



## **Ka Añ jong ka Jingtreikam kaba Hok**

**Ka Añ jong ka Jingtreikam kaba Hok**

**Ka (Version: V 10)**



## Ka Aiñ jong ka Jingtreikam kaba Hok

### *Ka Aiñ jong ka Jingtreikam kaba Hok*

Ka por ba ai jingbit ia ka Polisi	Ka komiti ba dei peit ia ka Jingpyniaid ia ka Jingduhnong (Risk Management Committee ) Ki Board of Directors
Ka jinglongtraí halor ka Polisi	U/Ka Chief Compliance Officer
Ka por ba dei khmih halor ka jingpyntreikam ia ka Polisi	U/Ka chief Producr Ophisar U/Ka Head – Operations & Customer Service
Ka version	Ka Version V10
ka tarik ba la pynlait ia kane	9 tarik U Rymphang 2026
Ka tarik ba khatduh ba don ka jing peit bniah	9 tarik U Rymphang 2026

### *Ki Relevant Act/Rules/Regulations*

Reserve Bank jong ka Ri India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025 (“RBC Directions”)



## Ka Aiñ jong ka Jingtreikam kaba Hok

### KI VERSION CONTROL

Ki Version Control No.	U/Ka nongthoh	Ka tarik ba la ioh ia ka jingbit	Ka tarik ba la pyntreikam ia ka	Ka jingbatai bniah ia ka Version
V.1	U/Ka Chief Financial Officer	15 tarik U nailur 2009	15 tarik U nailur 2009	-
V.2	U/Ka Chief Financial Officer	19 tarik u laiong 2012	19 tarik u laiong 2012	Ba la pynthymmai katkum ka jingpyntip No. DNBS.CC.PD.No.266/03.10.01/2011-12 ha ka 26 tarik Lber 2012
V.3	U/Ka Chief Financial Officer	14 tarik u Lber 2013	14 tarik u Lber 2013	Ba la pynthymmai katkum ka jingpyntip No. DNBS.CC.PD.No.320/03.10.01/2012-13 ha ka 18 tarik u Rymphang 2013
V.4	U/Ka Chief Financial Officer	15 tarik U Jymmang 2015	15 tarik U Jymmang 2015	Ka jingpynkylla katkum ka Jingpyntreikam ia ka SME Finance Business
V.5	U/Ka Chief Operating Officer	08 tarik U Nailar 2019	08 tarik U Nailar 2019	Katkum ka jingpynkylla napdeng jong kiwei kiwei ki jingpyntip ba don ia u No. DNBR (PD) CC.No.101/03.10.001/2019-20 dated 02 Nailar 2019
V.6	U/Ka Chief Operating Officer	6 tarik U Rymphang 2020	6 tarik U Rymphang 2020	Ba la pynthymmai khnang ban kynthup (i) ka jingpyntip ia ki kamram jong U/Ka Director (ii) ka jingpyntip ba bniah na ka bynta ki Ophisar ba dei beit ia ki jingai jingmudui jong ki kostoamr (iii) ka jingpyntip ba bniah shaphang U/Ka Nodal Officers/ Principal Nodal Officer
V.7	U/Ka Chief Financial Officer	12 tarik U Nailar 2020	12 tarik U Nailar 2020	La pynkylla ban pynthymmai ia ki jingpyntip ha kaba iadei bad U/Ka Grievance Redressal Officer / Principal Nodal Officer
V.7	U/Ka Chief Operating Officer	4 tarik U Rymphang 2021	4 tarik U Rymphang 2021	La pynkylla ban ioh ban pyniasnoh ia ka reference jong ka websitena ka bynta ban pyntip ia ki jingpyntip jong U/Ka Nodal Officers badU/Ka RBI Ombudsman.
V.8	U/Ka Chief Compliance Officer	30 tarik u Lber 2024	30 tarik u Lber 2024	Bun ki jingpynkylla bad ki jingpynthymmai la wanrah ba kin long katkum ka code jong ka Master Direction – Reserve Bank jong ka Ri India (Non-Banking Financial Company – Scale Based Regulations) Directions, 2023 bad kiwei kiwie de ki jingpyntip katkum ka Reserve Bank jong ka Ri India
V.9	U/Ka Chief Compliance Officer	13 tarik U Nailar 2025	13 tarik U Nailar 2025	Ba pynthymmai ia ki kyndon kiba mih hadien ka inspektion (jingwan khmih) jong ka RBI
V.10	U/Ka Chief Compliance Officer	09 tarik U Rymphang 2026	9 tarik U Rymphang 2026	Ka jingpynthymmai kidei ban iaed katkum ka FPC katkum ki jingdonkam ba la buh da ka Reserve Bank jong ka Ri India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025 (“ <b>RBC Directions</b> ”)



## Ka Aiñ jong ka Jingtreakam kaba Hok

### I. KA JINGPYNSHAI BAD KA JINGPYNTREIKAM IA U KODE

Ka Reserve Bank jong ka Ri India ("RBI") ka la ai ia ki rukom ha kaba iadei bad ka fair practices (ka jingtreakam kaba khuid) hapoh ka Chapter III (Responsible Lending Conduct) jong ka RBC Directions, kiba long ruh kiba kongsan ba yn shna/pynmih ia ki bad ban ioh ia ka jingbit na ka Board of Directors na baroh ki Non-Banking Financial Companies ("NBFCs") bad yn pynmih bad pyni paidbah ha ka website jong ka Company (kumba la tip nangne shakhmat), ba kan long ka jingpyntip ia ki nongkit kam.

