತ್ತು ದಂಡ ಶುಲ್ಕಗಳ ವಿಧಿಕೆ

(a) The Company will frame appropriate internal principles and procedures for determining the interest rates and processing and other charges, if any, and also to ensure that they are not excessive. The Company will, at the time of disbursal, ensure that the interest rate and other charges, if any, on loans and advances are in strict adherence to the above referred internal principles and procedures.

ಕಂಪನಿಯು ಬಡ್ಡಿದರಗಳು, ಸಂಸ್ಕರಣಾ ಶುಲ್ಕಗಳು ಮತ್ತು ಇತರ ಶುಲ್ಕಗಳನ್ನು ನಿರ್ಧರಿಸಲು ಸ್ಪಷ್ಟವಾದ ಆಂತರಿಕ ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ರಚಿಸುತ್ತದೆ, ಮತ್ತು ಅವುಗಳು ತುಂಬಾ ಹೆಚ್ಚಿಲ್ಲ ಎಂದು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳುತ್ತವೆ. ವಿತರಣೆಯ ಸಮಯದಲ್ಲಿ, ಸಾಲಗಳ ಮೇಲಿನ ಬಡ್ಡಿ ದರ ಮತ್ತು ಯಾವುದೇ ಇತರ ಶುಲ್ಕಗಳು ಮೇಲೆ ತಿಳಿಸಲಾದ ಆಂತರಿಕ ಮಾರ್ಗಸೂಚಿಗಳು ಮತ್ತು ಕಾರ್ಯವಿಧಾನಗಳನ್ನು ಅನುಸರಿಸುತ್ತವೆ ಎಂದು ಕಂಪನಿಯು ಖಚಿತಪಡಿಸುತ್ತದೆ.

(b) The Company will explicitly in the sanction letter, display the rate of interest and the approach for gradation of risk and rationale for charging different rates of interest to different categories of borrowers.

ಮಂಜೂರಾತಿ ಪತ್ರದಲ್ಲಿ, ಕಂಪನಿಯು ಬಡ್ಡಿದರ, ಅಪಾಯದ ಮಟ್ಟವನ್ನು ಹೇಗೆ ನಿರ್ಧರಿಸುತ್ತದೆ ಮತ್ತು ವಿವಿಧ ರೀತಿಯ ಸಾಲಗಾರರಿಗೆ ವಿಭಿನ್ನ ಬಡ್ಡಿದರಗಳನ್ನು ವಿಧಿಸುವ ಕಾರಣವನ್ನು ಸ್ಪಷ್ಟವಾಗಿ ತೋರಿಸುತ್ತದೆ.

(c) The Company will publish the rates of interest and the approach for gradation of risks on the website of the Company, and whenever there is a change in the rate of interest same will be updated on the website of the Company.

ಕಂಪನಿಯು ತನ್ನ ವೆಬ್‌ಸೈಟ್‌ನಲ್ಲಿ ಬಡ್ಡಿದರಗಳು ಮತ್ತು ಅಪಾಯದ ಗ್ರೇಡಿಂಗ್ ವಿಧಾನವನ್ನು ಪ್ರಕಟಿಸುತ್ತದೆ. ಬಡ್ಡಿದರದಲ್ಲಿನ ಯಾವುದೇ ಬದಲಾವಣೆಗಳನ್ನು ವೆಬ್‌ಸೈಟ್‌ನಲ್ಲಿಯೂ ನವೀಕರಿಸಲಾಗುತ್ತದೆ.

(d) The rate of interest will be annualized rates to make the borrower aware of the exact rates that would be charged to the account.

ಬಡ್ಡಿ ದರವನ್ನು ವಾರ್ಷಿಕ ದರವಾಗಿ ತೋರಿಸಲಾಗುತ್ತದೆ ಇದರಿಂದ ಸಾಲಗಾರನಿಗೆ ಖಾತೆಯಲ್ಲಿ ವಿಧಿಸಲಾಗುವ ನಿಖರವಾದ ದರವನ್ನು ತಿಳಿಯುತ್ತದೆ.

