

1. 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 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 hnuai a 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. 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 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 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 chungin customer te hnenah 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 hnuai 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 bawk 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 hnuai fee leh charge hrang hrangte 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 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 thehluh 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
Service fees			
19	Switch Fee	Rate	Loan chi khat chu loan chi dang a chantir avanga customer hnen atanga fee lak thin
20	Conversion Fees	Rate	Fixed ROI chu Floating ROI emaw chutiang ang kawng dang emaw a chantir avanga customer hnen atanga fee lak thin.
21	Renewal Fee	Fixed	Subsiding asset a lo thlen huna loan renew nana customer hnen atanga fee lak thin.
22	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
23	Swapping Charges	Fixed	Customer mandate Swapping avanga customer hnen atanga fee lak thin
24	Interstate Transfer atana No Objection Certificate	Fixed	Interstate transfer of Vehicle atana NOC pekchhuahna atana customer hnen atanga fee lak thin
25	Duplicate No Objection Certificate atana man chawi tur	Fixed	Hypothecation post loan closure paihchhuahna atana Duplicate NOC pek chhuah avanga customer hnen fee lak
26	Private atanga Commercial atana No Objection Certificate	Fixed	Private atanga commercial a lirthei thlak danglamna atana NOC pek chhuah avanga customer hnen fee lak thin
27	Valuation charges	Fixed	Asset pakhat hlutna tehna atana customer hnen atanga fee lak thin
28	Account Opening Charges	Fixed	Securities hmanga secured loan nena inzawm account siam tanna atana customer hnen atanga fee lak thin.
29	Pledge Confirmation Charges	Fixed	Share pledging avanga customer hnen atanga fee lak thin
30	Pledge Invocatchaman Charges	Fixed	Customer share nena inkungkaih pledge invoke avanga customer hnen atanga fee lak (NSDL/CDSL charges cover nan)
31	Demat Share Transfer Charges	Rate	Demat share transfer-na atana customer hnen atanga fee lak thin
32	Loan Rebooking Charges	32 Fixed	Customer dilna anga loan rebooking avanga customer hnen atanga fee lak thin

33	Depository Participant Charges	Fixed	Demat account-a securities awmte custodial service atana customer hnen atanga fee lak thin
34	Cash HandlFeesman Charges	Fixed	Cash mode-a loan pekchhuahna atana customer hnen atanga fee lak thin.
35	Direct Cash Collection charges	Fixed	Loan chu pawisa faia pek let theihna tur facility a pek avangin customer hnen atanga fee lak thin
36	Statement Issuance Charges	Fixed	Statement engpawh pek avanga customer hnen atanga sum lakkhawm.
37	Agreement copy charges	Fixed	Inremna copy pekna atana customer hnen atanga sum lakkhawm.
38	Administrative Charges	Fixed	Admin senso hrang hrang puhrukna atana customer hnen atanga sum 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
41	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
42	Non-Utilization Fee	Rate	Interest free trade advance facility hman loh avanga pawisa chawi
Contingent fees leh charges			
43	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.
44	Penal Interest	Rate	EMI pek tlai avanga customer hnen atanga interest lak
45	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
46	Instalment Default Charge	Fixed	Customer bank-a mandate register loh avanga customer hnen atanga fee lak thin
47	Part Prepayment Charges	Rate	Loan partial pre-payment phalsak a nih avanga customer hnen atanga fee lak thin
48	Foreclosure Charges	Rate	Loan full pre-payment phalsak a nih avanga customer hnen atanga fee lak thin
49	Legal Charges	Fixed	Legal cost lak let lehna atana customer hnen atanga fee lak thin
50	Legal & Repossession Charges	Fixed	Company-in legal process leh repossession cost a neih avanga customer hnen atanga fee lak thin.
51	Stockyard Charges	Fixed	Repossessed vehicles him taka parking leh enkawlina atana customer hnen atanga fee lak thin
52	Audit / inspection charges	Fixed	Compliance a nih theih nana audit leh inspection services atana customer hnen atanga fee lak thin