Ka IndoStar Capital Finance Limited (nangne shakhmat yn tip kum ka "ICF" lane "the Company")kadei ka public limited company kaba don hapoh ka kyndon jong ka Companies Act, 1956, bad kaba la long bynta kaba pura ha ka kyndon jong ka Companies Act, 2013, bad kadei ruh ka Non-Banking Financial Company – Middle Layer, ba la pyniasnoh bad ka RBI.

Ka ICF ka ia don bynta ha ka jingtreakam ban ai ram ia ki corporate, ban ai pisa ha kaba thied kali bad kaba ai pisa kylliang sha ki small & medium enterprises (ki jaka treikam kiba rit) Shuh shuh, ka IFC ka lah ruh ban trei ia kino kino ki jait kam katkum ka jingioh jingbit ba la ai da ka NBFC na kawei ka por sha kawei pat, bad kine baroh kin long katkum ka jingioh bor/jingbit kiba donkam. Kane Ka Aiñ jong ka Jingtreakam kaba Hok ("the Code") kan treikam ia baroh ki jait jingshakri ba la ai da ka Kompany (kiba ai mynta lane kiba yn sa ai ha ki sngi ki por kiban wan).

### II. KI MAT TREIKAM JONG KA KODE

- Ban kyntiew ia ka jingtreakam kaba long solansar & hok da kaba buh ia ki kyndon ha kaba ia trei bad ki kostomar;
- Ban iarap ia U/Ka/Ki kostomar ba kin long kiba shlur
- Ban pyntikna ia ka jingiaid ryntih bad ki kyndon kiba donkam ha kaba iadei bad ka jingshakri ia ki kostomar
- Ban pynbha arshah ia ka jingtreakam ha kaban pdiang ia ki jingmudui ki kostomar

### III. KA JINGTHEP IA KA RAM BAD KA JINGPYNTREI KAM IA KI

- (a) Ka ktien ban pyndonkam ha ka kompany lane bad kiwei ki kynhun (third party) kan dei ka ktien Phareng
- (b) Baroh ki jingpyntip sha U/Ka nongpan kylliang yn dei ha ka ktien phareng lane ha ka ktien ba ki kren ha kata ka shnong/ kane ka ktien iakren ka dei ban long kaba U/Ka nongpan kylliang kidei ban sngewthuh
- (c) Ka ICF kan shim ia ka jingpyntikna na U/Ka nongpan kylliang ba U/Ka nongpan kylliang ki la sngewthuh ia kine ki jingpyntip ba la ai sha U/Ka nongpan kylliang ha ka ktien ba U/Ka nongpan kylliang ki lah ban sngewthuh
- (d) Ka aplikation phorm na ka bynta ka ICF kan kynthup ia baroh ki jingpyntip kiba donkam kiba lah ban ktah ia ka ka sut jong U/Ka nongpan kylliang, la leh ia kane khnang ba yn lah ban ia nujor bad kiwei ki rukom bad kyndon ba kiwei ki NBFCs ki ai, khnang ba U/Ka nongpan kylliang ki lah ban shim ia ka rai kaba dei. Ha ka aplikation yn thoh shai ia ki kot ki sla kiba donkam ba U/Ka nongpan kylliang kidei ban pynpoi ryngkat bad ka aplikation ram.
- (e) Ka ICF kan ai ia U/Ka nongpan kylliang ia ka rusit ba la iohpdiang ia kane ka aplikation ram Yn ai ia ka por ha kaba kane ka aplikation ka la lah ban pyndep/ia kynduh ia ki jingdonkam baroh, ia kine yn kynthup lang ha ka rusit ba kdew ia ka jingiohpading Ka kompany kan pyntikna ia ka aplikation hapoh katto katne por bad lada donkam ia kino kino ki jingpyntip/ kot ki sla, nalog jong kito kiba la lah pynpoi, Yn pyntip mardor sha U/Ka nongpan kylliang

### IV. KA JINGPYNBNA IA KA RAM BAD KI RUKOM BAD KYNDON JONG KA

- (a) Ka ICF lyngba ka jingthoh sha U/Ka nongpan kylliang ha ka ktien phareng lane ha ka ktien kren (local)/ ka ktien ba U/Ka nongpan kylliang ki lah ban sngewthuh, lyngba ka shithi pynlait ia ka ram (sanction letter), lane ia ka dor jong ka ram ba la pynlait ryngkat lang bad ki rukom bad kyndon, kiba kynthup ruh ia ka sut kaba shi sien shi snem bad ka rukom ba kan treikam.



## Ka Aiñ jong ka Jingtreakam kaba Hok

- (b) Ka jingpdiaing ia ki rukom bad kyndon ba la pynpoi sha U/Ka nongpan kylliang , yn buh da ka ICF ha ka rekord bad yn ai shu kopy ia kane ruh sha U/Ka nongpan kylliang
- (c) Ka ICF kan thoh shai ruh ia ka dor dain kuna na ka bynta kano kano ka jingpyndier ia ka jingsiew ha ki dak HEH, ia kane yn thoh ha ka shithi pynlait ia ka ram (sanction letter) bad ka jingiakut jong ka ram ( loan agreement).
- (d) Khlem kano kano ka jingpynkylla ka ICF kan ai ia ka kopy jong kane ka kot jingiakut jong ka ram ( loan agreement) ryngkat bad ki kopi jong baroh ki jingthoh jingpyntip ba la thoh ha ka jingiakut jong ka ram ( loan agreement) ha ka por ba pynlait ia ka ram ha ka ktirn phareng ne ka ha ka ktien ba ki kren ha kata ka shnong/ kane ka ktien iakren ka dei ban long kaba U/Ka nongpan kylliang kidei ban sngewthuh

