

1. Ka Preamble

Ka Bajaj Finance Ltd. ('ka BFL', 'ka Bajaj Finance', ne 'ka Company') ka dei kaba hapoh ka Bajaj Finserv Ltd. Ka dei ka deposit-taking Non-Banking Financial Company (NBFC-D) ba la register bad ka Reserve Bank of India (RBI) bad la bynta ia ka kum ka NBFC-Investment and Credit Company (NBFC-ICC). Shuh shuh, katkum ka Scale based framework ba la ai da ka RBI, la kheiñ ia ka BFL kum ka Upper layer NBFC. Ka kam jong ka BFL ka dei ban ai pisa bad ban pynlang pisa.

Ka Kompani ka don shibun ki rukom ki lending portfolio kiaba dei lyngba ka retail; ki SMS (small and medium-sized enterprise), bad ki commercial customer kiba don ha sor bad ha nongkyndong jong ka India. Ka pdiang ia ka public bad ka corporate deposit bad ka tyrwa shibun ki financial service product sha ki customer jong ki. Ka don ruh ia ka Pre-paid Payment Instrument (PPI) licence na ka RBI, Department of Payment & Settlement Systems.

Kane ka jingthoh ka batai ia ka policy jong ka jingpyniaid bad ka jingkheiñ ia ki jingsiew jong ki fee bad ki charges sha ki customer ha kaba iadei bad ka jingbthah ha ka Fair Practice Code jong ka RBI khnang ban pynthikna sha ki customer ia ka jinglongkhuid ha ka jingtreikam bad ka jingpyntip.

2. Ka Jingthmu

Ka Fair Practice Code jong ka RBI ka donkam ba ka Board kan ai ia ki kyndon bad ki rukom ban kheiñ ia ki Jingsiew (Fees & Charges) sha ki customer. Te kumta hi, kane ka policy ka kynthup ia kine harum:

- Ki aiñ bad ki rukom na ka bynta ka jingkheiñ ia ki jingsiew jong ki fee bad ki charges
- Ki jingbthah na ka bynta ki Jingsiew ia ki Fees bad ki Charges, kaba kynthup ia ka Jingkylla ha ka Jingpyniaid; bad
- Ka Jingpynthymmai ia ka Rukom Treikam

3. Ki Aiñ bad ki Rukom na ka bynta ka jingkheiñ ia ki jingsiew jong ki fee, charges bad ki Ka Sut Upfront Interest

Ka BFL ka tyrwa shibun ki Lending product sha ki customer jong ka. Ka tyrwa ruh ia ki Fixed Deposit product, ki Payment product ba bun jait, bad ruh ki 3rd party distribution jong ki Insurance product.

Te kumta, ki jingsiew ia ki fees bad ki charges ki lah ban pher na kawei ka product sha kawei pat katkum ka jingjied jong u customer. Dei ban batai ha ka Product Program Guidelines (PPG) ia ka rukom kheiñ ia ki fees bad ki charges.

Haba pyrkhath shaphang ka rukom jong ka lending product bad ka sustainability bad ki jingma kiba lah ban don ha ka rukom pyniaid ia ka business, ka BFL ka lah ban kheiñ ia ki jingsiew (fees & charges) kum:

