

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 bad ki charges

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 pyrkhat 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 ioh ia ka lis jong ka jingsiew ia 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 iadei bad ka jingkhieñ ne ka jingphah siew ia ki fees bad ki charges, ka Kompani kan pynthikna ba:

- Yn iathuh 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 ia ki loan product, ym dei ban phah ia u ban siew ia 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 ia 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 Jingkhieñ ia ki Jingsiew (Fees & Charges)

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

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

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

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

Ka No	Sr	Ka Kyrteong 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 ia ka loan
2		Ka Sut Upfront Interest	Fixed (Bym lah ban kylla) / Rate	Ka pisa ba la ioh lum lypa na u Customer kum ka sut ha kaba sdang ha ka por ba pyniaid (process) ne ba ai ia ka pisa jong ka Loan.
3		Ka bai leh ia ki mandate registration	Fixed (Bym lah ban kylla)	Ka bai registrar ia ka Mandate jong u customer
4		Ka Bai Documentation	Fixed (Bym lah ban kylla)	Ka bai pynthikna (verification) ia ki Kot ki Sla jong u customer
5		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 ia ka flexi variant jong ka loan khnang ban pyndep ia ki jingdonkam jong u customer
6		Ka Stamp Duty	Fixed (Bym lah ban kylla) / Rate	Ki statutory charges
7		Ki Convenience Fee	Fixed (Bym lah ban kylla) / Rate	Ka jingsiew kaba u customer u hap ban siew na ka bynta ka jingshah ia ka BFL network kaba mynta/ka infrastructure jong ki nongkhañ bad ki dealer.
8		Ka Loan Enhancement fee	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban pynkiew ia ka pisa ba u customer u lah ban ioh na ka loan khnang ban lah ban da na kiwei de ki jingma

9	Ka Limit Enhancement fee	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew namar ba u pynkiew ia u pud ka pisa ka loan ba u customer u lah ban ioh
10	Ka Bai Transaction	Fixed (Bym lah ban kylla)	Ka bai transaction ba u customer ubym don ia ka EMI card u hap ban siew
11	Ka Credit Suraksha Fee	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingbuh ia ka App Bajaj Finserv Credit Surekha ha ka mobile phone khnang ban pyrkhing ia ka jingpyndonkam ia ka mobile phone lada um lah ban siew.
12	Ka Bai Commitment	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingpyniaid ia ki loan haba u customer um shim ia ka credit facility hadien ka sanction
13	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.
14	Ka Bai Property Valuation	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingkheia ia ki jingdon jingem jong u
15	Ka Hypothecation Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingpyniaid ia ka hypothecation bad ban iada ia ki jingdon jingem ha ki financial transaction
16	Ki CERSAI Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka service charge jong ki CERSAI Platform
17	Ka Registrar jong ki Kompani filing charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingpyndap ia ki kot ki sla ryngkat bad ka Registrar jong ki Kompani
18	Ka jingsiew lum pisa beit	Fixed (Bym lah ban kylla)	Ki jingsiew ba la lum na u nongthied na ka bynta ban ai lad ban lum ia ka EMI ha ka pisa
19	Principal Holiday Charge	Fixed (Bym lah ban kylla)	Ka charge ban ai ka option ka payment ka interest tang ha ka por ba nyngkong, ia ki customer kiba ioh Term Loan.
20	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
21	Ka bai shuwa	Fixed (Bym lah ban kylla)	Ka pisa la lum na u Customer shuwa ban pyndonkam ha ka jingiaid ka Loan
22	Ka bai shuwa kaba iaid	Fixed (Bym lah ban kylla)	Ka pisa ba la lum na u Customer shuwa ban pyndonkam ha ka jingiaid ka Loan
23	Ka bai shuwa ba donkam	Fixed (Bym lah ban kylla)	Ka pisa ba la lum na u Customer shuwa ban pyndonkam ha ka jingiaid ka Loan
24	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
25	EMI Holiday fee	Ka Dor (Rate)	Ka pisa ba la lum na u Customer ban ai ka option EMI Holiday na bynta ka loan ba la ioh
26	Title Search Report (TSR) Charges	Fixed (Bym lah ban kylla)/ Ka Dor (Rate)	Ka pisa ba la lum na u Customer ban ai ka Title Search Report ban ioh secured loan
27	Discounting Charges	Ka Dor (Rate)	Ka pisa ba la lum na u Customer ban ai Bill discounting ha invoice finance loan

