

1. Preamble

Bajaj Finance Ltd. ('BFL', 'Bajaj Finance', or 'the Company'), hi Bajaj Finserv Ltd. hnuuia awm a ni a, Reserve Bank of India (RBI)-a registered, deposit la thei Non-Banking Financial Company (NBFC-D) a ni a, NBFC-Investment and Credit Company (NBFC-ICC)-ah dah a ni. Tin, RBI-in Scale based framework a tihchhuah angin BFL hi Upper layer NBFC-ah dah a ni bawk. BFL hian lending leh deposit pawm kawngah a thawk a ni.

Company hian retail, SME (small and medium-sized enterprise), leh commercial customer hrang hrangah lending portfolio hrang hrang a nei a, India khawpui leh thingtlang lamah pawh hmun pawimawh tak a chang a ni. Public leh corporate deposit a pawm a, a customer te hnenah financial services product hrang hrang a pe bawk. RBI, Department of Payment & Settlement Systems atanga Pre-paid Payment Instrument (PPI) license a nei bawk.

He document hian customer hnenah faih tak leh langtlang taka puan chhuah a nih theih nan RBI-in Fair Practice Code dan a siam angin customer-te hnena fee leh charge pek dan turte, ro inrel dante, thuthlun dan tur policy-te a tarlang a ni.

2. Objective

RBI's Fair Practices Code chuan Board ch customer hnena Fees leh Charges lak dan tur principle leh procedure dik tak siam turin a ti a. Chutiangin, a hnuuia tarlante hian chung policy chu a huam a ni:

- Fee leh charge lak dan tur Principle leh Procedures
- Fees & Charges enkawl dan tur bakah Change Management te pawh a tel a; leh
- Framework thlirletna

3. Fees, Charge leh upfront interest khawn dan tur principle leh kalphung

BFL hian a customer te hnenah Lending product hrang hrang a pe chhuak thin. Customer te hnenah Fixed Deposit product, Payment product hrang hrang bakah Insurance product 3rd party distribution te a pe bawk.

Chutiang chuan customer-in product- a hman dan azirin fee leh charge hrang hrang a la thei a ni. Customer hnena fee leh charge lak tur awm dan tur chu Product Program Guidelines (PPG) hrang hrangah tarlan tur a ni.

Lending product nihphung leh sumdawna kalpui dan tur sustainability leh risk ngaihtuah chungin BFL hian customer te hnenah fee leh charge hrang hrang a la thei a, chungte chu:

- **Upfront fees leh charge te-** Loan processing/ disbursement chungchanga fee leh charges heng processing fee te, documentation charge te, convenience fee, etc te chi customer acquisition stage-ah lak theih a ni. Chutiang upfront fees leh charges nature leh quantum chu product segment a zirin a danglam thei. Basis product program heng fee leh charge te hi upfront emaw loan sum atanga lak chhuah emaw, a tul angin installment nen lakkhawm emaw tur a ni.
- **Servicing Fees-** Loan service- atana fee leh charge te heng NoC charge te, loan related documents retrieval charge, etc. te chu loan neih chungin customer te hnen atanga service nena inzawmin dilna bik a awm chuan customer hnenah lak theih a ni.
- **Contingent fees leh charges-** Heng charges te hi loan life cycle chungna transaction/ event bik thleng, part-prepayment, foreclosure, loan terms and conditions zawm loh, bounce, etc. te a innghat a, chutiang chuan heng charges te hi lak theih a ni chutiang thil thleng a nih chauhvin.
- **Value Added Services (BFL siam)-** Value added services te, property dossier charges, EMI Card fees, CIBIL TransUnion Report (CTR) etc. te man leh charge te chu chutiang value-added product/service lei/hman a nih chuan customer te hnenah lak tur a ni. Chutiang charge chu upfront emaw, customer hnenah funded emaw a ni thei a; chubakah
- **Third-party product leh service sem dan-** BFL hian third-party product leh service hrang hrang life insurance, general insurance, health insurance etc. a sem thei a, chutiang third-party product leh service man chu customer hnenah upfront emaw funded-in emaw lak ani thei.

BFL-in product hrang hrang a pek chhuah a fee leh charge entirna list hrang hrangte chu he policy **Annexure 1**-ah hian tarlan a ni. Lending hrang hrang leh thil dang atanga customer-te hnena Actual fee leh charge lak tur chu Product Program Guidelines (PPG) document- hian a huam ang.

Chubakah, implementation/fees leh charges lak chungchangah Company chuan hetiang hian a enfiah ang:

- Inremna / T&C hnuai fee leh charge zawng zawng chungchangah customer hnenah inbiakpawhna chiang tak leh langtlang tak siam a ni
- Inremnaah hian upfront fees leh charges tarlan loh engpawh chu loan product alâk avangin customer chungah imposed tur a ni lo; leh
- Regulatory/statutory tihdanglamna avanga inthlak danglamna chauh tih lohvah chuan Contingent / service charges tihdanglam emaw contingent / service charge thar hman chu uluk taka ngaihtuah hnuah chauh kalpui tur a ni.