### V. KA JINGPYNLAIT IA KA RAM KABA KYNTHUP RUH IA KI JINGPYNKYLLA IA KI RUKOM BAD KYNDON

- (a) Ka ICF kan ai ia ka jingpyntip sha U/Ka nongpan kylliangha ka ktien ba ki kren ha kata ka shnong/ kane ka ktien iakren ka dei ban long kaba U/Ka nongpan kylliang kidei ban sngewthuh, lada don kano kano ka jingpynkylla ha ki rukom bad kyndon treikam kaba kynthup ruh ia ka por ban pynlait ia ka ram, ka dor jong ka sut, ka dor na ka bynta ka jingpyntreakam, ka dor na ka bynta ka jingsiew hashuwa ka por, bad kiwie kiwei de. Ka jimgylla ha ka dor jong ka sut bad ka jingsiew na ka bynta ka jingpyntreakam, yn pyntreakam ha ka rukom kaba dei bad ka rukom ban leh ia kane ruh yn thoh shai ha ka jingiakut jong ka ram ( loan agreement).
- (b) Ka rai ban pynkynmaw/ pynstet ia ka jingsiew lane ia ka njingpyntreakam katkum ka jingiakut kan long kaba iasyriem ia ka jingiakut jong ka ram ( loan agreement).
- (c) Ka ICF kan pynlait ia baroh ki jingbuh (security) hadien ba la dep ban pynkhuid ia ka jingsiew ia baroh ka pisa ba dang sah lane ka jingsiew ia ka pisa ba dang sah jong ka ram kaba dang dei ka hok ba ka ICF kan ioh na U/Ka nongpan kyllaing. Lada la pyntreakam ia ka hok jong ka bank ban pynim ia ka account shim ram khnang ba U/Ka nongpan kylliangkin siew pyndep , U/Ka nongpan kylliangkin ioh ia ka jingpyntip ha kaba iadei bad kane bad ia ka pisa ba dang sah bad ia ka lad ka rukom ha kaba kumno ka ICF ka don ia ka hok ban bad ia ki jingbuh (security) tad haduh ba kan iohpdaing ia ka pis baraoah.

### VI. KA JINGPYNLAIT IA KI KOT KI SLA IA KI JINGDON JINGEM KIBA LAH PYNKHIH/BYM LAH PYNKHIH HADIEN BA LA SIEW/PYNKHUID IA KA RAM

- (a) Ka ICF kan pynlait ia baroh ki KOT KI SLA IA KI JINGDON JINGEM KIBA LAH PYNKHIH/BYM LAH PYNKHIH bad weng ia kano kano ka jingsiew ba la registrar bad kano kano ka registry hapoh ka 30 (laiphew) sngi hadien ba la dep siew pynkhuid ia ka laon account
- (b) U/Ka nongpan kylliang yn ioh ia ka lad ban wanlum ia ki kot ki sla jong ka jingdon jingem, bad U/Ka ki lah ban leh ia kane na ka outlet/tnat treikam ha kaba don kane ka loan account lane kino kino ki ophis treikam jong ka ICF ba kine ki kot ki sla ki don, katkum ka mon sngewbha/jingbiang jong U/Ka nongpan kylliang
- (c) Ka por bad ka jaka ban pynphai ia ki kot ki sla jong ka jingdon jingem kiba lah pynkhih/bym lah pynkhih yn thoh ha ka shithi sanctioned ba la ai da ka ICF sha U/Ka nongpan kylliang.
- (d) Ha ka khep ba jia ba khlad noh U/Ka nongpan kylliang lane Ki nongpan kylliang, ka ICF kan pynphai ia baroh ki kot ki sla jong ka jingdon jingem kiba lah pynkhih/bym lah pynkhih sha ki nongioh kynti jong U/ka nongpan kylliang katkum ka rukom lane ka jingtreakam ba la buh da ka ICF. Ka ICF kan buh ia kine ki rukom pyntreakam ha ka website ryngkat bad kiwei de ki polisi bad ki rukom treikam na ka bynta ka jingpyntip sha ki kostomar.
- (e) Lada jai ba don ka jingpynslem ban pynlait ia ki kot ki sla jong ka jingdon jingem kiba lah pynkhih/bym lah pynkhih lane ka jingbym lah ban ai ia ka Phorm file charge satisfaction na ka registry palat ia ka 30 (laiphew) sngi hadien ba la dep siew lut/pynkhuid ia ka ram. ka ICF kin pyntip sha U/Ka nongpan kylliang ia ka daw jong kane ka jingpynslem. Lada jia ba don ka jingpynslem na ka liang jong ka kompany, ka kompany kan siew sha U/ka nongpan kylliang ha ka dor kaba shongdor ₹5,000 tyngka ha man la ka sngi ba ki pynslem.
- (f) Lada jia ba don ka jingjah/jingpynjot ia ki kot ki sla trai (original) jong kot ki sla jong ka jingdon jingem kiba lah pynkhih/bym lah pynkhih , lada dei tang shi bynta lane baroh. Ka kompany kan iarap ia U/Ka nongpan kylliang ba kin ioh biang ia ka duplikate/ki kopi ba shisha jong ki kot ki sla jong ka jingdon jingem kiba lah pynkhih/bym lah pynkhih bad ka kompany kan bah khlieh ia ki jinglut jingsep baroh, nalar jong ka jingsiew ba ka kompany kan ai kumba la thoh ha ka clause (e) haneng.