(e) The interest will be charged from the date of disbursement of funds to the customers. The company will charge interest on the loan only for the period for which the loan is outstanding and not for the entire month during which the loan is disbursed or repaid.

ಹಣವನ್ನು ಗ್ರಾಹಕರಿಗೆ ವಿತರಿಸಿದ ದಿನಾಂಕದಿಂದ ಬಡ್ಡಿಯನ್ನು ವಿಧಿಸಲಾಗುತ್ತದೆ. ಕಂಪನಿಯು ಸಾಲದ ಬಾಕಿ ಇರುವ ಸಮಯಕ್ಕೆ ಮಾತ್ರ ಬಡ್ಡಿಯನ್ನು ವಿಧಿಸುತ್ತದೆ, ಸಾಲವನ್ನು ವಿತರಿಸಿದ ಅಥವಾ ಮರುಪಾವತಿಸಿದ ಸಂಪೂರ್ಣ ತಿಂಗಳಿಗೆ ಅಲ್ಲ.

5. Loan facilities to the physically/visually challenged

ದೈಹಿಕ/ದೃಷ್ಟಿ ವಿಕಲಚೇತನರಿಗೆ ಸಾಲ ಸೌಲಭ್ಯಗಳು

(a) The company shall not discriminate in extending loans and facilities to physically/visually challenged applicants on grounds of disability.

ಸಾಲ ಮತ್ತು ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುವಾಗ ಕಂಪನಿಯು ದೈಹಿಕವಾಗಿ ಅಥವಾ ದೃಷ್ಟಿಹೀನ ಅರ್ಜಿದಾರರ ಜೊತೆಗೆ ತಾರತಮ್ಯ ಮಾಡುವುದಿಲ್ಲ.

6. General

ಸಾಮಾನ್ಯ

(a) The Company will refrain from interference in the affairs of the borrower except for the purposes provided in the terms and conditions of the loan agreement (unless new information, not earlier disclosed by the borrower, has come to the notice of the lender).

ಸಾಲಗಾರರಿಂದ ಹಿಂದೆ ಹಂಚಿಕೊಳ್ಳದ ಹೊಸ ಮಾಹಿತಿಯು ಸಾಲದಾತರ ಗಮನಕ್ಕೆ ಬರದ ಹೊರತು, ಸಾಲದ ಒಪ್ಪಂದದಲ್ಲಿ ವಿವರಿಸಿದಂತೆ ಸಾಲಗಾರನ ವ್ಯವಹಾರಗಳಲ್ಲಿ ಕಂಪನಿಯು ಮಧ್ಯಪ್ರವೇಶಿಸುವುದಿಲ್ಲ.

(b) In the matter of recovery of loans, the company shall not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans.

ಸಾಲಗಳನ್ನು ಮರುಪಡೆಯುವಾಗ, ಕಂಪನಿಯು ಕಿರುಕುಳದಲ್ಲಿ ತೊಡಗುವುದಿಲ್ಲ, ಉದಾಹರಣೆಗೆ ವ್ಯವಹಾರದ ಹೊರಗಿನ ಸಮಯದಲ್ಲಿ ಸಾಲಗಾರರನ್ನು ಪದೇ ಪದೇ ಸಂಪರ್ಕಿಸುವುದು ಅಥವಾ ವಸೂಲಿಗಾಗಿ ಬಲವಂತದ ವಿಧಾನಗಳನ್ನು ಬಳಸುವುದು.

(c) The Board of Directors of the company shall lay down the appropriate grievance redressal mechanism within the organization to resolve disputes arising in this regard. Such a mechanism should ensure that all disputes arising out of the decisions of lending institutions' functionaries are heard and

disposed of at least at the next higher level. The Board of Directors should also provide for periodical review of the compliance of the Fair Practices Code and the functioning of the grievance redressal mechanism at various levels of management. A consolidated report of such reviews may be submitted to the Board at regular intervals, as may be prescribed by it.

