

BAJAJ FINANCE LIMITED ("BFL") - CUSTOMER LOGO FEES ARU CHARGES LEVY KURA LAGA POLICY

PREAMBLE

Bajaj Finance Ltd. ('BFL', 'Bajaj Finance', nahuile 'The Company'), toh Bajaj Finserv Ltd. laga subsidiary ase. Etu toh deposit-lua Non-Banking Financial Company (NBFC-D) ase Reserve Bank of India (RBI) logo registered ase aru NBFC- Investment aru Credit Company (NBFC-ICC) te classified ase. Arubhi Scale based framework RBI para dekena thakia laga hisab te, BFL toh NBFC laga Upor layer te classified kurikena ase. BFL toh dhar dia aru deposits accept kura laga business te engage kurikena ase.

Company toh alag-alag beshi lending portfolio ase retail, SMEs (small and medium-sized enterprises), aru commercial customers khan te India laga bosti (rural) aru shahar (urban) beshi te thaki kena ase. Company toh Public aru corporate deposits accept kure aru kisim-kisim financial services samaan khan offer kure tai khan laga customer logo te. Pre-paid Payment Instrument (PPI) bhi ase tai khan logo RBI para licence deya laga, Payment & Settlement Systems laga Department para.

Etu document toh outline kure policy ke governance karne, determination aru fees aru charges customer logo lua khan Fair Practice Code laga line te RBI para regulations dekena thakia neshina customer logo transparency thakibo nimate.

OBJECTIVE

RBI laga Fair Practice Code hisab te Board khan ke tai khan laga principles aru procedures khan layout kuribi kui kena ase tai khan para Fees aru Charges levy kuriya khan te customer logote. Etu neshina, etu policy toh etu sob cover kure:

1. Principles aru procedures fees aru charges levy kuribo nimate
2. Fees aru charges Governance laga bodli management milaikena; aru
3. Review framework

FEES ARU CHARGES LEVY KURA PRINCIPLES ARU PROCEDURES KARNE

BFL para kisim-kisim samaan dhar lua offer kure tai khan laga customer logote. BFL para customer logote Fixed Deposit samaan, kisim-kisim payment samaan aru 3rd party para bhag kura samaan khan offer kure. Etu neshina, BFL khan para alag-alag fees aru charges khan levy kuribo pare customer logo customer para samaan lui kena thakia hisab te. Fees aru charges customer logo lubole khan toh specified kuribole lage alag-alag Product Program Guidelines (PPG) te.

Samaan khan dhar lua aru sustainability aru business operations te risk consider kura pichete, BFL para alag-alag fees aru charges levy kuribo pare customer laga upor te:

- a. Upfront fees aru charges** - Fees aru charges loan processing/ disbursement processing fees, documentation charges, convenience fees, etc. nimate customer logo levy kuribo paribo acquisition stage te. Nature aru quantum enika upfront fees aru charges khan toh alag hubo pare samaan laga upor te. Basis Samaan program enika fees aru charges khan to upfront para jama kuribo lage nahuile loan rokom para kati dibole lage nahuile installment logo jama kuribole lage.;
- b. Servicing Laga Fees** - Fees aru charges loan servicing karne NOC charges, loan related documents retrieval charges, etc. khan karne customer laga upor te levied kuribo paribo loan laga homoy te specific service-related karne customers para request kurishe kuile.
- c. Contingent fees aru charges** - etu charges khan toh change hubo pare kunba transaction nimate/ kiba event hua karne loan tera laga homoy te pre-payment neshina, foreclosure, terms aru conditions loan laga namana karne, bounce, etc. aru etu charges khan toh levied kuribo paribo enika events khan hua karne.
- d. Value Added Services (BFL para Manufactured kura khan)** - Fees aru charges value added services property dossier charges, EMI Card fees, CIBIL TransUnion Report (CTR) etc. khan toh customer logo levied hubo kiniya homoy/ enika value-added samaan khan avail kura homoy/ services khan te. Enika charges khan toh upfront jama kuribo paribo nahuile customer logo funded kuribo paribo; aru

e. **Third-party samaan aru services bhag kuriya** - BFL para bhag kuribo paribo kisim-kisim third-party samaan aru services jivon (life) insurance, general insurance, health insurance etc. Khan neshina. Etu third-party laga samaan aru services laga daam toh upfront para jama kuribo paribo nahuile customer funded kuribo paribo.