## Ka Aiñ jong ka Jingtreikam kaba Hok

Hynrei, ha kum kine ki khep, yn ai 30 (laiphew) sngi shuh shuh sha ka kompany ban pyndep ia kine ki jingdonkam bad ka jingdain kuna na ka bynta kane ka jingpynslem yn khein hadien ba la kut kata ka por (kata ba mut., hadien 60 (hynriew) sngi).

### VII. KA JINGPYNTHYMMAI IA KA DOR JONG KA SUT (FLOATING) IA KA EQUATED MONTHLY INSTALMENTS ("EMI") KATKUM KA BASED LOAN LANE KI EQUATED INSTALMENT KIBA KHYNDIAT HA MAN LA U BNAI, LANE KANO KANO KAT KABA IA DEI.

- (a) Ha ka por ba pynlait ia ka EMI kaba lah ban long ka floating rate loans lane ka jingsiew kaba long instalment ha ki por ba la buh. Ka ICF kin iathuh shai ia U/Ka nongpan kylliang ia kano kano ka jinglah ban wan ka jingkylla ha ka dor sut ha ka ram kaba lah ban wanrah ka jingkylla ha ka EMI/ lane ka por siew, lane baroh ar. Lada don kano kano ka jingkieu ha ka EMI bad/lane ha ka por (jingsiew) jong kitei ki jingthoh haneng yn pyntip sha U/Ka nongpan kylliang mardor lyngba ki rukom ki kiba dei. kata ka lah ban long, lyngba ka message, email bad ka shithi sha u mobile nombar, email bad u postal address (jaka sah) ba la pyniasnoh.
- (b) Ha ka por ba pynthymmai/ pynkylla ia ka dor jong ka sut, Ka ICF (Kum kawei na ki lad), ka lah ban ai ia ka lad ia U/Ka nongpan kylliang ban pynkylla sha ka fixed rate katsum ka polisi, katsum ka jingioh jingbit na ki Board of Directors. Kane ka polisi ka lah ruh ban pynshai ia ka jinglah bad ka jingioh jingbit ba U/Ka nongpan kylliang u lah ban pynkylla ha ka por ba U/Ka ki dang don hapoh ka ram
- (c) U/Ka nongpan kylliang kin ioh ruh ia ka lad ban jied ia (i) Pynkiew ia ka dor EMI lane pynjrung ia ka por siew lane ban ia khleh lang ia kine ki lad; bad (ii) ban siew ha shuwa ka por, shiteng lane baroh, ha kano kano ka por katsum ka por jong ka ram. Ka bai siew na ka bynta ka jingsiew ia ka jingpynkut/ ka jing dain kuna ia ka jingsiew ba hashuwa kin long katsum ka jingbthah ka RBI Ha kano kano ka por ba ka don ka jongpynkylla ia ka dor jong ka sut na ka bynta ki kynhun shim ram ha kano kano ka ram, namar kane ka jingpynkiew; ka IFC kam ai ia kine ki lad ia U/Ka nongpan kylliang : (i)Ka jingpynkiew ia ka dor ka EMI lane Pynkiew ia ka por siew ia ka EMI; (ii) Pynkylla noh sha ka fixed interest rate na ka bynta ka por ba dang sah jong ka ram, bad ia kane ka lad yn ai da ka IFC; bad (iii) Ban siew hashuwa ka por, baroh ne shiteng, ha kano kano ka por ba dang hap hapoh ka por jong ka ram.
- (d) Baroh ki jingsiew kiba iadei na ka bynta ban pynkylla ia ki ram na ka dor ba kylla sha ka dor ba la buh bad kino kino kiwei pat ki jingsiew shakri/jinglut jingsep kiba iadei bad ka jingpyndonkam ia ki lad ba la kdew haneng dei ban pynpaw shai ha ka shithi jingmynjur bad kumjuh ruh ha ka por ba pynkylla ia kum kine ki jingsiew/jinglut da ka ICF na ka por sha ka por. Kine ki dor ban siew ki dei ban ioh ia ka jingbit na ka Board of Directors bad yn buh ia kine ki jingpyntip ha ka website jong ka ICFs.
- (e) Ka jingpynjrung ia ka por ban siew ia ka ram (floating rate) kan ym kdew/pyni kum kaba siew pyrshah ia U/Ka nongpan kylliang
- (f) Ka ICF kan pynlong/ kan ai ia U/Ka nongpan kylliang ia ka statement ha kaba kut jong ka quater, kaba pyni ia ka principal ( dor trai ka ram) bad ka sut na la ioh lum tad haduh kata ka sngi, ka dor jong ka EMI, bad ki EMI ba dang sah bad ban khein kyllum ia ka sut ha ka shisnem/ bad ka percentage jong ka sut hapoh kane ka ram. Kane ka statement kadei ban long kaba la thoh ha ki kyntien kiba shai bad kaba suk khang ba U/Ka nongpan kylliang kin lah ban sngewthuh da kaba. suk ia ka.
- (g) Ki mat treikam kumba la thoh ha ka Para VII kan ym treikam ia kiwei pat ki ram lait noh ia (i) ki EMI loan(ii) ki ram ba la shim da kaba siew instalment ha ki por ba la buh kyrpang, kam pher Lada la ia pyniasnoh ia ki bad
- (h) Ka ICF ka la buh ia ki information system ( ki lad batai) ban beit thuh ia kino kino ki lad kiba lah ban wanrah ia ka jingkylla ha ka dor na ka dor ba la ai kylliang.

