

1. Preamble

Bajaj Finance Ltd. ('BFL', 'Bajaj Finance', or 'the Company'), hi Bajaj Finserv Ltd. hnuia 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 baw. 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 baw. RBI, Department of Payment & Settlement Systems atanga Pre-paid Payment Instrument (PPI) license a nei baw.

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 hnenah 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 hnenah Fees leh Charges lak dan tur principle leh procedure dik tak siam turin a ti a. Chutiingin, a hnuia 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 baw.

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

Lending product nihphung leh sumdawwna 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 chhunga transaction/ event bik thleng, part-prepayment, foreclosure, loan terms and conditions zawm loh, bounce, etc. te a inngat 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 hnenah 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 hnuia 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 bawh 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 hnuia fee leh charge hrang hrangte list leh Details

Sr No	Fee & Charge-te Hming	Amount based/rate based	Hrilhfhahna
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	Mandate registration Charges	Fixed	Customer te Mandate register nana fee lak thin
4	Documentation Charges	Fixed	Customer Document-te verification-na atana fee lak thin
5	Flexi Facility Charge	Fixed	Customer pakhat zel mamawh phuhruk nana loan flexi variant hman anih thin avanga customer hnen a fee lak thin
6	Stamp Duty	Fixed / Rate	Statutory charges
7	Convenience Fee	Fixed / Rate	Sumdawng leh dealer te BFL network/ infrastructure awmsa hman theihna tur atana Customer hnen atanga fee lak thin
8	Loan Enhancement fee	Fixed	Risk dang awmthei cover tura customer loan amount tihpun nana customer hnen atanga fee lak thin
9	Limit Enhancement fee	Fixed	Customer limit tihsan nana customer hnen atanga fee lak thin
10	Transaction fee	Fixed	EMI card nei lo customer hnen atanga transaction fee lak thin
11	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
12	Commitment Fee	Fixed	Customer post sanction-in credit facility a hman loh huna loan processing atana customer hnen atanga fee lak thin

13	Mortgage Origination Fee / Mortgage Origination Fee tihdanglam	Fixed	Property mortgaging avanga customer hnen atanga fee lak thin
14	Property valuation Fee	Fixed	Asset pakhat hlutna tehna atana customer hnen atanga fee lak thin
15	Hypothecation Charges	Fixed	Hypothecation process enkawl nan leh sum leh pai lama thil tihnaah asset humhalh nana customer hnen atanga fee lak thin
16	CERSAI Charges	Fixed	CERSAI Platform service charges atanga customer hnen atanga fee lak thin
17	Registrar of Companies filing charges	Fixed	Registrar Company-te hnen document thehlul avanga customer hnen atanga fee lak thin
18	Direct Cash Collection Charge	Fixed	EMI chu pawisa faia lakkhawm theihna option pek avanga customer hnen atanga charge lakkhawm
19	Principal Holiday Charge	Fixed	Term Loan hman theihna chuan, a hmingthang taka hman theihna a, a hmingthang taka hman theihna chuan, a hmingthang taka hman theihna chuan.
20	Thup taka valuation charge a ni	Fixed	Asset Valuation chungchangah customer chuan a charge a ni
21	Thil hman hma chhiah	Fixed	Rualthing chungchang chi hrang hrangin loan chungchang hman theih nan customer atangin hma chhiah a ni
22	Khawvela thil hman hma chhiah	Fixed	Loan process chungchangah customer atangin hma chhiah a ni.
23	Khawvela hman hma chhiah a phur zawk	Fixed	Loan process chungchangah customer atangin hma chhiah a ni a.
24	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.
25	EMI Holiday fee	Rate	Loan a lo awm zawng zawng a EMI Holiday option a hman theih nan customer atangin hman chhuak fee.
26	Title Search Report (TSR) Charges	Fixed/ Rate	Secured loan hman theih nan Title Search Report a hman thar chhuak nan customer atangin hman chhuak fee.
27	Discounting Charges	Rate	Invoice finance loan ah bill discounting hman theih nan customer atangin hman chhuak fee.
Service fees			
28	Switch Fee	Rate	Loan chi khat chu loan chi dang a chantir avanga customer hnen atanga fee lak thin
29	Conversion Fees	Rate	Fixed ROI chu Floating ROI emaw chutiang ang kawng dang emaw a chantir avanga customer hnen atanga fee lak thin.
30	Renewal Fee	Fixed	Subsiding asset a lo thlen huna loan renew nana customer hnen atanga fee lak thin.
31	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

