

KA BAJAJ FINANCE LIMITED ("BFL") - KA POLICY HALOR KA JINGKHEIÑ IA KI JINGSIEW JONG KI BAI KANE KATAI (FEES & CHARGES) SHA U CUSTOMER

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 kheini 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 jingkheini 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.

KA JINGTHMU

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

1. Ki aini bad ki rukom na ka bynta ka jingkheini ia ki jingsiew jong ki fee bad ki charges
2. Ki jingbthah na ka bynta ki Jingsiew ia ki Fees bad ki Charges, kaba kynthup ia ka Jingkylla ha ka Jingpyniaid; bad
3. Ka Jingpynthymmai ia ka Rukom Treikam

KI AINI BAD KI RUKOM NA KA BYNTA KA JINGKHEINI 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 kheini 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 kheini ia ki jingsiew (fees & charges) kum:

- a. **Ka upfront fees and charges** - Yn kheini 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;
- b. **Ka Bai Servicing** - Yn kheini 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.
- c. **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 aini bad ki kyndon jong ka loan, haba ym rung ka pisa, bad kiwei kiwei de, bad kumta hi yn kheini ia kine ki jingsiew haba jia kawei na kum kita ba la thoh haneng.
- d. **Ka Value Added Services (ba la shna da ka BFL)** - Yn kheini 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

- e. **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 jingkheiñ ne ka jingphah siew ia ki fees bad ki charges, ka Kompani kan pynthikna ba:

1. 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
2. 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
3. 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.

KI JINGBTHAH NA KA BYNTA KA JINGKHEIÑ 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.

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 Sr No | Ka Kyrteeng 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) / Ka Dor (Rate) | Ka bai process ia ka loan |
| 2 | Ka Sut Upfront Interest | Fixed (Bym lah ban kylla) / Ka Dor (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 | Ki Flexi Fees | 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) / Ka Dor (Rate) | Ki statutory charges |

| Ka Sr No | Ka Kyrteŋg jong ki Fees bad ki Charges | Ka Amount based/ rate based | Ka Jingbatai |
|-----------------------|---|---|--|
| 7 | Ki Convenience Fee | Fixed (Bym lah ban kylla) / Ka Dor (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 nongkhaï 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 jingkheïñ 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 |
| Ki bai service | | | |
| 18 | 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 |
| 19 | 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. |
| 20 | 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. |
| 21 | Ka Annual Maintenance Charges | Fixed (Bym lah ban kylla) / Ka Dor (Rate) | Ki jingsiew kiba u customer u hap ban siew na ka bynta ban iai long active ka flexi loan facility jong u customer |

| Ka Sr No | Ka Kyrteŋg jong ki Fees bad ki Charges | Ka Amount based/ rate based | Ka Jingbatai |
|-----------------|--|------------------------------------|--|
| 22 | 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 |
| 23 | 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 |
| 24 | 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 |
| 25 | 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 |
| 26 | 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 |
| 27 | 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. |
| 28 | Ki Pledge Confirmation Charges | Fixed (Bym lah ban kylla) | Ki jingsiew kiba u customer u hap ban siew na ka bynta ka pledging shares |
| 29 | 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) |
| 30 | 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 |
| 31 | Ka Bai Book Biang ia ka Loan (Loan Rebooking Charges) | 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 |
| 32 | 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 |
| 33 | 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). |
| 34 | 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) |
| 35 | 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. |
| 36 | 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. |
| 37 | 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. |
| 38 | Ki Payment Gateway transaction charges / ki | Fixed (Bym lah ban kylla) | Ka pisa ba la ioh na u customer na ka bynta ban lah ban siew/ ban transfer pisa/ ban leh transaction lyngba ka digital |

| Ka Sr No | Ka Kyrteŋg jong ki Fees bad ki Charges | Ka Amount based/ rate based | Ka Jingbatai |
|---------------------------------------|--|---|--|
| | Platform Charges / ki Bai Transfer | | |
| 39 | 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. |
| 40 | Ka Money Loading Charges | Fixed (Bym lah ban kylla) / Ka Dor (Rate) | Ka pisa ba la ioh na u customer na ka bynta ban thep pisa ha ka payment wallet |
| Ki contingent fees and charges | | | |
| 41 | Ka Bai Bounce | Fixed (Bym lah ban kylla) | Ki jingsiew kiba u customer u hap ban siew na ka bynta ka jingbym lah ban rung ka pisa. |
| 42 | Ka Sut Penal Interest | Ka Dor (Rate) | Ka sut kaba u customer u hap ban siew namar ba slem ban siew ia ka EMI |
| 43 | Kiwei de ki Sut Penal Interest | Ka Dor (Rate) | Ka sut kaba u customer u hap ban siew lada pynkheiñ 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 |
| 44 | Ka Bai Shah Kyntait ka Mandate | Fixed (Bym lah ban kylla) | Ki jingsiew kiba u customer u hap ban siew namarba khlem register ia ki jingbthah (mandate) ha ka bank u customer |
| 45 | 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 |
| 46 | 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 |
| 47 | 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) |
| 48 | 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. |
| 49 | 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 |
| 50 | 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. |
| 51 | 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) |
| 52 | 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 |
| 53 | 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 |
| 54 | 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. |

| Ka Sr No | Ka Kyrteŋg jong ki Fees bad ki Charges | Ka Amount based/ rate based | Ka Jingbatai |
|---|---|------------------------------------|---|
| 55 | 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. |
| Ki Value Added Service ba la tyrwa da ka BFL | | | |
| 56 | 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. |
| 57 | 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 |
| 58 | 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 |
| 59 | Ka Property Insight | Fixed (Bym lah ban kylla) | Ki jingsiew kiba u customer u hap ban siew ban kheif ia ki jingdon jingem na ka bynta ki jingma kiba lah ban don |
| 60 | 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 |
| 61 | 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 |
| Ka Jingsam jong ki third-party Product bad service | | | |
| 62 | Ka Life Insurance | Fixed (Bym lah ban kylla) | Ka dor na ka bynta ka Life insurance kaba u customer u la thied ne shim |
| 63 | Ka General insurance | Fixed (Bym lah ban kylla) | Ka dor na ka bynta ka General insurance kaba u customer u la thied ne shim |
| 64 | Ka Health Insurance | Fixed (Bym lah ban kylla) | Ka dor na ka bynta ka Health insurance kaba u customer u la thied ne shim |
| 65 | 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 |
| 66 | 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 |
| 67 | Ka Credit Card | Fixed (Bym lah ban kylla) | Ka dor na ka bynta ka Credit card kaba u customer u la shim |
| 68 | Ka GPS Device | Fixed (Bym lah ban kylla) | Ka dor na ka bynta ka tiar GPS kaba u customer u la thied ne shim |
| 69 | 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 |
| 70 | 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 |
| 71 | Ki Investment Plan | Fixed (Bym lah ban kylla) | Ka dor na ka bynta ki Investment plan kaba u customer u la thied ne shim |