4. Fee leh Charge atana Governance Framework

Fees & charge thar awm apiang chu rationale nen PPG Committee approval tur atan dah hmasak tur a ni. PPG Committee-in a pawm tawh chuan chutiang bawk chu Board-in a pawm hmasak theih nan dah tur a ni. Fee leh charge thar hi Board-in a pawmpui hnuah chauh kalpui tur a ni.

5. Hun ruata Framework enfiah thin

Policy chu alo berah kumtin tal Bord in a enfiah thin ang.

Annexure 1 – Lending product hrang hrang hnuai fee leh charge hrang hrangte list leh Details

Sr No	Fee & Charge-te Hming	Amount based/rate based	Hrilhfiahna
Upfront fee leh charge-te			
1	Processing Fees	Fixed / Rate	Loan process-na atana Fee lak thin
2	Upfront Interest	Fixed / Rate	Loan process/disbursement hunlaia Customer hnen atanga interest anga lak hmasak zat.
3	Documentation Charges	Fixed	Customer Document-te verification-na atana fee lak thin
4	Flexi Facility Charge	Fixed	Customer pakhat zel mamawh phuhruk nana loan flexi variant hman anih thin avanga customer hnen a fee lak thin
5	Stamp Duty	Fixed / Rate	Statutory charges
6	Convenience Fee	Fixed / Rate	Sumdawng leh dealer te BFL network/ infrastructure awmsa hman theihna tur atana Customer hnen atanga fee lak thin
7	Credit Suraksha Fee	Fixed	Default awm thei atana mobile phone hman dan khapna siam na Mobile phone-a Bajaj Finserv Credit Surekha Application install avanga customer hnen atanga fee lak thin
8	Commitment Fee	Fixed	Customer post sanction-in credit facility a hman loh huna loan processing atana customer hnen atanga fee lak thin
9	Mortgage Origination Fee / Mortgage Origination Fee tihdanglam	Fixed	Property mortgaging avanga customer hnen atanga fee lak thin
10	Thup taka valuation charge a ni	Fixed	Asset Valuation chungchangah customer chuan a charge a ni
11	LC tha zawng tha taka hman chhuah hman zir fee	Rate	Machinery booking chhuak theihna chungchangah fund in a lo nei a ni a tih proof a ngaiin Letter of Credit customer atanga hman theih nan hman chhuak fee.

12	Discounting Charges	Rate	Invoice finance loan ah bill discounting hman theih nan customer atangin hman chhuak fee.
Service fees			
13	Renewal Fee	Fixed	Subsiding asset a lo thlen huna loan renew nana customer hnen atanga fee lak thin.
14	Kum tin a Maintenance Charge lak thin	Fixed / Rate	Flexi loan facility chu customer tan active taka a awm theih nan customer hnen atanga fee lak thin
15	Interstate Transfer atana No Objection Certificate	Fixed	Interstate transfer of Vehicle atana NOC pekchhuahna atana customer hnen atanga fee lak thin
16	Valuation charges	Fixed	Asset pakhat hlutna tehna atana customer hnen atanga fee lak thin
17	Account Opening Charges	Fixed	Securities hmanga secured loan nena inzawm account siam tanna atana customer hnen atanga fee lak thin.
18	Pledge Confirmation Charges	Fixed	Share pledging avanga customer hnen atanga fee lak thin
19	Pledge Invocatchaman Charges	Fixed	Customer share nena inkungkaih pledge invoke avanga customer hnen atanga fee lak (NSDL/CDSL charges cover nan)
20	Demat Share Transfer Charges	Rate	Demat share transfer-na atana customer hnen atanga fee lak thin
21	un-Lien thubuui siamsak a ni	Fixed	Demat account-a securities awmte custodial service atana customer hnen atanga fee lak thin
22	Lien thubuui siamsak a ni	Fixed	Demat account-a securities awmte custodial service atana customer hnen atanga fee lak thin
23	Money Loading Charges	Fixed / Rate	Payments wallet-a pawisa load avanga customer hnen atanga charge lakkhawm
24	Lease Administration Fee	Rate	Lease a hnuaiah a lo chiang zawng zawng a hman theih nan customer atangin hman chhuak fee.
25	Other NOC	Fixed	Customer atangin No Objection Certificate a hman theih nan hman chhuak fee.
Contingent fees leh charges			
26	Bounce Charges	Fixed	“Bounce charges” tih hian installation(s) te chu an due date-a pawisa pek loh emaw, pawisa pekna mandate registration loh emaw, chhan dang emaw avanga pawisa pek loh a kaww ang.
27	Part Prepayment Charges	Rate	Loan partial pre-payment phalsak a nih avanga customer hnen atanga fee lak thin
28	Foreclosure Charges	Rate	Loan full pre-payment phalsak a nih avanga customer hnen atanga fee lak thin
29	Legal Charges	Fixed	Legal cost lak let lehna atana customer hnen atanga fee lak thin
30	Repossession Charges	Fixed	Company-in leh repossession cost a neih avanga customer hnen atanga fee lak thin.
31	Brokerage Charges	Fixed	Customer-in a default a nih huna customer share hralhna atana customer hnen atanga fee lak thin
32	Penal Charge	Fixed	EMI pek hun sawn hlat avanga customer hnen atanga lak zat