- **Ka upfront fees and charges** - Yn kheiñ ia ka jingsiew ia ki fees bad ki charges kiba iadei bad ka loan processing/ka jingai ia ka loan kum ka bai processing, ka bai documentation, ka convenience fee, bad kiwei kiwei de, ha ka por ba ioh ia ki customer bathymmai. Ka dor bad ka jait jingsiew jong kum kita ki upfront fees and charges ki lah ban pher katkum ka product. Yn lum ia kine ki jingsiew ha kaba sdang (upfront) lane yn ot ia ka na ka pisa jong ka loan lane yn lum lang ia ka ryngkat bad ka instalment, kat kaba dei;
- **Ka Bai Servicing** - Yn kheiñ ia ki jingsiew jong ki fees bad charges na ka bynta ka loan servicing kum ka bai NoC, ki kot ki sla kiba iadei bad ka loan, ka retrieval charges, bad kiwei kiwei de, ha ka por jong ka loan tenure na ka bynta ki katto katne ki service ba la kyrpad da u customer.
- **Ki Contingent fees and charges** - Kine ki jingsiew ki long katkum ka transaction ne ki jingjia kiba jia ha ka por jong ka loan life, kum ka part-prepayment, ka foreclosure, ka jingbym bud ia ki aiñ bad ki kyndon jong ka loan, haba ym rung ka pisa, bad kiwei kiwei de, bad kumta hi yn kheiñ ia kine ki jingsiew haba jia kawei na kum kita ba la thoh haneng.
- **Ka Value Added Services (ba la shna da ka BFL)** - Yn kheiñ ia ka jingsiew ia ki fees bad ki charges na ka bynta ki value added services kum ka property dossier charges, ka bai EMI Card, ka CIBIL TransUnion Report (CTR), bad kiwei kiwei de, haba thied ne shim ia kum kita ki value-added product ne services. Yn lum ia kum kita ki jingsiew (charges) ha kaba sdang (upfront) lane yn kheiñ lang ia kane ha ka funding jong u customer; bad
- **Ka Jingsam ia ki third-party product bad service** - Ka BFL ka lah ban iasam ia ki third party product bad service kum ka life insurance, ka general insurance, ka health insurance, bad kiwei kiwei de. Yn lum ia ka pisa jong kum kita ki third-party product bad service ha kaba sdang (upfront) lane yn yn kheiñ lang ia kane ha ka funding jong u customer.

Lah ban ïoh ïa ka lis jong ka jingsiew ïa ki fees bad ki charges jong ki product bapher bapher ba la tyrwa da ka BFL ha ka **Annexure 1** jong kane ka policy. Shaphang ka jingsiew bathikna ne bashisha ba dei ban siew da u customer na ka bynta ki lending product bad kiwei de ki product bapher bapher, la thoh bniah ha ka kot jong ka Product Program Guideline (PPG).

Shuh shuh, ha kaba ïadei bad ka jingkheñ ne ka jingphah siew ïa ki fees bad ki charges, ka Kompani kan pynthikna ba:

- Yn ïathuh bad batai shai ha u customer shaphang baroh ki jingsiew (ki fees bad ki charges) kaba long kum shi bynta bad ka agreement ne ka T&C
- Tang namar ba u customer u shim ïa ki loan product, ym dei ban phah ïa u ban siew ïa kino kino ki upfront fees bad charges kiba khlem batai ha ka kot agreement; bad
- Kino kino ki jingkylla ha ki jingsiew jong ki contingent / ki service charge ne ka jingwanrah ïa ka jingsiew bathymmai jong ka contingent / ka service charge ka dei ban long tang ha ki transaction kiba ha ka lawei, lait noh tang lada ka aiñ ka dawa.

4. Ki Jingbthah na ka bynta ka Jingkheñ ïa ki Jingsiew (Fees & Charges)

Lada don kino kino ki jingsiew ba mih thymmai jong ki fees bad ki charges, yn hap ban ïoh jingbit shuwa na ka PPG committee ryngkat bad ka daw. Shisien ba la ïoh jingbit na ka PPG Committee, yn hap ban ïoh jingbit sa na ka Board. Yn lah ban pyndonkam ïa ki jingsiew bathymmai jong ki fees bad ki charges tang hadien ba la ïoh jingbit na ka Board.

5. Ka Jingpynthymmai na ka por sha ka por ïa ka Rukom Treikam

Dei ban peit biang bad pynthymmai ïa ka policy shisien shi snem da ka Board.

Ka Annexure 1 – Ka lis bad ki Jingtíp jong ki fees bad ki charges bapher bapher hapoh ki lending product bapher bapher.

