

1. 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 corpoDaam 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.

2. 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:

- Principles aru procedures fees aru charges levy kuribo nimate
- Fees aru charges Governance laga bodli management milaikena; aru
- Review framework

3. 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:

- **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 rokam para kati dibole lage nahuile installment logo jama kuribole lage.;
- **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.
- **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.
- **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
- **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:

- Ekta sapha aru transparent communication customer logo banaishe sob fees aru charges khan laga agreement/T&C laga hisab te
- Upfront fees aru charges kuntu communicated kuri kena nai agreement te customer laga upor te impose nokuribo samaan laga loan lua karne; aru
- 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.

4. 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.

5. Periodical Review Framework

Policy toh review kuribo Board para saal te ekbar toh

Annexure 1 – Alag-alag lending products logot thaka fees aru charges laga list aru details.

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 Facility Charge	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 rokum toh enhance kuribo nimite customer laga additional risk cover kuribo nimite
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
18	Direct Cash Collection Charge	Fixed	Customer pora collected charges juntu EMI cash te collect kuribo option provide kuribo nimite ase.
Service fees			
19	Switch Fee	Daam	Customer logo fees charged kuridiya khan ekta loan variant para alag loan variant te convert kura nimite
20	Conversion Fees	Daam	Customer logo fees charged kuridiya khan Fixed ROU para Floating ROU te convert kura karne
21	Renewal Fee	Fixed	Customer logo fees charged kuridiya khan loan renewing nimite subsidng mati-bari maturity huishe kuile
22	Saal laga Maintenance Charges	Fixed / Daam	Customer logo fees charged kuridiya khan customer laga flexi loan facility active rakhibo karne
23	Swapping Charges	Fixed	Customer logo fees charged kuridiya khan customer laga Mandate swap kura karne
24	No objection Certificate Interstate Transfer karne	Fixed	Customer logo fees charged kuridiya khan NOC interstate gari transfer kura karne
25	Nakli (duplicate) No Objection Certificate karne Charges	Fixed	Customer logo fees charged kuridiya khan nakli (duplicate) NOC karne Hypothecation post loan bon kuribole karne
26	No objection Certificate Private para commercial karne	Fixed	Customer logo fees charged kuridiya khan NOC issue kura karne gari private para commercial kura karne
27	Valuation charges	Fixed	Customer logo fees charged kuridiya khan mati-bari valuing kura karne
28	Account Khulibole Charges khan	Fixed	Customer logo fees khan charged kuridiya account related initiation karne loan laga related te secured by securities.
29	Pledge Confirmation Charges	Fixed	Customer logo fees charged kuridiya pledging shares karne
30	Pledge Invocation Charges	Fixed	Customer logo fees khan charged kuridiya pledge customer's share (NSDL/CDSL charges cover kuribole) associate karne

31	Demat Share Transfer Charges	Daam	Customer logo fees charged kuridiya Demat shares khan transfer kura nimate
32	Loan Rebooking Charges	32 Fixed	Customer logo fees khan charged kuridiya loan rebooking karne customer request kura karne
33	Depository Participant Charges	Fixed	Customer logo fees charged kuridiya khan custodial services nimate Demat account te securities khan held kura karne
34	Cash Handling Charges	Fixed	Customer logo fees charged kuridiya loan toh cash mode te disburse kuriya karne
35	Direct Cash Collection charges	Fixed	Customer logo fees charged kuridiya khan loan toh cash te terabole deya karne
36	Statement Issuance Charges	Fixed	Poisa customer khan logo jama kuridiya statements Kahn deya karne
37	Agreement copy charges	Fixed	Poisa customer khan logo jama kuridiya copy agreement laga deya karne
38	Administrative Charges	Fixed	Poisa customer khan logo jama kuridiya alag-alag Admin expenses cover kura karne
39	Line of credit set up fee	Fixed	Charges khan customer logo jama kuridiya digital payment platform karne/ Transfers/Transactions karne
40	Poisa Loading Daam lua	Fixed / Daam	Charge customer logo jama kuridiya poisa payment wallet te dali diya karne
41	Cash Deposit charges / Cash collection handling charges	Fixed	"Customer ke cash te loan / EMI repay kuribo facility provide kuribo fees.
42	Non-Utilization Fee	Daam	"Interest free trade advance facility non-utilization charges.
Contingent Fees aru charges			
43	Bounce Charges	Fixed	Bounce charges" mane hobo non-payment of instalment(s) laga due dates te payment mandate dishonour hoa athuba payment mandate non-registration athuba anya reason nimate charges.
44	Penal Interest	Daam	Customer logo interest charged kuridiya EMI terabole deri hua karne.
45	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.
46	Instalment Default Charge	Fixed	Customer laga bank te mandate register nokuribo fees.
47	Part Prepayment Charges	Daam	Customer logo fees charged kuridiya partial loan terabole
48	Foreclosure Charges	Daam	Customer logo fees charged kuridiya loan laga full Pre-payment allow kura karne
49	Legal Charges	Fixed	Customer logo fees charged kuridiya legal daam recover kuribo nimate
50	Legal & Repossession Charges	Fixed	Customer logo fees charged kuridiya legal processes karne aru repossession daam company para incurred kura khan
51	Stockyard Charges	Fixed	Customer logo fees charged kuridiya parking aru manage kura repossessed gari khan nimate