### VIII. KA JINGDAIN KUNA HA KI ACCOUNT RAM

- (a) Ka jingdain kuna namar ka jingbym lah ban ia id katsum ki rukom bad kyndon jong ka jiniakut(contract) ia ka ram da U /Ka nongpan kylliang yn khein ia ki ba ki long ki 'penal charges ' bad yn ym khein ia ki kum ki sut ia ka jingdain kuna, kaba ju rah bad khein lang bad ka dor jong ka sut ba ju shim lupa. Ka jingdain kuna kaba ju khein ia I/Ka nongpan kylliang yn ym khein lang bad ka dor trai (principal) kata kaba mut kane ka bai dain kuna kan yn ym don sut.



## Ka Aiñ jong ka Jingtreikam kaba Hok

Hynrei, kane kan ym ktah ia ka rukom khein ia ka sut ha ka account ram.

- (b) Ka dor jong ka jingdain kuna ka dei ban long kaba ym palat bad kadei ban iahap/ long katkum ka dor ia ka jingiaid lait na ka rukom bad kyndon jong ka jiniakut ia ka ram khlem da don kano kano ka jingleh shiliang bad kano kano ka ram/ jingpyntreikam.
- (c) Ka jingdain kuna ia ki ram ba la ai sha ki "riew shimet", na ka bynta kano kano ka jingdonkam lait noh ia na ka bynta ka khaii ka pateng, ka jingdain kuna kan ym palat ia ka jingdain kuna na ka bynta U/Ka nongpan kylliang bym dei kynhun, ia ka juh ka jingpynkhein ia ki rukom bad ki kyndon.
- (d) Ka jingkhia bad ka daw na ka bynta ka jingshah dain kuna yn batai shai sha U/Ka Kostomar da ka ICF ha ka loan agreement bad ha ka Key Fact Statement (KFS), nalar ba la buh ia kine ha ka website kaba don hapoh ka mat Polisi kaba dei beit ia ka sut
- (e) Ha man la ki por ba phi phah ia ka jingpyntip sha U/Ka Kostomar ha kaba iadei bad ka jingbym lah ban bud/iaid katkum ki rukom bad kyndon, yn thoh shai ruh ha kane ka jingpyntip ia ka dor jong ka jingdain kuna. Shuh shuh, Lada Jia ba don kano kano ka jingia pynbiang/map ia ka ka jingsiew dain kuna , yn dei ban pyntip ia ka daw jong ka sha U/Ka Kostomar.
- (f) Ka ICF kan ym pynmih/ ai shuh shuh ia kano kano ka jingsiew nalar jong ka dor jong ka sut.
- (g) Ka ICF kadon ia ka dor jong ka sut ba la ioh jingbit na ki Board of Directors. Ka ICF kan treikam katkum ka polisi ba la buh na ka bynta ban buh ia ki jingdain kuna da ka ICF

### IX. KABA KYNTHUP LANG

- (a) Ka ICF kan ym tuklar bad ki jingiadwi bad U/Ka nongpan kylliang lait noh tang na ki daw ba la thoh shai ha ki rukom bad kyndon jong ka jingiakut ia ka ram, lait noh stang Lada la ioh ia ki jingpyntip kiba thymmai, kiba ym pat lah ban pyntip sha U/Ka nongpan kylliang.
- (b) Lada Jia ba iohpdiang ia ka jingkyrpad na U/Ka nongpan kylliang ban pynkynriah ia ka account, ia ka jingthoh jongai jingbit lane kiwei pat, kita ki long., Ka objection jong ka ICF, Lada don, dei ban pynpoi hapoh 21 (arphew wei sngi) naduh ka tarik ba la ioh pdiang ia kane ka jingkyrpad. Baroh kine ki jingkyria kin long katkum ki kyndon kiba khuid bad kiba ym don kano kano ka jingleh shiliang kaba la mynjur da U/Ka nongpan kylliang bad ka dei ban long katkum ka jinglong, ki kyndon bad ki mat kiba dei ban bud na kawei ka por sha kawei pat
- (c) Ha ka por ba pyrshang ban ioh biang ia ka ram, ka ICF kan shim tang ia ki lad kiba long katkum ka ain bad kaba long kaba lah ia ka ban pyntreikam bad kan ym pyrshang ban shim da kino kino ki jingleh biain, lyngba ka jingpynthut ia U/Ka nongpan kylliang ha ki por ki bym dei, kaba pyndonkam da ka bor ban ioh biang ia ka ram bad kiwei kiwei pat. Kan don ka Kode of Conduct ha kaba iadei bad ki Agent ba leit lum ia kane ka pisa bad kine ki Kode of Conduct ki dei kiba la buh katkum ka jingbthah jong ka RBI.
- (d) Ki nongtrei jong ka ICF kin ioh ia ka jinghikai ba kin lah ban pyniadei ia lade bad ki Kostomar ha ka rukom kaba dei

