

BAJAJ FINANCE LIMITED ("BFL") - CUSTOMER TE HENEN A FEES & CHARGES LEVY DAN POLICY

PREAMBLE

Bajaj Finance Ltd. ('BFL', 'Bajaj Finance', or 'the Company'), hi Bajaj Finserv Ltd. hnuai 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 hnenah fee leh charge pek dan turte, ro inrel dante, thuthlun dan tur policy-te a tarlang a ni.

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. Chutiangan, a hnuai a tarlante hian chung policy chu a huam a ni:

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

FEE LEH CHARGE-TE LAKDAN TUR PRINCIPLE LEH PROCEDURE

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 hnenah 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 chhungin 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 innghat a, chutiang chuan heng charges te hi lak theih a ni chutiang thil thleng a nih chauvin.
- 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 hnen 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:

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

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.

HUN RUATA FRAMEWORK ENFIAH THIN

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

ANNEXURE 1- LENDING PRODUCT HRANG HRANG HNUAIA FEE LEH CHARGE HRANG HRANGTE ENTIRNA 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 | 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 Fees | Fixed | Customer pakhat zel mamawh puhruk 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 |

| Sr No | Fee & Charge-te Hming | Amount based/ rate based | Hrilhfhahna |
|---------------------|---|--------------------------|--|
| 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 | MMortgage 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 hnena document thehluh avanga customer hnen atanga fee lak thin |
| Service fees | | | |
| 18 | Switch Fee | Rate | Loan chi khat chu loan chi dang a chantir avanga customer hnen atanga fee lak thin |
| 19 | Conversion Fees | Rate | Fixed ROI chu Floating ROI emaw chutiang ang kawng dang emaw a chantir avanga customer hnen atanga fee lak thin. |
| 20 | Renewal Fee | Fixed | Subsiding asset a lo thlen huna loan renew nana customer hnen atanga fee lak thin. |
| 21 | 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 |
| 22 | Swapping Charges | Fixed | Customer mandate Swapping avanga customer hnen atanga fee lak thin |
| 23 | Interstate Transfer atana No Objection Certificate | Fixed | Interstate transfer of Vehicle atana NOC pekchhuahna atana customer hnen atanga fee lak thin |
| 24 | Duplicate No Objection Certificate atana man chawi tur | Fixed | Hypothecation post loan closure paihchhuahna atana Duplicate NOC pek chhuah avanga customer hnena fee lak |
| 25 | Private atanga Commercial atana No Objection Certificate | Fixed | Private atanga commercial a lirthei thlak danglamna atana NOC pek chhuah avanga customer hnena fee lak thin |
| 26 | Valuation charges | Fixed | Asset pakhat hlutna tehna atana customer hnen atanga fee lak thin |
| 27 | Account Opening Charges | Fixed | Securities hmanga secured loan nena inzawm account siam tanna atana customer hnen atanga fee lak thin. |
| 28 | Pledge Confirmation Charges | Fixed | Share pledging avanga customer hnen atanga fee lak thin |

| Sr No | Fee & Charge-te Hming | Amount based/ rate based | Hrilhfhahna |
|------------------------------------|---|--------------------------|--|
| 29 | Pledge Invocation Charges | Fixed | Customer share nena inkungkaih pledge invoke avanga customer hnen atanga fee lak (NSDL/CDSL charges cover nan) |
| 30 | Demat Share Transfer Charges | Rate | Demat share transfer-na atana customer hnen atanga fee lak thin |
| 31 | Loan Rebooking Charges | Fixed | Customer dilna anga loan rebooking avanga customer hnen atanga fee lak thin |
| 32 | Depository Participant Charges | Fixed | Demat account-a securities awmte custodial service atana customer hnen atanga fee lak thin |
| 33 | Cash Handling Charges | Fixed | Cash mode-a loan pekchhuahna atana customer hnen atanga fee lak thin. |
| 34 | Direct Cash Collection charges | Fixed | Loan chu pawisa faia pek let theihna tur facility a pek avangin customer hnen atanga fee lak thin |
| 35 | Statement Issuance Charges | Fixed | Statement engpawh pek avanga customer hnen atanga sum lakkhawm. |
| 36 | Agreement copy charges | Fixed | Inremna copy pekna atana customer hnen atanga sum lakkhawm. |
| 37 | Administrative Charges | Fixed | Admin senso hrang hrang puhrukna atana customer hnen atanga sum lakkhawm. |
| 38 | Payment Gateway transaction charges / Platform Charges / Transfer Charges | Fixed | Digital payment /Transfers /Transactions tih theihna tur platform siamsak atana customer hnen atanga charge lakkhawm |
| 39 | Line of credit set up fee | Fixed | Credit line siamna atana customer hnen atanga sum lakkhawm. |
| 40 | Money Loading Charges | Fixed / Rate | Payments wallet-a pawisa load avanga customer hnen atanga charge lakkhawm |
| Contingent fees leh charges | | | |
| 41 | Bounce Charges | Fixed | Payment instrument zah lohna avanga customer hnen atanga fee lak thin |
| 42 | Penal Interest | Rate | EMI pek tlai avanga customer hnen atanga interest lak |
| 43 | Penal Interest dang | Rate | Agreement thuthlung leh/ emaw sanction letter thuthlung bawhchhiat a nih chuan customer hnena interest lak tur, BFL-a document mamawh thehluh loh pawh huam tel in |
| 44 | Mandate Rejection Charges | Fixed | Customer bank-a mandate register loh avanga customer hnen atanga fee lak thin |
| 45 | Part Prepayment Charges | Rate | Loan partial pre-payment phalsak a nih avanga customer hnen atanga fee lak thin |
| 46 | Foreclosure Charges | Rate | Loan full pre-payment phalsak a nih avanga customer hnen atanga fee lak thin |
| 47 | Legal Charges | Fixed | Legal cost lak let lehna atana customer hnen atanga fee lak thin |