33	Subsequent disbursement visit charge	Fixed	Property zawhfel stage audit atan a hnua property tlawh lehna atana customer hnena charge lak
Value Added Service offered by BFL			
34	EMI card fee	Fixed	EMI card facility pek a nih avanga customer hnen atanga fee lak thin
35	BFL Share	Fixed	Dealer leh BFL in EMI card sawm angin customer atangin a chhuak tur chhiah
36	Co Branded Card Issuance Fees	Fixed	Co Branded Card customer ah hman theih nan chhuak tura chhiah a ni
37	Practice Management Software	Fixed	Professional loan (Doctor Loans)-a value-added products dah luh, damlo record leh clinic hnathawh enkawlina atana software ang chi te.
Distribution of third-party Products and services			
38	Life Insurance	Fixed	Customer-in Life insurance a lei / a hman atana Amount
39	General insurance	Fixed	Customer-in General insurance a lei / a hman atana Amount
40	Health Insurance	Fixed	Customer-in Health insurance a lei / a hman atana Amount
41	Buy Back Price Assurance	Fixed	Customer-in buy back guarantee a lak atana Amount
42	Assistance Products (Such as Extended Warranty, Fonesafe, Life secure, Asset Secure, Subscriptions)	Fixed	Customer-in Assistance product a lei / a hman atana amount
Payments Charges			
43	Pawisa pek Gateway hmanga thil tih man /Platform Charges /Transfer Charges	Fixed/Rate	Digital payment / Transfers / Transactions tih theihna tur platform siamsaktu customer hnen atanga charge lakkhawm
44	Load Money	Rate	UPI /Credit/Debit card/Net Banking hmanga pawisa load nana fee lak thin
45	Payment of bills and recharges	Fixed / Rate	Bill leh recharge pekna atana customer hnen atanga fee lak thin
46	Wallet to bank transfer	Rate	Wallet atanga bank a sum transfer avanga customer hnen atanga fee lak thin
47	Issuance charges	Fixed	Gift Card / Cobranded Gift Card / FASTag / Wallet pekchhuahna atana customer hnen atanga fee lak thin
48	Replacement Fees	Fixed	Replacement FASTag pekchhuahna atana customer hnen atanga fee lak thin
49	Customer thar tan Account Opening emaw upgrade (Full KYC Wallet) tih a ni	Amount	Ease of doing KYC leh wallet upgrade theihna option pek avanga charge lak
50	On demand settlement - Processing Fees	Rate	Merchant hnena charge lak chu on demand settlement of payment feature pek a ni
51	Rupay Credit Card on UPI / PPI / PPI on UPI / Credit on UPI	Rate	Credit instruments & PPI hmanga pawisa pekna pawm theihna feature enabling a nih avangin merchant hnena charge lak thin
52	Txn SMS - SMS Charges	Amount	SMS hmanga sumdawngte hnena thil tih leh settlement chungchanga alerts insem avanga charges

53	Courier charges	Amount	Courier hmanga sumdawngte hna Soundbox thawn man
54	FEES AND CHARGES for PayIn	Amount	Payment Gateway siam leh enkawlina man hi PayIn service hmang tawh sumdawngte tan a ni
55	Platform Utilization Fee	Amount	Payment Gateway-a thil tih man hi PayIn service hmang tawh sumdawngte tan a ni
56	Linkpay atana FEES (Payin charges aia tam)	Amount	SMS emaw Email hmanga pawisa pekna link thawn man chu payment gateway sumdawngte tan a ni
57	Orchestrator tan FEES LEH CHARGES	Amount	Payment Gateway-a set up, maintenance leh transaction man chu orchestrator service nei sumdawngte tan a ni
58	SI leh Recurring tan FEES LEH CHARGES	Amount	Mandate registration leh presentation man hi Payment Gateway sumdawngte hnenah pek a ni
59	QR Thawkna leh Inthlahna	Fixed	QR setup leh inthlahna atan a chhiah
60	Sound Box Rent Fee (device sum, chhinchhiah leh SIM sum a tel)	Fixed	Plan zirlaiten monthly ah a chhiah a ni.
61	Batch Settlement Processing Fee	Rate	Transaction sum atanga batch leh on demand settlement atan a chhiah