Ki bai service			
28	Ka Switch Fee	Ka Dor (Rate)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingpynkylla na kawei ka variant jong ka loan sha kawei pat ka variant jong ka loan
29	Ka Bai Pynkylla (Conversion Fee)	Ka Dor (Rate)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingpynkylla na ka Fixed ROI sha ka Floating ROI lane na ka Floating ROI sha ka Fixed ROI.
30	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.
31	Ka Annual Maintenance Charges	Fixed (Bym lah ban kylla) / Rate	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban iai long active ka flexi loan facility jong u customer
32	Ka Swapping Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka Jingkylliang (Swapping) ia ka mandate (jingbthah) u customer
33	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
34	Ka Bai Shna ia ka No Objection Certificate ba Duplicate	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban ioh ia ka NOC ba Duplicate na ka bynta ban weng ia ka Hypothecation hadien ba la khang ia ka loan
35	Ka No Objection Certificate na ka bynta ka Private sha ka Commercial	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew ban ioh ia ka NOC na ka bynta ban pynkylla ia ka kali na ka Private sha ka kali Kamai
36	Ki Valuation charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban khein ia ki jingdon jingem
37	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.
38	Ki Pledge Confirmation Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka pledging shares
39	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)
40	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
41	Ka Bai Book Biang ia ka Loan (Loan Rebooking Charges)	32 Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban book biang ia ka loan ha ka jingkyrpad jong u customer
42	Ki Depository Participant Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ki custodial service na ka bynta ki security ba don ha ka Demat account
43	Ki Cash Handling Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban ai ia ka loan ha ka pisa kot (cash).
44	Ki Direct Cash Collection charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew khnang ban lah ban siew biang ia ka loan ha ka pisa kot (cash)

45	Ki Statement Issuance Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban ai ia kino kino ki statement.
46	Ki Agreement copy charges	Fixed (Bym lah ban kylla)	Ka pisa ba la ioh na u customer na ka bynta ban ai ia ka kopi jong ka agreement.
47	Ki Administrative Charges	Fixed (Bym lah ban kylla)	Ka pisa ba la ioh na u customer na ka bynta ban siew ia ki jinglut Admin ba bun jait.
48	Ka Line of credit set up fee	Fixed (Bym lah ban kylla)	Ka pisa ba la ioh na u customer na ka bynta ban buh ia ka credit line.
49	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
50	Ka jingsiew ban thep pisa /Ka jingsiew ban pyniaid ia ka jinglum pisa	Fixed (Bym lah ban kylla)	Ki bai lutksan ba la shim na u nongthied na ka bynta ban ai ka lad ban siew ia ka ram /EMI da ka pisa
51	Ka bai khlem pyndonkam	Ka Dor (Rate)	Ki jingsiew na ka bynta ka jingbym pyndonkam ia ka jingpynbiang ia ka khai pateng khlem jingsiew
52	EMI Card Annual Fees	Fixed (Bym lah ban kylla)	Ka pisa ba la lum na u Customer ban pynmih bad pynkylla ia ka loan limit ba la ai dawai ha ka EMI Card jong u
53	Monthly Lease Administration Fee	Ka Dor (Rate)	Ka pisa ba la lum na u Customer ban pyniaid ia ki kam ki dei ha ka leasing
54	Other NOC	Fixed (Bym lah ban kylla)	Ka pisa ba la lum na u Customer ban ai No Objection Certificate
55	Line Activation Charges	Fixed (Bym lah ban kylla)	Ka pisa ba la lum na u Customer ban ai loan tang shwa ha ka call
56	NOC KIT	Fixed (Bym lah ban kylla)	Ka pisa ba la lum na u Customer ban ai No Objection Certificate ha ka por ban pyndep ia ka loan
57	Service Charges	Fixed (Bym lah ban kylla)	Ka pisa ba la lum na u Customer ban ai loan services
Contingent fees and charges			
58	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.
59	Ka Sut Penal Interest	Ka Dor (Rate)	Ka sut kaba u customer u hap ban siew namar ba slem ban siew ia ka EMI
60	Kiwei de ki Sut Penal Interest	Ka Dor (Rate)	Ka sut kaba u customer u hap ban siew lada pynkheñ ia ki aiñ jong ka Agreement bad/lane ki aiñ jong ka sanction letter, kaba kynthup ruh ia ka jingbym ai ia ki kot ki sla kiba donkam ban ai ia ka BFL
61	Ki jingsiew khyndiat khyndiat ba la buh lypa	Fixed (Bym lah ban kylla)	Ki bai lutksan ba la shim na u nongthied namar ba um shym la pynrung kyrteng ha ka bank jong u nongthied
62	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