| Sr No | Fee & Charge-te Hming | Amount based/ rate based | Hrilhfiahna |
|--|---|--------------------------|---|
| 48 | Legal & Repossession Charges | Fixed | Company-in legal process leh repossession cost a neih avanga customer hnen atanga fee lak thin. |
| 49 | Stockyard Charges | Fixed | Repossessed vehicles him taka parking leh enkawlina atana customer hnen atanga fee lak thin |
| 50 | Audit / inspection charges | Fixed | Compliance a nih theih nana audit leh inspection services atana customer hnen atanga fee lak thin |
| 51 | 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 |
| 52 | Auction Charges | Fixed | Auction neihna atana a charges lak let lehna tura customer hnen atanga fee lak thin |
| 53 | Brokerage Charges | Fixed | Customer-in a default a nih huna customer share hralhna atana customer hnen atanga fee lak thin |
| 54 | RC hypothecation delay charges | Fixed | RC pek chhuah hnua hun bituk chhunga RC dawn tlai avanga customer hnen atanga fee lak thin. |
| 55 | Cancellation Charges | Fixed | Loan cancel a nih chuan processing cost phuhruk nan customer hnen atanga fee lak thin |
| Value Added Service offered by BFL | | | |
| 56 | EMI card fee | Fixed | EMI card facility pek a nih avanga customer hnen atanga fee lak thin |
| 57 | Health EMI (HEMI) card | Fixed | Health EMI card facility pekna atana customer hnen atanga fee lak thin |
| 58 | Add on Card Fee | Fixed | EMI card / Health EMI card facility pek belh a nih avanga customer hnen atanga fee lak thin |
| 59 | Property Insight | Fixed | Risk assessment atana asset pakhat hlutna tehna atana customer hnen atanga fee lak thin |
| 60 | CIBIL TransUnion Report Fee (CTR) | Fixed | CTR Report a pek avanga customer hnen atanga fee lak thin |
| 61 | Business Fitness Report | Fixed | BFR Report a pek avanga customer hnen atanga fee lak thin |
| Distribution of third-party Products and services | | | |
| 62 | Life Insurance | Fixed | Customer-in Life insurance a lei / a hman atana Amount |
| 63 | General insurance | Fixed | Customer-in General insurance a lei / a hman atana Amount |
| 64 | Health Insurance | Fixed | Customer-in Health insurance a lei / a hman atana Amount |
| 65 | Financial Fitness Report | Fixed | FFR Report atana customer lei / hman atana Amount |
| 66 | Financial Fitness Detailed Report | Fixed | FFR Report atana customer lei / hman atana Amount |

| Sr No | Fee & Charge-te Hming | Amount based/ rate based | Hrilhfiahna |
|-------|--|--------------------------|--|
| 67 | Credit Card | Fixed | Customer-in Credit card a hman atana Amount |
| 68 | GPS Device | Fixed | Customer-in GPS device a lei / hman atana Amount |
| 69 | Buy Back Price Assurance | Fixed | Customer-in buy back guarantee a lak atana Amount |
| 70 | Assistance Products (Such as Extended Warranty, Fonesafe, Life secure, Asset Secure, Subscriptions) | Fixed | Customer-in Assistance product a lei / a hman atana amount |
| 71 | Investment Plans | Fixed | Customer-in Investment plan a lei / a hman atana Amount |