Ka Sr No	Ka Kyrteing jong ki Fees bad ki Charges	Ka Amount based/ rate based	Ka Jingbatai
Ki Jingsiew jong ki Upfront fees bad ki charges			
1	Ki Bai Processing	Fixed (Bym lah ban kylla) / Rate	Ka bai process ïa ka loan
2	Ka Sut Upfront Interest	Fixed (Bym lah ban kylla) / Rate	Ka pisa ba la ïoh lum lypa na u Customer kum ka sut ha kaba sdang ha ka por ba pynñaid (process) ne ba ai ïa ka pisa jong ka Loan.
3	Ka Bai Documentation	Fixed (Bym lah ban kylla)	Ka bai pynthikna (verification) ïa ki Kot ki Sla jong u customer
4	Ka jingsiew jong ka jaka pyndonkam Flexi	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew namar ba u la shim ïa ka flexi variant jong ka loan khnang ban pyndep ïa ki jingdonkam jong u customer
5	Ka Stamp Duty	Fixed (Bym lah ban kylla) / Rate	Ki statutory charges
6	Ki Convenience Fee	Fixed (Bym lah ban kylla) / Rate	Ka jingsiew kaba u customer u hap ban siew na ka bynta ka jingshah ïa ka BFL network kaba mynta/ka infrastructure jong ki nongkhañ bad ki dealer.
7	Ka Credit Suraksha Fee	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingbuh ïa ka App Bajaj Finserv Credit Surekha ha ka mobile phone khnang ban pyrkhing ïa ka jingpyndonkam ïa ka mobile phone lada um lah ban siew.
8	Ka Bai Commitment	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingpynñaid ïa ki loan haba u

			customer um shim ia ka credit facility hadien ka sanction
9	Ka Mortgage Origination Fee / Mortgage Origination Fee Revalued	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingbuh bynda ia ka iing ne ka jaka.
10	Ka jinglum bai peit bniah (valuation) ha khmat	Fixed (Bym lah ban kylla)	Ka fee ba ioh na u customer na ka valuation jong ka asset
11	Ka pyniaid phii jong ka LC	Ka Dor (Rate)	Ka pisa ba la lum na u Customer ban ai ka Letter of Credit kum ka jingpyniaid halor ka rukom don ka pisa ban booking ia ka machinery
12	Discounting Charges	Ka Dor (Rate)	Ka pisa ba la lum na u Customer ban ai Bill discounting ha invoice finance loan
Ki bai service			
13	Ka Bai Pynthymmai (Renewal Fee)	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingpynthymmai ia ka loan hadien ba la mature ka subsiding asset.
14	Ka Annual Maintenance Charges	Fixed (Bym lah ban kylla) / Rate	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban ia long active ka flexi loan facility jong u customer
15	Ka No Objection Certificate na ka bynta ka Interstate Transfer	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban ioh NOC na ka bynta ka Interstate transfer jong ki Kali
16	Ki Valuation charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban kheif ia ki jingdon jingem
17	Ki Account Opening Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban plie ia ka account kaba la iasoh bad ka loan kaba la secure da ki security.
18	Ki Pledge Confirmation Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka pledging shares
19	Ki Pledge Invocation Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban sdang ia ka jingpyndonkam jong ka pledge share jong u customer (ban pyndep ia ki NSDL/CDSL charges)
20	Ki Demat Share Transfer Charges	Ka Dor (Rate)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban transfer ia ki Demat share
21	Ki jingpynshitom bein	Fixed (Bym lah ban kylla)	Ki bai lutksan ba la shim na u nongthied na ka bynta ka jingshakri ba la buh kyrpang na ka bynta ki jingbuh jingkynmaw ba la buh ha ka account Demat
22	Ki jingsiew Lien	Fixed (Bym lah ban kylla)	Ki bai lutksan ba la shim na u nongthied na ka bynta ka jingshakri ba la buh kyrpang na ka bynta ki jingbuh jingkynmaw ba la buh ha ka account Demat
23	Ka Money Loading Charges	Fixed (Bym lah ban kylla) / Rate	Ka pisa ba la ioh na u customer na ka bynta ban thep pisa ha ka payment wallet
24	Lease Administration Fee	Ka Dor (Rate)	Ka pisa ba la lum na u Customer ban pyniaid ia ki kam ki dei ha ka leasing
25	Other NOC	Fixed (Bym lah ban kylla)	Ka pisa ba la lum na u Customer ban ai No Objection Certificate
Contingent fees and charges			
26	Ka Bai Bounce	Fixed (Bym lah ban kylla)	"Ki jingsiew pynslem" kan mut ki jingsiew na ka bynta ka jingbym siew khyndiat khyndiat ha la ki