53	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
54	Auction Charges	Fixed	Auction neihna atana a charges lak let lehna tura customer hnen atanga fee lak thin
55	Brokerage Charges	Fixed	Customer-in a default a nih huna customer share hralhna atana customer hnen atanga fee lak thin
56	RC hypothecation delay charges	Fixed	RC pek chhuah hnuah hun bituk chhunga RC dawn tlai avanga customer hnen atanga fee lak thin.
57	Cancellation Charges	Fixed	Loan cancel a nih chuan processing cost puhruk nan customer hnen atanga fee lak thin
58	Penal Charge	Fixed	EMI pek hun sawn hlat avanga customer hnen atanga lak zat
59	Subsequent disbursement visit charge	Fixed	Property zawhfel stage audit atan a hnuah property tlawh lehna atana customer hnena charge lak
60	Vehicle Valuation Charges	Fixed	Lirthei hlutna tehna atana customer hnen atanga fee lak thin.
Value Added Service offered by BFL			
61	EMI card fee	Fixed	EMI card facility pek a nih avanga customer hnen atanga fee lak thin
62	Health EMI (HEMI) card	Fixed	Health EMI card facility pekna atana customer hnen atanga fee lak thin
63	Add on Card Fee	Fixed	EMI card / Health EMI card facility pek belh a nih avanga customer hnen atanga fee lak thin
64	Property Insight	Fixed	Risk assessment atana asset pakhat hlutna tehna atana customer hnen atanga fee lak thin
65	CIBIL TransUnion Report Fee (CTR)	Fixed	CTR Report a pek avanga customer hnen atanga fee lak thin
66	Business Fitness Report	Fixed	BFR Report a pek avanga customer hnen atanga fee lak thin
67	Financial Pulse Report	Fixed	FPR Report a pek avanga customer hnen atanga fee lak thin
68	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			
69	Life Insurance	Fixed	Customer-in Life insurance a lei / a hman atana Amount
70	General insurance	Fixed	Customer-in General insurance a lei / a hman atana Amount
71	Health Insurance	Fixed	Customer-in Health insurance a lei / a hman atana Amount
72	Financial Fitness Report	Fixed	FFR Report atana customer lei / hman atana Amount
73	Financial Fitness Detailed Report	Fixed	FFR Report atana customer lei / hman atana Amount
74	Credit Card	Fixed	Customer-in Credit card a hman atana Amount
75	GPS Device	Fixed	Customer-in GPS device a lei / hman atana Amount

76	Buy Back Price Assurance	Fixed	Customer-in buy back guarantee a lak atana Amount
77	Assistance Products (Such as Extended Warranty, Fonesafe, Life secure, Asset Secure, Subscriptions)	Fixed	Customer-in Assistance product a lei / a hman atana amount
78	Investment Plans	Fixed	Customer-in Investment plan a lei / a hman atana Amount
Payments Charges			
79	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
80	Load Money	Rate	UPI /Credit/Debit card/Net Banking hmanga pawisa load nana fee lak thin
81	Payment of bills and recharges	Fixed / Rate	Bill leh recharge pekna atana customer hnen atanga fee lak thin
82	Wallet to bank transfer	Rate	Wallet atanga bank a sum transfer avanga customer hnen atanga fee lak thin
83	Issuance charges	Fixed	Gift Card / Cobranded Gift Card / FASTag / Wallet pekchhuahna atana customer hnen atanga fee lak thin
84	Replacement Fees	Fixed	Replacement FASTag pekchhuahna atana customer hnen atanga fee lak thin
85	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
86	On demand settlement - Processing Fees	Rate	Merchant hnena charge lak chu on demand settlement of payment feature pek a ni
87	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
88	Txn SMS - SMS Charges	Amount	SMS hmanga sumdawngte hnena thil tih leh settlement chungchanga alerts insem avanga charges
89	Courier charges	Amount	Courier hmanga sumdawngte hnena Soundbox thawn man
90	FEES AND CHARGES for PayIn	Amount	Payment Gateway siam leh enkawlina man hi PayIn service hman tawh sumdawngte tan a ni
91	Platform Utilization Fee	Amount	Payment Gateway-a thil tih man hi PayIn service hman tawh sumdawngte tan a ni
92	Linkpay atana FEES (Payin charges aia tam)	Amount	SMS emaw Email hmanga pawisa pekna link thawn man chu payment gateway sumdawngte tan a ni
93	Orchestrator tan FEES LEH CHARGES	Amount	Payment Gateway-a set up, maintenance leh transaction man chu orchestrator service nei sumdawngte tan a ni
94	SI leh Recurring tan FEES LEH CHARGES	Amount	Mandate registration leh presentation man hi Payment Gateway sumdawngte hnenah pek a ni