32	Swapping Charges	Fixed	Customer mandate Swapping avanga customer hnen atanga fee lak thin
33	Interstate Transfer atana No Objection Certificate	Fixed	Interstate transfer of Vehicle atana NOC pekchhuahna atana customer hnen atanga fee lak thin
34	Duplicate No Objection Certificate atana man chawi tur	Fixed	Hypothecation post loan closure paihchhuahna atana Duplicate NOC pek chhuah avanga customer hnena fee lak
35	Private atanga Commercial atana No Objection Certificate	Fixed	Private atanga commercial a lirthai thlak danglamna atana NOC pek chhuah avanga customer hnena fee lak thin
36	Valuation charges	Fixed	Asset pakhat hlutna tehna atana customer hnen atanga fee lak thin
37	Account Opening Charges	Fixed	Securities hmanga secured loan nena inzawm account siam tanna atana customer hnen atanga fee lak thin.
38	Pledge Confirmation Charges	Fixed	Share pledging avanga customer hnen atanga fee lak thin
39	Pledge Invocatchaman Charges	Fixed	Customer share nena inkungkaih pledge invoke avanga customer hnen atanga fee lak (NSDL/CDSL charges cover nan)
40	Demat Share Transfer Charges	Rate	Demat share transfer-na atana customer hnen atanga fee lak thin
41	Loan Rebooking Charges	32 Fixed	Customer dilna anga loan rebooking avanga customer hnen atanga fee lak thin
42	Depository Participant Charges	Fixed	Demat account-a securities awmte custodial service atana customer hnen atanga fee lak thin
43	Cash HandlFeesman Charges	Fixed	Cash mode-a loan pekchhuahna atana customer hnen atanga fee lak thin.
44	Direct Cash Collection charges	Fixed	Loan chu pawisa faia pek let theihna tur facility a pek avangin customer hnen atanga fee lak thin
45	Statement Issuance Charges	Fixed	Statement engpawh pek avanga customer hnen atanga sum lakkhawm.
46	Agreement copy charges	Fixed	Inremna copy pekna atana customer hnen atanga sum lakkhawm.
47	Administrative Charges	Fixed	Admin senso hrang hrang puhrukna atana customer hnen atanga sum lakkhawm.
48	Line of credit set up fee	Fixed	Credit line siamna atana customer hnen atanga sum lakkhawm.
49	Money Loading Charges	Fixed / Rate	Payments wallet-a pawisa load avanga customer hnen atanga charge lakkhawm
50	Cash Deposit charges / Cash collection handling charges	Fixed	Loan /EMI pawisa faia pek let theihna tur facility a pek avanga customer hnen atanga fee lak thin
51	Non-Utilization Fee	Rate	Interest free trade advance facility hman loh avanga pawisa chawi
52	EMI Card Annual Fees	Fixed	EMI card ah loan limit a lo thlentun nan customer atangin hman chhuak fee.
53	Monthly Lease Administration Fee	Rate	Lease a hnuaiah a lo chiang zawng zawng a hman theih nan customer atangin hman chhuak fee.