### X. KA JINGPEIT THUH IA KA JINGLUM TAM IA KA SUT

- (a) Ka ICF ka la pyntreikam ia ka model kaba dei khmih ia ka dor jong ka sut ( interest rate model) bad kane ka model ha ka por ba ka khein ka diah ka shim bad ka kynthup lang kum ia ka dor jong ka fund, margin and risk premium ban pynmih/ khein ia ka dor jong ka sut ban shim na ki ram. Ka dor jong ka sut bad ka lad ban shim ban pynduna ia ka jingma (risk) bad ka daw ia ka jingbuh dor kaba pher ba pher ia ka sut na kawei ka kynhun ram sha kawei pat, yn pyntip sha ki Nongpan kylliang lane ki kostoamr ha ka aplikation phorm bad yn thoh shai ha ka shithi (sanction letter)
- (b) Ka dor jong ka sut bad ka lad ban shim ban pynduna ia ka jingma (risk) yn buh pyni paidbah ha ka website jong ka ICF bad/lane pynmih ha ki kotkhubor. Ki jingpyntip ba la pynmih ha ka website lane ba la pynmih paidbah yn pynthymmai ha man la ka por ba don ka jingpynkylla ha ka dor jong ka sut.
- (c) Ka dor jong ka sut yn thoh kyllum beit baroh shi snem khnang ba U/Ka nongpan kylliang kin tip ia ka dor kaba ki dei ban siew ha kine ki account.



## Ka Aiñ jong ka Jingtream kaba Hok

### XI. KA JINGAI RAM IA KI BRIEW KIBA DON KA JINGDUNA HA KA DKHOT MET/MATLAH

Ka ICF kan yn ym leh shiliang ha kaba ai ia ki jingtream bad jingpyntream ia ka ram sha ki briew kiba duna ha ka bor met/kiba matlah namar ba ki long kiba duna ha ka dkhot met. Baroh ki tnat tream jong ka ICF kin ai ia ka jingiarap ia kine ki briew kiba wan shim ia kien ki jingpyntream. Ka ICF kan kynthup ruh ia ka rukom tream kaba long na ka bynta ka jong ki, kaba don ia ka jingpyntikna ba yn burom ia ka hok ka jong ki katsum ka ain bad ki jingpeit jong ka ain solansar ka pyrthei ( international convention), ha baroh ki jaka ai jinghikai ba ju pynlong na ka bynta ki nongtrei ha baroh ki jaka tream. Shuh shuh, Ka ICF kan pyntikna ba kan don ka lad ba ki briew kiba don ka jingduna ha ka dkhot met kin lah ban pynsgew ia ki jingmudui hapoh ka grievance redressal mechanism (ka por ba dei khmih) ba la buh kyrpang na ka bynta ka jong ki.

### XII. KA JINGSIEW NA KA BYNTA KA JINGSIEW IA KA RAM HASHUWA KA POR

- (a) Lada jia ba don ki ram ba la ai lane pynthymmai ha ka lane hashuwa ka 31 u Nohprah 2025, ka ICF kan yn buh ia ka jingsiew kaban long ha shuwa halor kino kino ki floating rate term loan ba la pynlait na ka bynta kino kino ki jingdonkam lait noh namar ka khaii ka pateng sha U/Ka nongpang kyliang ba long wei briew, kiba la don ne ym don ka jingia kren sngewthuh.
- (b) Ka ICF kan iaid katsum kine ki rukom siew ban ai ia ka jingsiew ba ha shuwa ka por ia ki ram bad jingsiew ba hashuwa ka por lane pynthymmai ha ka lane hadien ka 1 tarik u bnai Jymmang 2026;
  - (1) la baroh ki floating rate loan ba la ai na ka bynta kino kino ki jingdonkam lait noh ia ka kam khaii pateng ia ki briew shimet, ryngkat lane khlem ka jingiakut, ka ICF kan yn buh ia kano kano ka jingsiew ba ha shuwa ka por.
  - (2) Na ka bynta baroh ki floating rate loan na ka bynta ka khaii ka pateng na ka bynta ki riew shimet bad ia ki Micro and Small Enterprises (MSEs), katsum ka jingbatai ha ka Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, ryngkat lane khlem ka jingiakut, Ka ICF kan yn buh ia kano kano ka jingsiew ba ha shuwa ka por ia ki ram kiba don ia ka dor sacnctioned kaba dei/ lane haduh ₹50 lak tyngka.
- (c) Ka kyndon hapoh ka jingthoh (paragraph) (a) bad (b) haneng yn pyntream khlem kano kano ka jingpher nangno kane ka pisa (funds) ka wan ha kaba pyndonkam ban siew ia ka ram hashuwa ka por, lada shiteng ne baroh, khlem kano kano ka por ba la buh ban yn ym lah sei ne pyndonkam ia ka pisa.
- (d) Lada jia ba don kiwei, nalar jong kitei kiba la thoh ha ka jingthoh (paragraph) (a) bad (b) haneng, ka jingsiew na ka bynta ka jingpyntream kaba hashuwa, lada don, kan long katsum ka polisi ba la pdiang/ai bor da ka ICF. Lada jia ba ia ki term loans, ka jingsiew ia ka jingpyntream kaba hashuwa jong ka por, lada la siew da ka ICF, kan dei katsum ka dor ba la dep siew hashuwa ka por.
- (e) Ka ICF kan yn buh ia kano kano ka jingsiew ha kaba ka jingsiew hashuwa ka por ka shah ktah ha ka por jong ka ICF
- (f) Ka jingpyn trei lane ki jingsiew ba hashuwa ka por yn batai shai ha ka shithi (sanction letter) bad ha ka loan agreement (ka jingiakut ia ka ram). Shuh shuh, lada jia ba ka ram bad ka jingsiew ha shuwa (advance) ha kaba dei ban ai ia ki Key Facts Statement (KFS), ia kane yn thoh shai ha ka KFS. Yn ym don kano kano ka jingsiew sha ka ICF na ka bynta ka jingsiew ba hashuwa ka por kaba khlem thoh shai hangne.
- (g) Ka ICF kan yn buh ia kano kano ka jingsiew/fees (bai tream) ha ak por ba siew ia ki ram hashuwa ka por, kiba la map ha ki por ba la leit da ka ICF.