63	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
64	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)
65	Ki Legal & Repossession Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ki kam ha ka aiñ (legal action) bad na ka bynta ban ioh biang ia ki jinglut ba ka Kompani ka la lut.
66	Ki Stockyard Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingset (parking) bad ka jingpyniaid ia ka kali ba la ioh biang
67	Ki audit / inspection charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ki service kum ka audit bad ka inspection khnang ban pynthikna ba ki bud ia ki aiñ ba ki kyndon.
68	Ki Bai Notice (Default / Intimation / LTV Breach / Final Auction Intimation)	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew ban ioh biang ia ki jinglut na ka bynta ba la phah khubor (issue notice)
69	Ki Auction Charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew ban ioh biang ia ki jinglut na ka bynta ka auction
70	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
71	Ki RC hypothecation delay charges	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingslem ban ai ia ka RC kaba la palat ia ka por ba la ai.
72	Ki Bai Pyndam (Cancellation)	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew ban tap ia ki jinglut ha kaban ai ia ka loan hynrei hadien pat la pyndam noh ia ka loan.
73	Ka bai pynshitom	Fixed (Bym lah ban kylla)	Ka pisa ba la shim na u nongthied namar ka jingpynslem ban siew ia ka EMI
74	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
75	Ka jingsiew dor jong ki kali	Fixed (Bym lah ban kylla)	Ki bai lutksan ba la shim na u nongthied na ka bynta ban thew dor ia ka kali.
76	Parking Charges	Fixed (Bym lah ban kylla)	Ka pisa ba la lum na u Customer ban buh bad pyniaid ia ki kali ba la pyndep noh da ka repossession ha ka rukom kaba shngaiñ
77	Tranche Breach Charge	Ka Dor (Rate)	Ka pisa ba la lum na u Customer lada don ka jingpynduh noh ia ka por jong ka Tranche ha ka Trade Advance kaba la ai sha ki Partner kiba la rejister bad BFL
78	Covenant Perfection Charge	Ka pisa	Ka pisa ba la lum lada u Customer um lah ban ai timely ia ki PDD Documents (ki ba kongsan / kiba ym kongsan)
Ki Value Added Service ba la tyrwa da ka BFL			
79	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.

80	Ka Health EMI (HEMI) card	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban ai ia ka Health EMI card
81	BFL Share	Fixed (Bym lah ban kylla)	Ka pisa na u Customer ban ai ka Co branded EMI card (na u Dealer bad BFL)
82	Gold Health EMI Network Card Fee	Fixed (Bym lah ban kylla)	Ka pisa ba la lum na u Customer ban ai ia ka Gold Health EMI Network Card facility
83	Platinum Health EMI Network Card Fee	Fixed (Bym lah ban kylla)	Ka pisa ba la lum na u Customer ban ai ia ka Platinum Health EMI Network Card facility
84	Corporate / Hospital Health EMI Network Card Fee	Fixed (Bym lah ban kylla)	Ka pisa ba la lum na u Customer ban ai ia ka EMI card facility na Corporate ne Hospital
85	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
86	Ka Bai Add on Card	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ai ia kiwei de ki EMI card /ki Health EMI card
87	Ka Property Insight	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew ban kheiñ ia ki jingdon jingem na ka bynta ki jingma kiba lah ban don
88	Ka Bai CIBIL TransUnion Report (CTR)	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban ai ia ka CTR Report
89	Ka Business Fitness Report	Fixed (Bym lah ban kylla)	Ki jingsiew kiba u customer u hap ban siew na ka bynta ban ai ia ka BFR Report
90	Ka Kaiphod jong ka Jingkhih Pisa	Fixed (Bym lah ban kylla)	Ki bai lutksan na u nongthied na ka bynta ban ai ia ka Kaiphod FPR
91	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			
92	Ka Life Insurance	Fixed (Bym lah ban kylla)	Ka dor na ka bynta ka Life insurance kaba u customer u la thied ne shim
93	Ka General insurance	Fixed (Bym lah ban kylla)	Ka dor na ka bynta ka General insurance kaba u customer u la thied ne shim
94	Ka Health Insurance	Fixed (Bym lah ban kylla)	Ka dor na ka bynta ka Health insurance kaba u customer u la thied ne shim
95	Ka Financial Fitness Report	Fixed (Bym lah ban kylla)	Ka dor na ka bynta ka FFR Report kaba u customer u la thied ne shim
96	Ka Financial Fitness Detailed Report	Fixed (Bym lah ban kylla)	Ka dor na ka bynta ka FFDR Report kaba u customer u la thied ne shim
97	Ka Credit Card	Fixed (Bym lah ban kylla)	Ka dor na ka bynta ka Credit card kaba u customer u la shim
98	Ka GPS Device	Fixed (Bym lah ban kylla)	Ka dor na ka bynta ka tiar GPS kaba u customer u la thied ne shim
99	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
100	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
101	Ki Investment Plan	Fixed (Bym lah ban kylla)	Ka dor na ka bynta ki Investment plan kaba u customer u la thied ne shim
Ki bai siew jingsiew			

102	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
103	Ka pisa ba dang iaid	Ka Dor (Rate)	Ki jingsiew ba la shim ban thep pisa lyngba ka UPI /Credit/Debit card/Net Banking
104	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
105	Ka pla pisa sha ka bank	Ka Dor (Rate)	Ki jingsiew ba la shim na u nongthied na ka bynta ban pynkynria ia ka pisa na ka pla tyngka sha ka bank
106	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
107	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
108	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
109	Ka jingpynbeit katsum 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 katsum ka jingdawa
110	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
111	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.
112	Ki jingsiew jong ki nongkit	Ka pisa	Ki jingsiew na ka bynta ban phah ia ka Soundbox sha ki nongkhaii lyngba ki nongkit
113	KI DOR BAD KI BAI SIEW na ka bynta ka Payln	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 Payln.
114	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 Payln.
115	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
116	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
117	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
118	QR Thung bad Pyndei	Fixed (Bym lah ban kylla)	Ka pisa ban thung bad pyndei ia ka QR

119	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.
120	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