54	Other NOC	Fixed	Customer atangin No Objection Certificate a hman theih nan hman chhuak fee.
55	Line Activation Charges	Fixed	Call ah loan a thleng theih nan customer atangin hman chhuak fee.
56	NOC KIT	Fixed	Loan a thleng theih loh avangin customer atangin No Objection Certificate a hman theih nan hman chhuak fee.
57	Service Charges	Fixed	Customer atangin loan service a thlak theih nan hman chhuak fee.
Contingent fees leh charges			
58	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 kawkw ang.
59	Penal Interest	Rate	EMI pek tlai avanga customer hnen atanga interest lak
60	Penal Interest dang	Rate	Agreement thuthlung leh/ emaw sanction letter thuthlung bawhchhiat a nih chuan customer hnen interest lak tur, BFL-a document mamawh thehloh loh pawh huam tel in
61	Instalment Default Charge	Fixed	Customer bank-a mandate register loh avanga customer hnen atanga fee lak thin
62	Part Prepayment Charges	Rate	Loan partial pre-payment phalsak a nih avanga customer hnen atanga fee lak thin
63	Foreclosure Charges	Rate	Loan full pre-payment phalsak a nih avanga customer hnen atanga fee lak thin
64	Legal Charges	Fixed	Legal cost lak let lehna atana customer hnen atanga fee lak thin
65	Legal & Repossession Charges	Fixed	Company-in legal process leh repossession cost a neih avanga customer hnen atanga fee lak thin.
66	Stockyard Charges	Fixed	Repossessed vehicles him taka parking leh enkawlina atana customer hnen atanga fee lak thin
67	Audit / inspection charges	Fixed	Compliance a nih theih nana audit leh inspection services atana customer hnen atanga fee lak thin
68	Notice Charges (Default / Intimation / LTV Breach / Final Auction Intimation)	Fixed	Notice pek chhuah avanga a charge lak let lehna tura customer hnen atanga fee lak thin
69	Auction Charges	Fixed	Auction neihna atana a charges lak let lehna tura customer hnen atanga fee lak thin
70	Brokerage Charges	Fixed	Customer-in a default a nih huna customer share hralhna atana customer hnen atanga fee lak thin
71	RC hypothecation delay charges	Fixed	RC pek chhuah hnua hun bituk chhunga RC dawn tlai avanga customer hnen atanga fee lak thin.
72	Cancellation Charges	Fixed	Loan cancel a nih chuan processing cost phuhruk nan customer hnen atanga fee lak thin
73	Penal Charge	Fixed	EMI pek hun sawn hlat avanga customer hnen atanga lak zat

74	Subsequent disbursement visit charge	Fixed	Property zawhfel stage audit atan a hnua property tlawh lehna atana customer hnena charge lak
75	Vehicle Valuation Charges	Fixed	Lirthei hlutna tehna atana customer hnen atanga fee lak thin.
76	Parking Charges	Fixed	Repossessed a ni leh hnua chhuahsan theih turin a veh bawk a, hman dan leh incharge a ni tura hman chhuah fee
77	Tranche Breach Charge	Rate	BFL a register a ni tawh partner te tan trade advance tih a, a tranche in hnuaiah a ni loh chuan customer atangin hman chhuak tur fee
78	Covenant Perfection Charge	Amount	PDD Documents (a pawimawh leh a pawimawh lo) chu hun ah lo thawn loh chuan customer atangin a hman chhuak ang
Value Added Service offered by BFL			
79	EMI card fee	Fixed	EMI card facility pek a nih avanga customer hnen atanga fee lak thin
80	Health EMI (HEMI) card	Fixed	Health EMI card facility pekna atana customer hnen atanga fee lak thin
81	BFL Share	Fixed	Dealer leh BFL in EMI card sawm angin customer atangin a chhuak tur chhiah
82	Gold Health EMI Network Card Fee	Fixed	Gold Health EMI Network Card tih dan a pek turin customer atangin chhuah tur chhiah
83	Platinum Health EMI Network Card Fee	Fixed	Platinum Health EMI Network Card hman theihna a pek tura customer atangin chhuak chhiah
84	Corporate / Hospital Health EMI Network Card Fee	Fixed	Corporate leh Hospital in EMI Network Card pek a ni angin customer atangin chhiah
85	Co Branded Card Issuance Fees	Fixed	Co Branded Card customer ah hman theih nan chhuak tura chhiah a ni
86	Add on Card Fee	Fixed	EMI card / Health EMI card facility pek belh a nih avanga customer hnen atanga fee lak thin
87	Property Insight	Fixed	Risk assessment atana asset pakhat hlutna tehna atana customer hnen atanga fee lak thin
88	CIBIL TransUnion Report Fee (CTR)	Fixed	CTR Report a pek avanga customer hnen atanga fee lak thin
89	Business Fitness Report	Fixed	BFR Report a pek avanga customer hnen atanga fee lak thin
90	Financial Pulse Report	Fixed	FPR Report a pek avanga customer hnen atanga fee lak thin
91	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			
92	Life Insurance	Fixed	Customer-in Life insurance a lei / a hman atana Amount
93	General insurance	Fixed	Customer-in General insurance a lei / a hman atana Amount
94	Health Insurance	Fixed	Customer-in Health insurance a lei / a hman atana Amount
95	Financial Fitness Report	Fixed	FFR Report atana customer lei / hman atana Amount