52	Audit / inspection charges	Fixed	Customer logo fees charged kuridiya audit aru inspection services nimate compliance ensure kuribole
53	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
54	Auction Charges	Fixed	Customer logo fees charged kuridiya charges khan recover kuribole auction conduct kura homoy te
55	Brokerage Charges	Fixed	Customer logo fees charged kuridiya customer laga bhag khan bikeri (selling) kura karne jodi customer para kiba default kurishe kuile
56	RC hypothecation deri charges	Fixed	Customer logo fees charged kuridiya jodi RC receive kuribole deri huishe kuile ekta homoy te.
57	Cancellation Charges	Fixed	Customer logo fees charged kuridiya khan processing daam compensate kura karne jodi loan toh cancel kurishe kuile.
58	Penal Charge	Fixed	Customer ke EMI payment delay nimate charged amount.
59	Subsequent disbursement visit charge	Fixed	Customer ke subsequent visit of property for audit of property completion stage nimate levied charge.
60	Vehicle Valuation Charges	Fixed	Vehicle valuating nimate customer ke charged fees.
BFL para Value Added Service offered kura khan			
61	EMI card fee	Fixed	Customer logo fees charged kuridiya EMI card facility deya karne
62	Health EMI (HEMI) card	Fixed	Customer logo fees charged kuridiya Health EMI card faciltdeya karne
63	Add on Card Fee	Fixed	Customer khan logo fees charged kuridiya additional EMI card/Health EMI card facility deya karne
64	Mati-bari Insight	Fixed	Customer khan logo fees charged kuridiya valuing karne asset risk assessment karne
65	CIBIL TransUnion Report Fee (CTR)	Fixed	Customer khan logo fees charged kuridiya CTR Report deya karne
66	Business Fitness Report	Fixed	Customer khan logo fees charged kuridiya BFR Report deya karne
67	Financial Pulse Report	Fixed	FPR Report provide kuribo nimate customer ke charged fees.
68	Practice Management Software	Fixed	Professional loans (Doctor Loans) te value-added products introduce kuribo, juntu software patient records aru clinic activities manage kuribo nimate ase.
Samaan aru services third-party para bhag kuriya khan			
69	Jivon Insurance	Fixed	Rokum Jivon Insurance karne customer para kinilua /luikena thakia khan
70	General insurance	Fixed	Rokum General insurance karne customer para kinilua /luikena thakia khan
71	Health Insurance	Fixed	Rokum Health insurance karne customer para kinilua /luikena thakia khan

72	Financial Fitness Report	Fixed	Rokum FFR Report karne customer para kinilua/luikena thakia khan
73	Financial Fitness Detailed Report	Fixed	Rokum FFDR Report karne customer para kinilua/luikena thakia khan
74	Credit Card	Fixed	Rokum Credit card laga customer para luikena thakia khan
75	GPS Device	Fixed	Rokum GPS device kinia/luar karne customer para
76	Wapas kinia(Buy Back) Daam Assurance	Fixed	Rokum wapas kinia (buy back) guarantee karne customer para luikena thakia
77	Assistance Samaan (Extended Warranty, FoneSafe, Jivon secure, Asset Secure, Subscriptions khan)	Fixed	Rokum Assistance saaman laga customer para kinilua/luikena thakia
78	Investment Plans	Fixed	Rokum Investment plans karne customer para kinilua/luikena thakia
Payments Charges			
79	Payment Gateway transaction charges / Platform Charges / Transfer Charges	Fixed/Daam	Customer ke digital payment / transfers / transactions platform provide kuribo charges collected.
80	Load Money	Daam	UPI / Credit / Debit cards / Net Banking pora money load kuribo fees.
81	Payment of bills aru recharges	Fixed / Daam	Bills aru recharges payment nimite customer ke charged fees.
82	Wallet pora bank te transfer	Daam	Customer ke wallet pora bank te amount transfer kuribo fees charged.
83	Issuance charges	Fixed	Gift Card / Cobranded Gift Card / FASTag / Wallet issuance nimite customer ke charged fees.
84	Replacement Fees	Fixed	Replacement FASTag issuance nimite customer ke charged fees.
85	New customers nimite Account Opening athuba upgrade (Full KYC Wallet)	Amount	KYC kuribo aru wallet upgrade kuribo nimite option provide kuribo charges levied.
86	On demand settlement - Processing Fees	Daam	Payment on demand settlement feature provide kuribo Merchant ke charges levied.
87	Rupay Credit Card UPI pora / PPI / PPI UPI pora / Credit UPI pora	Daam	Merchant ke charge levied kuribo nimite credit instruments aru PPI pora payments accept kuribo feature enable kuribo.
88	Txn SMS - SMS Charges	Amount	"Merchant ke transactions aru settlements laga alerts SMS te share kuribo charges.
89	Courier charges	Amount	Merchant ke Soundbox courier pora send kuribo charges.
90	PayIn karone fees aru charges	Amount	PayIn services avail kura merchants ke setting up aru maintenance of Payment Gateway karone charges.
91	Platform Utilization Fee	Amount	PayIn services avail kura merchants ke Payment Gateway transaction charges.
92	Linkpay fees (PayIn charges opor te)	Amount	Payment gateway merchants ke SMS athuba Email pora payment link send kuribo charges.
93	Orchestrator karone fees aru charges	Amount	Orchestrator services thaka merchants ke Payment Gateway setup, maintenance aru transaction karone charges.

94	SI aru Recurring karone fees aru charges.	Amount	Payment Gateway merchants ke mandate registration aru presentment karone charges.
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