			jong ki jong ki tarik ba la buh namar ka jingbym burom ia ka hukum siew lane ka jingbym pynrung kyrteng ia ka hukum siew lane kano kano ka daw.
27	Ki Part Prepayment Charges	Ka Dor (Rate)	Ki jingsiew kiba u customer u hap ban siew khnang ban shah ban siew shiteng ia ka pre-payment jong ka loan
28	Ki Foreclosure Charges	Ka Dor (Rate)	Ki jingsiew kiba u customer u hap ban siew khnang ban shah ban siew pura ia ka pre-payment jong ka loan
29	Ki Legal Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban ioh biang ia ka jinglut ha kaba iadei bad ki kam ha ka aiñ (legal cost)
30	Ki Repossession Charges	Fixed (Bym lah ban kylla)	Ki bai lutksan ba dei ban siew da u nongthied na ka bynta ban ioh biang ia ki jinglut ba la pynlut da ka Kompani.
31	Ki Brokerage Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban die ia ki shares jong u customer lada u customer um lah ban siew
32	Ka bai pynshitom	Fixed (Bym lah ban kylla)	Ka pisa ba la shim na u nongthied namar ka jingpynslem ban siew ia ka EMI
33	Ka bai leit jngoh ia ka jingpynmih hadien	Fixed (Bym lah ban kylla)	Ka jingsiew ba la shim na u nongthied na ka bynta ka jingleit jngoh ia ka jaka hadien na ka bynta ban peit bniah ia ka kyrdan pyndep ia ka jaka
Ki Value Added Service ba la tyrwa da ka BFL			
34	Ka bai EMI card	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban ai ia ka EMI card.
35	BFL Share	Fixed (Bym lah ban kylla)	Ka pisa na u Customer ban ai ka Co branded EMI card (na u Dealer bad BFL)
36	Ka pisa ban pynmih ia ka Co branded Card sha u Customer	Fixed (Bym lah ban kylla)	Ka pisa ba ai hapoh ka jingiadei bad uwei pat u Branded Partner
37	Ka Jingpyniaid ia ka Jingtreakam Software	Fixed (Bym lah ban kylla)	Ka jingpynrung ia ki mar kiba pynkiew dor ha ki ram ba la ai ha ki nongtrei (Ram Doktor), kum ki software ban pyniaid ia ki kot ki sla jong ki nongpang bad ki kam jong ki jaka sumar.
Distribution of third-party Products and services			
38	Ka Life Insurance	Fixed (Bym lah ban kylla)	Ka dor na ka bynta ka Life insurance kaba u customer u la thied ne shim
39	Ka General insurance	Fixed (Bym lah ban kylla)	Ka dor na ka bynta ka General insurance kaba u customer u la thied ne shim
40	Ka Health Insurance	Fixed (Bym lah ban kylla)	Ka dor na ka bynta ka Health insurance kaba u customer u la thied ne shim
41	Ka Buy Back Price Assurance	Fixed (Bym lah ban kylla)	Ka dor na ka bynta ban thied biang (buy back) ia ka guarantee kaba u customer u la shim
42	Ki Assistance Product (Kum ka Extended Warranty, ka Fonesafe, ka Life secure, ka Asset Secure, ki Subscription)	Fixed (Bym lah ban kylla)	Ka dor na ka bynta ki Assistance product kaba u customer u la thied ne shim
Ki bai siew jingsiew			