96	Financial Fitness Detailed Report	Fixed	FFR Report atana customer lei / hman atana Amount
97	Credit Card	Fixed	Customer-in Credit card a hman atana Amount
98	GPS Device	Fixed	Customer-in GPS device a lei / hman atana Amount
99	Buy Back Price Assurance	Fixed	Customer-in buy back guarantee a lak atana Amount
100	Assistance Products (Such as Extended Warranty, Fonesafe, Life secure, Asset Secure, Subscriptions)	Fixed	Customer-in Assistance product a lei / a hman atana amount
101	Investment Plans	Fixed	Customer-in Investment plan a lei / a hman atana Amount
Payments Charges			
102	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
103	Load Money	Rate	UPI /Credit/Debit card/Net Banking hmanga pawisa load nana fee lak thin
104	Payment of bills and recharges	Fixed / Rate	Bill leh recharge pekna atana customer hnen atanga fee lak thin
105	Wallet to bank transfer	Rate	Wallet atanga bank a sum transfer avanga customer hnen atanga fee lak thin
106	Issuance charges	Fixed	Gift Card / Cobranded Gift Card / FASTag / Wallet pekchhuahna atana customer hnen atanga fee lak thin
107	Replacement Fees	Fixed	Replacement FASTag pekchhuahna atana customer hnen atanga fee lak thin
108	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
109	On demand settlement - Processing Fees	Rate	Merchant hnena charge lak chu on demand settlement of payment feature pek a ni
110	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
111	Txn SMS - SMS Charges	Amount	SMS hmanga sumdawngte hnena thil tih leh settlement chungchanga alerts insem avanga charges
112	Courier charges	Amount	Courier hmanga sumdawngte hnena Soundbox thawn man
113	FEES AND CHARGES for PayIn	Amount	Payment Gateway siam leh enkawlina man hi PayIn service hman tawh sumdawngte tan a ni
114	Platform Utilization Fee	Amount	Payment Gateway-a thil tih man hi PayIn service hman tawh sumdawngte tan a ni
115	Linkpay atana FEES (Payin charges aia tam)	Amount	SMS emaw Email hmanga pawisa pekna link thawn man chu payment gateway sumdawngte tan a ni
116	Orchestrator tan FEES LEH CHARGES	Amount	Payment Gateway-a set up, maintenance leh transaction man chu orchestrator service nei sumdawngte tan a ni

117	SI leh Recurring tan FEES LEH CHARGES	Amount	Mandate registration leh presentation man hi Payment Gateway sumdawngte hnenah pek a ni
118	QR Thawkna leh Inthlahna	Fixed	QR setup leh inthlahna atan a chhiah
119	Sound Box Rent Fee (device sum, chhinchhiah leh SIM sum a tel)	Fixed	Plan zirlaiten monthly ah a chhiah a ni.
120	Batch Settlement Processing Fee	Rate	Transaction sum atanga batch leh on demand settlement atan a chhiah