Kisim-kisim fees aru charges alag-alag samaan BFL para dekena thakia Khan toh **Annexure 1** laga policy te dekena ase. Actual fees aru charges customer logo lua alag-alag dhar dia aru dusra samaan laga toh Product Program Guidelines (PPG) documents para covered kuri dibo.

Arubhi, implementation/ fees aru charges lua Khan laga upor te, company para ensure kuribo:

1. Ekta sapha aru transparent communication customer logo banaishe sob fees aru charges Khan laga agreement/T&C laga hisab te
2. Upfront fees aru charges kuntu communicated kuri kena nai agreement te customer laga upor te impose nokuribo samaan laga loan lua karne; aru
3. Uku change contingent te/ service charges nahuile notun contingent introduction karne/ service charge toh prospectively he implement kuribo lage etu nahuile regulatory laga account/statutory changes Khan karne.

FEES ARU CHARGES GOVERNANCE FRAMEWORK KARNE

Notun Fees aru charges first approval karne put up kuribo PPG Committee logo te. Ekbar PPG Committee para approved kuri desai kuile, eki toh put up kuribo lagibo Board laga prior approval karne. Notun fees aru charges toh implement kuribo paribo Board para approval kura pichete.

PERIODICAL REVIEW FRAMEWORK

Policy toh review kuribo Board para saal te ekbar toh

ANNEXURE 1- LIST ARU DETAILS KISIM-KISIM LAGA FEES ARU CHARGES DIKHABOLE ALAG-ALAG DHAR DIYA SAMAN KHAN TE

Sr No	Naam Fees aru charges karne lua Khan	Rokum based/Daam based	Description
Upfront fees aru Charges			
1	Processing Fees	Fixed / Daam	Fees charged kura loan process nimite
2	Upfront Interest	Fixed / Daam	Interest laga rokum jama kura Khan advance para customer laga upor te loan processing/disbursement laga homoy te.
3	Mandate registration Charges	Fixed	Fees Khan charged kuridiya customer laga Mandate register kura karne
4	Documentation Charges	Fixed	Fees charged kuridiya customer laga documents verification kura karne
5	Flexi Fees	Fixed	Customer logo fees charged kuridiya flexi variant laga loan lua karne individual customer laga needs lokpabo nimite
6	Stamp Duty	Fixed / Daam	Statutory charges
7	Convenience Fee	Fixed / Daam	Customer logo fees Khan charged kurikena thakia BFL network/infrastructure merchants aru dealers laga access kuribo dibo nimite
8	Loan Enhancement fee	Fixed	Customer logo fees Khan charged kuridiya loan rokom toh enhance kuribo nimite customer laga additional risk cover kuribo nimite