43	Ki jingsiew jong ka jingpyniaid ia ka Gateway /Ki jingsiew jong ka platform /Ki jingsiew jong ka jingpynkylla	Fixed (Bym lah ban kylla) / Rate	Ki jingsiew ba la lum na u nongthied na ka bynta ban pynbiang ia ka lad ban siew digital / Jingpynkylla / Jingpyniaid kam
44	Ka pisa ba dang iaid	Ka Dor (Rate)	Ki jingsiew ba la shim ban thep pisa lyngba ka UPI /Credit/Debit card/Net Banking
45	Ka jingsiew ia ki bill bad ki jingsiew biang.	Fixed (Bym lah ban kylla) / Rate	Ki bai lutksan ba la shim na ki nongthied na ka bynta ban siew ia ki bill bad ki jingsiew biang
46	Ka pla pisa sha ka bank	Ka Dor (Rate)	Ki jingsiew ba la shim na u nongthied na ka bynta ban pynkynriah ia ka pisa na ka pla tyngka sha ka bank
47	Ka bai pynmih biang	Fixed (Bym lah ban kylla)	Ki bai lutksan ba la shim na u nongthied na ka bynta ban pynmih ia ka kard ai sngewbha / kard ai sngewbha ba la pyniasoh lang / FASTag / pla pisa
48	Ka bai pynbujli	Fixed (Bym lah ban kylla)	Ki bai lutksan ba la shim na u nongthied na ka bynta ban ai ia ka FASTag ba bujli
49	Plie Account lane pynkiew kyrdan (Full KYC Wallet) na ka bynta ki nongthied ba thymmai	Ka pisa	Ki jingsiew ba la shim na ka bynta ban ai lad na ka bynta ka jingsuk ban leh KYC bad pynbha ia ka pla pisa
50	Ka jingpynbeit katkum ka jingdawa - Ki bai pyntreikam	Ka Dor (Rate)	Ki jingsiew ba la buh sha u nongkhaii ban ai ia ka jinglong jong ka jingpynbeit ia ka jingsiew katkum ka jingdawa
51	Rupay Credit Card ha UPI /PPI / PPI ha UPI / Credit ha UPI.	Ka Dor (Rate)	Ka jingsiew ba la buh ia u nongkhaii na ka bynta ban pynlah ia ka jinglong ban pdiang ia ki jingsiew lyngba ki tiar ai ram bad ka PPI
52	Txn SMS - Ka jingsiew bai SMS	Ka pisa	Ki jingsiew na ka bynta ban iasam ia ki jingpynbna jong ki jingpyniaid bad ki jingpynbeit sha ki nongkhaii ha ka SMS.
53	Ki jingsiew jong ki nongkit	Ka pisa	Ki jingsiew na ka bynta ban phah ia ka Soundbox sha ki nongkhaii lyngba ki nongkit
54	KI DOR BAD KI BAI SIEW na ka bynta ka PayIn	Ka pisa	Ki jingsiew na ka bynta ban buh bad maramot ia ka Payment Gateway la pyntreikam ia ki nongkhaii kiba la pyndonkam ia ki jingshakri jong ka PayIn.
55	Ka bai pyndonkam ia ka rynsan	Ka pisa	Ki jingsiew na ka bynta ka jingpyniaid ha ka Payment Gateway la pyntreikam ia ki nongkhaii kiba la pyndonkam ia ki jingshakri jong ka PayIn.
56	KA JINGSIEW na ka bynta ka Linkpay (Ki jingsiew palat bad palat ia ka jingsiew)	Ka pisa	Ki jingsiew na ka bynta ban phah ia ka link siew lyngba ka SMS lane Email la pyntreikam ha ki nongkhaii khyrdop siew
57	KI DOR BAD KI BAI SIEW u Nongpyniaid jingrwai	Ka pisa	Ki jingsiew na ka bynta ban buh, maramot bad pyntreikam ha ka Khyrdop Siew la pyntreikam ia ki nongkhaii kiba don ia ki jingshakri jong ki nongpyniaid
58	KI DOR BAD KI BAI SIEW bad Ka jingwan biang	Ka pisa	Ki jingsiew na ka bynta ka jingpynrung kyrteng bad jingpyni ia ka jingbthah la pyntreikam ha ki nongkhaii jong ka khyrdop siew
59	QR Thung bad Pyndei	Fixed (Bym lah ban kylla)	Ka pisa ban thung bad pyndei ia ka QR

60	Sound Box	Fixed (Bym lah ban kylla)	Ka bai shongwai (ka jinglut jong ka device, ka jingmaramot, bad ka SIM) Ka bai shongwai mih shispah shispah katkum ka plan ba la jied.
61	Ka bai thung batch settlement	Ka Dor (Rate)	Ka pisa ba lum na ka bynta ka batch ne ka settlement ba donkam da ki transaction ba long ha kata ka dor