ಕಂಪನಿಯ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ಉದ್ದವಿಸಬಹುದಾದ ಯಾವುದೇ ವಿವಾದಗಳನ್ನು ಪರಿಹರಿಸಲು ಸರಿಯಾದ ದೂರು ಪರಿಹಾರ ವ್ಯವಸ್ಥೆಯನ್ನು ಸ್ಥಾಪಿಸುತ್ತದೆ. ಈ ವ್ಯವಸ್ಥೆಯು ಸಾಲ ನೀಡುವ ಸಂಸ್ಥೆಯ ಸಿಬ್ಬಂದಿಯ ನಿರ್ಧಾರಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ಎಲ್ಲಾ ವಿವಾದಗಳನ್ನು ಮುಂದಿನ ಉನ್ನತ ಮಟ್ಟದ ಮೂಲಕ ಕೇಳಲಾಗುತ್ತದೆ ಮತ್ತು ಪರಿಹರಿಸಲಾಗುತ್ತದೆ ಎಂದು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳಬೇಕು. ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ನ್ಯಾಯೋಚಿತ ಅಭ್ಯಾಸಗಳ ಕೋಡ್‌ನ ಅನುಸರಣೆ ಮತ್ತು ವಿವಿಧ ನಿರ್ವಹಣಾ ಹಂತಗಳಲ್ಲಿ ಕುಂದುಕೊರತೆ ಪರಿಹಾರ ವ್ಯವಸ್ಥೆಯ ಪರಿಣಾಮಕಾರಿತ್ವವನ್ನು ನಿಯಮಿತವಾಗಿ ಪರಿಶೀಲಿಸಬೇಕು. ಈ ವಿಮರ್ಶೆಗಳ ಕ್ರೋಢೀಕೃತ ವರದಿಯನ್ನು ಅವರು ನಿರ್ದರಿಸಿದಂತೆ ನಿಯಮಿತ ಮಧ್ಯಂತರದಲ್ಲಿ ಮಂಡಳಿಗೆ ಸಲ್ಲಿಸಬೇಕು.

(c) The Company shall display the following information prominently, for the benefit of their customers, at their branches / places where business is transacted - the name and contact details (Telephone / Mobile nos. as also email address) of the Grievance Redressal Officer who can be approached for resolution of complaints against the Company.

ಕಂಪನಿಯು ಕುಂದುಕೊರತೆ ನಿವಾರಣಾ ಅಧಿಕಾರಿಯ ಹೆಸರು ಮತ್ತು ಸಂಪರ್ಕ ವಿವರಗಳನ್ನು (ಫೋನ್ ಸಂಖ್ಯೆ ಮತ್ತು ಇಮೇಲ್) ಅವರ ಶಾಖೆಗಳಲ್ಲಿ ಅಥವಾ ವ್ಯಾಪಾರ ನಡೆಸುವ ಸ್ಥಳಗಳಲ್ಲಿ ಪ್ರದರ್ಶಿಸುತ್ತದೆ, ಆ ಮೂಲಕ ಗ್ರಾಹಕರು ದೂರುಗಳನ್ನು ಪರಿಹರಿಸಲು ಅವರನ್ನು ಸುಲಭವಾಗಿ ಸಂಪರ್ಕಿಸಬಹುದು.

(d) In case of receipt of a request from the borrower for transfer of borrowal account (balance transfer), and if it is rejected, it shall be conveyed within 21 days from the date of receipt of the request'.

ಸಾಲಗಾರನು ತನ್ನ ಸಾಲದ ಖಾತೆಯನ್ನು (ಬ್ಯಾಲೆನ್ಸ್ ವರ್ಗಾವಣೆ) ವರ್ಗಾಯಿಸಲು ವಿನಂತಿಸಿದರೆ ಮತ್ತು ಅದನ್ನು ತಿರಸ್ಕರಿಸಿದರೆ, ವಿನಂತಿಯನ್ನು ಸ್ವೀಕರಿಸಿದ 21 ದಿನಗಳಲ್ಲಿ ಕಂಪನಿಯು ಸಾಲಗಾರನಿಗೆ ತಿಳಿಸುತ್ತದೆ.

ಆಯೆ ಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್

AYE FINANCE LTD.