Sr No	Naam Fees aru charges karne lua khan	Rokum based/Daam based	Description
9	Limit Enhancement fee	Fixed	Customer logo fees charged kuridiya khan customer laga limit enhance kuribo nimite
10	Transaction fee	Fixed	Customer logo Transaction fee charged kuridiya EMI card nathakia khan logo te
11	Credit Suraksha Fee	Fixed	Customer logo fees charged kuridiya khan Bajaj Finserv Credit Surekha Application mobile phone te install kura karne restriction kuribole jodi mobile chola te kiba default huishe kuile
12	Commitment Fee	Fixed	Customer logo fees charged kuridiya khan loans process kura karne jodi customer para loan dikena thakia toh nocholai kena thakishe kuile
13	Mortgage Origination Fee / Mortgage Origination Fee Revalued	Fixed	Customer logo fees charged kuridiya khan mati-bari mortgage kura nimite
14	Mati-bari valuation Fee	Fixed	Customer logo fees charged kuridiya mati-bari valuation kura minite
15	Hypothecation Charges	Fixed	Customer logo fees charged kuridiya khan hypothecation processes manage kura nimite aru mati-bari bachai kena rakhi diya karne financial transactions nimite
16	CERSAI Charges	Fixed	Customer logo fees khan charged kuridiya CERSAI platform laga service charges nimite
17	Registrar of Companies filing charges	Fixed	Customer logo fees charged kuridiya khan documents khan Registrar Companies logo filing kura karne
Service fees			
18	Switch Fee	Daam	Customer logo fees charged kuridiya khan ekta loan variant para alag loan variant te convert kura nimite
19	Conversion Fees	Daam	Customer logo fees charged kuridiya khan Fixed ROU para Floating ROU te convert kura karne
20	Renewal Fee	Fixed	Customer logo fees charged kuridiya khan loan renewing nimite subsidig mati-bari maturity huishe kuile
21	Saal laga Maintenance Charges	Fixed / Daam	Customer logo fees charged kuridiya khan customer laga flexi loan facility active rakhibo karne
22	Swapping Charges	Fixed	Customer logo fees charged kuridiya khan customer laga Mandate swap kura karne
23	No objection Certificate Interstate Transfer karne	Fixed	Customer logo fees charged kuridiya khan NOC interstate gari transfer kura karne
24	Nakli (duplicate) No Objection Certificate karne Charges	Fixed	Customer logo fees charged kuridiya khan nakli (duplicate) NOC karne Hypothecation post loan bon kuribole karne

Sr No	Naam Fees aru charges karne lua khan	Rokum based/Daam based	Description
25	No objection Certificate Private para commercial karne	Fixed	Customer logo fees charged kuridiya khan NOC issue kura karne gari private para commercial kura karne
26	Valuation charges	Fixed	Customer logo fees charged kuridiya khan mati-bari valuing kura karne
27	Account Khulibole Charges khan	Fixed	Customer logo fees khan charged kuridiya account related initiation karne loan laga related te secured by securities.
28	Pledge Confirmation Charges	Fixed	Customer logo fees charged kuridiya pledging shares karne
29	Pledge Invocation Charges	Fixed	Customer logo fees khan charged kuridiya pledge customer's share (NSDL/CDSL charges cover kuribole) associate karne
30	Demat Share Transfer Charges	Daam	Customer logo fees charged kuridiya Demat shares khan transfer kura nimite
31	Loan Rebooking Charges	Fixed	Customer logo fees khan charged kuridiya loan rebooking karne customer request kura karne
32	Depository Participant Charges	Fixed	Customer logo fees charged kuridiya khan custodial services nimite Demat account te securities khan held kura karne
33	Cash Handling Charges	Fixed	Customer logo fees charged kuridiya loan toh cash mode te disburse kuriya karne
34	Direct Cash Collection charges	Fixed	Customer logo fees charged kuridiya khan loan toh cash te terabole deya karne
35	Statement Issuance Charges	Fixed	Poisa customer khan logo jama kuridiya statements Kahn deya karne
36	Agreement copy charges	Fixed	Poisa customer khan logo jama kuridiya copy agreement laga deya karne
37	Administrative Charges	Fixed	Poisa customer khan logo jama kuridiya alag-alag Admin expenses cover kura karne
38	Payment Gateway transaction charges / Platform Charges / Transfer Charges	Fixed	Charges khan customer logo jama kuridiya digital payment platform karne/ Transfers/Transactions karne
39	Line of credit set up fee karne	Fixed	Poisa customer logo jama kuridiya credit line setting kura karne.
40	Poisa Loading Daam lua	Fixed / Daam	Charge customer logo jama kuridiya poisa payment wallet te dali diya karne
Contingent Fees aru charges			
41	Bounce Charges	Fixed	Customer logo fees charged kuridiya dishonour payment of instrument karne
42	Penal Interest	Daam	Customer logo interest charged kuridiya EMI terabole deri hua karne.