### XIII. KA JINGAI JINGHIKAI IA KI NONGTREI BAD KI RECOVERY AGENT

- (a) Ka jinglong/jingtream jong U/Ka nongtrei jong ka ICF bad ka rukom jied ia ki nongtrei, ka jingai jinghikai bad ka jingpeit bniah kan long katsum ka polisi katsum ka jingai jingbit jong ki Board of Directors na kawei ka por sha kawei pat. Kine ki polisi, nalar jong kiwei, kin buh ia ka kyrdan pule ba ki nongtrei ki dei ban don bad kin ai ia ki jinghikai kiba donkam khnang ba ki lah ban iadei bad trei bad ki kostomar. Ka jingai jinghikai ia ki nongtrei kan kynthup ia ki program kiba lah ban ai ia ka jinghikai ba kin long kiba jai jai pyrshah ia U/Ka Kostomar. Ka rukom long jong ki nongtrei pyrshah ia U/Ka/Ki kostomar yn pynrung ha ka rukom kaba dei ha ka compensation matrix ( ka kyrdan ai tulop)



## Ka Aiñ jong ka Jingtreikam kaba Hok

- (b) Ka jingshim noh yn pyntreikam da ki ICF ha ka jaka ba la buh khnang ha kaba la rai lang da U/Ka nongpan kylliang bad ki ICF. Hynrei, ia ki nongtrei field yn shah ba kin shim noh biang/ne ioh biang ha ka jaka sah jong U/Ka nongpan kylliang/ne jaka trei lada U/Ka nongpan kylliang kim lah ban wan sha kata ka jaka ba la buh wat hadien ar ne palat sien ba la ia pynbeit.
- (c) Ki ICF lane ki agent ki jong ki kin yn ym pyni bor lane leh thurmur ha ka por ba ki leit shim noh ia ka mar. Khlem da pynhiar ne pynduna bor ia ka rukom treikam, kine ki long ki rukom treikam kiba long bakla: (1) Kaba pyndonkam ia ki kyntien kiba khr (2) Ka jing iai phon ia U/Ka nongpan kylliang bad/lane ban phon ia U/Ka nongpan kylliang hashuwa 9 baje mynstep bad hadien 6 baje janmiet (3) Kaba leit pynwit ia ki bahiing baha sem, ki parlok lane ki para nongtrei jong U/Ka nongpan kylliang. (4) Kaba thad ia ka kirteng U/Ka nongpan kylliang (5) Kaba pyndonkam da ki jingbyrngem ban pynmynsaw lane kino kino ki jingpynmynsaw ia U/Ka nongpan kylliang lane ki bahaiing U/Ka nongpan kylliang/ki jingdon jingem/ka long ryning jong U/Ka nongpan kylliang (6) Kaba ialam bakla ia U/Ka nongpan kylliang ia ka jinglong ka ram lane ka jingpynshitom haba ym ai ia ka jingsiew ia ka.
- (d) Ka ICF kan pynneh ia ka rukom treikam jong ka jingpeit bniah ha ka jaka na ka bynta ban pyntreikam ia ki recovery agent , kaba, nalar kiwei pat, kan kynthup ia ki briew shimet kiba donkti ha ka jingpynbha. Ka ICF kan pyntikna ba kine ki recovery agent ba trei bad ki, ki dei kiba la ioh ia ka jingpyntikna, kaba kynthup ruh ia ka police verification (ka jingpyntikna na ka liang ki pulit) Ka ICF kan rai ruh haduh katno sien bad ka por ban iai pyntikna biang ia ki.
- (e) Ka ICF kan ai ia ki jingpyntip kiba bniah shaphang ki recovery agent sha U/Ka nongpan kylliang ha ka por ba ki mut ban wan shim biang noh. Ki agent kidei ruh ban rah ia ka kopi jong ka jingpyntip bad ia ka shithi pynkham bor (authorisation letter) kaba kin ioh na ka ICF ryngkat bad ki jingpynithuh ( identity card) ba la ia ia U/Ka da ka agency.
- (f) Lada pynkylla a ki recovery agent da ka ICF ha kane ka por (recovery process), ka ICF kan pyntip ruh ia U/Ka nongpan kylliang ia kane ka jingpynkylla. Bad u/ka agent ba thymmai kin rah ia kane ka jingpyntip ryngkat bad ka shithi pynkham bor (authorisation letter) ryngkat bad ka jingpynithuh ( identity card).
- (g) Ka jingpyntip ryngkat bad ka shithi pynkham bor (authorisation letter), napdeng kiwei kiwei ki jingpyntip, kin kynthup ruh ia u nombar phon jong u/ka recovery agent bad ka ICF.
- (h) Ki jingpyntip jong u/ka recovery agent kin long kiba iadei katkum ka por bad ia kane yn buh ha ka website jong ka ICF.