Sr No	Naam Fees aru charges karne lua khan	Rokum based/Daam based	Description
43	Additional Penal Interest	Daam	Customer logo interest charged kuridiya jodi terms of Agreement aru/nahuile sanction chitti laga terms bhangai desai kuile, aru requisite documents khan BFL ke submit nakuriya karne.
44	Mandate Rejection Charges	Fixed	Customer logo fees charged kuridiya mandate register nakura karne customer's laga bank te.
45	Part Prepayment Charges	Daam	Customer logo fees charged kuridiya partial loan terabole
46	Foreclosure Charges	Daam	Customer logo fees charged kuridiya loan laga full Pre-payment allow kura karne
47	Legal Charges	Fixed	Customer logo fees charged kuridiya legal daam recover kuribo nimite
48	Legal & Repossession Charges	Fixed	Customer logo fees charged kuridiya legal processes karne aru repossession daam company para incurred kura khan
49	Stockyard Charges	Fixed	Customer logo fees charged kuridiya parking aru manage kura repossessed gari khan nimite
50	Audit / inspection charges	Fixed	Customer logo fees charged kuridiya audit aru inspection services nimite compliance ensure kuribole
51	Notice Charges (Default / Intimation / LTV Breach / Final Auction Intimation)	Fixed	Customer logo fees charged kuridiya Notice issue kura homoy te charges ula khan recover kuribole
52	Auction Charges	Fixed	Customer logo fees charged kuridiya charges khan recover kuribole auction conduct kura homoy te
53	Brokerage Charges	Fixed	Customer logo fees charged kuridiya customer laga bhag khan bikeri (selling) kura karne jodi customer para kiba default kurishe kuile
54	RC hypothecation deri charges	Fixed	Customer logo fees charged kuridiya jodi RC receive kuribole deri huishe kuile ekta homoy te.
55	Cancellation Charges	Fixed	Customer logo fees charged kuridiya khan processing daam compensate kura karne jodi loan toh cancel kurishe kuile.
BFL para Value Added Service offered kura khan			
56	EMI card fee	Fixed	Customer logo fees charged kuridiya EMI card facility deya karne
57	Health EMI (HEMI) card	Fixed	Customer logo fees charged kuridiya Health EMI card facilitdeya karne
58	Add on Card Fee	Fixed	Customer khan logo fees charged kuridiya additional EMI card/Health EMI card facility deya karne
59	Property Insight (Mati-bari Insight)	Fixed	Customer khan logo fees charged kuridiya valuing karne asset risk assessment karne
60	CIBIL TransUnion Report Fee (CTR)	Fixed	Customer khan logo fees charged kuridiya CTR Report deya karne

Sr No	Naam Fees aru charges karne lua khan	Rokum based/Daam based	Description
61	Business Fitness Report	Fixed	Customer khan logo fees charged kuridiya BFR Report deya karne
Samaan aru services third-party para bhag kuriya khan			
62	Jivon Insurance	Fixed	Rokum Jivon Insurance karne customer para kinilua /luikena thakia khan
63	General insurance	Fixed	Rokum General insurance karne customer para kinilua /luikena thakia khan
64	Health Insurance	Fixed	Rokum Health insurance karne customer para kinilua /luikena thakia khan
65	Financial Fitness Report	Fixed	Rokum FFR Report karne customer para kinilua/luikena thakia khan
66	Financial Fitness Detailed Report	Fixed	Rokum FFDR Report karne customer para kinilua/luikena thakia khan
67	Credit Card	Fixed	Rokum Credit card laga customer para luikena thakia khan
68	GPS Device	Fixed	Rokum GPS device kinia/lua karne customer para
69	Wapas kinia(Buy Back) Daam Assurance	Fixed	Rokum wapas kinia (buy back) guarantee karne customer para luikena thakia
70	Assistance Samaan (Extended Warranty, FoneSafe, Jivon secure, Asset Secure, Subscriptions khan)	Fixed	Rokum Assistance saaman laga customer para kinilua/luikena thakia
71	Investment Plans	Fixed	Rokum Investment plans karne customer para kinilua/luikena thakia