### XIV. KA JINGBAH KHLIEH JONG KA BOARD OF DIRECTORS - GRIEVANCE REDRESSAL MECHANISM

- (a) Kum shibynta ban buh ia ka rukom kaba dei na ka bynta ka grievance redressal (ka jingmudui), ki Director ki la pynmih ia Ka Grievance Redressal Committee ("GRC"). La ai bor ia Ka GRC ba kan (i) Leh ia ki jingdonkam na ka bynta ban pynsngew ia ki jingmudui jong U/ka Nongpan kylliang bad ki clients; (ii) Ban iai khmih bad peit thuh na kawei ka por sha kawei pat ia kane ka grievance redressal mechanism ban lap lada don kano kano ka jingdkhoh, bad lada don, ban pynsngew bad peit thuh ia ka; bad (iii) ban peit thuh ia ki statement jong kine ki jingmudui ba ki la ioh, ban pynbeit ia kino kino ki ba sahkut, bad ka daw ia kane ka jingpynslem. Ka GRC kan pyntikna ba baroh ki jingmudui kiba mih namar ka rai ba ka ICF ka shim, yn rah sha ka bynta kaba kham hajrong.
- (b) Lada U/Ka kostomar kim sngew hun bad ka jingpynbeit ba ka ICF ka ai, U/Ka kostomar ki lah ban rah ia kane ka jingmudui sha ki grievance redressal officer & principal nodal officer jong ka Kompany katkum ki jingpyntip ba la thoh shai ha ka grievance redressal mechanism jong ka kompany kaba phi lah ban shem ha ka website jong ka Kompany.
- (c) Da kaba burom ia ki jingmudui jong U/Ka kostomar ha kaba iadei bad ka digital lending, ka ICF ka pyntikna ba Ka Lending Service Providers (LSP) ba ia don kti bad ka ICF kidei ban don ia ki nodal grievance redressal officer ban peit thuh ia kine ki jingmudui kiba iadei bad ka digital lending ba ki kostoamr ki pynsngew. Kine ki grievance redressal officer kin peit ruh ia ki jingmudui kiba iadei ruh pyrshah ia ka Digital Lending Apps (DLA).



## Ka Aiñ jong ka Jingtreakam kaba Hok

Ki jingpyntip jong u nombar phon ki grievance redressal officers yn buh ha ka website jong ka Kompany, ki LSPs bad ha ki DLAs bad kumjuh ruh ha ka Key Fact Statement (KFS) ba la ai sha U/Ka nongpan kylliang Shuh shuh, ki rukom ban ai ia kine ki jingmudui, yn lah ban shem ha ka DLA bad ha ka website kumba la thoh shai haneng. La pynkynmaw biang ba ka kamram jong ka grievance redressal (ka jingmudui) kan iai bteng bad ka ICF.

### XV. KA JINGLEIT TAN IA KA KALI BA LA THIED DA KA RAM

Ka ICF kan pynshai ia ki jingpyntip ha kaba iadei bad ka jingleit shim noh, lyngba ki loan agreement (jingiakut ia ka ram) sha U/Ka nongpan kylliang, bad ia kine yn pyntreikam katkum ka ain. Ban pyntikna ba ka don ka jingleh hok. Ki rukom bad kyndon jong ka loan agreement (ka jingiakut jong ka ram) kin kynthup ia kine ki mat kiba iadei bad : (a) Ban ai ia ka jingpyntip bad ka por kaba kylluid hashuwa ban shim noh; (b) ki khep ha kaba yn lah ban map ia kane; (c) ki lad ban shim biang ia ka pisa ba la buh (security); (d) ka kyndon ba yn shah ban ai ia ka lad kaba khatduh sha U/Ka nongpan kylliang ban siew ia ka ram hashuwa ban die/lilam ia ka jaka;(e) ki rukom ban ai biang ia kaba dei jong U/Ka nongpan kylliang, bad (f) ki rukom ban die/lilam ia ka jaka ka puta. Yn buh kopi ia kine ki rukom bad kyndon bad kine kin kylla long shibynta bad ka loan agreement (ka jingiakut ia ka ram) bad baroh ki nongpan kylliang ki lah ban ioh ia kane.

### XVI. KA JINGPEIT BNIAH KABA SHISIEN LAI BNAI

Ki Board of Directors jong ka ICF kin pynlong (shisien shi snem) ia ka jingpeit bniah (review) ia ka jingbud/jingiaid katkum ka Code bad ka jingtreakam jong ka GRC. Ka report kaba la thoh kyllum ia baroh ki jingbeit bniah (review) yn pynpoi sha ki Board of Directors na kawei ka por sha kawei pat, katkum ka jingdonkam ka jong ki.

**Ka jingpyntip:** Katkum ka jingiaid jong ka kyndon 'Fair Practices Code', Ka ICF kan pynmih bad pyntip ia u Code Ha ka website jong ka kompany bad ia kane ka juh yn buh ha baroh ki ophis treikam

### XVII. KA LINK KABAN IALAM SHA KIWEI PAT KI KOT KI SLA (DOCUMENTS)

- Ka kyndon kaba peit ia ka dor jong ka sut na ka bynta ka Kali ba la bei pisa bad ka Micro LAP Segment
- Ka kyndon kaba peit ia ka dor jong ka sut na ka bynta ka SME & CL
- Ka Customer Grievance Redressal Mechanism