

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 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.

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 |
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| 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 |

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| 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 hnena 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 |
| 19 | Principal Holiday Charge | Fixed | Term Loan hman theihna chuan, a hmingthang taka hman theihna a, a hmingthang taka hman theihna chuan, a hmingthang taka hman theihna chuan. |
| 20 | Thup taka valuation charge a ni | Fixed | Asset Valuation chungchangah customer chuan a charge a ni |
| 21 | Thil hman hma chhiah | Fixed | Rualthing chungchang chi hrang hrangin loan chungchang hman theih nan customer atangin hma chhiah a ni |
| 22 | Khawvela thil hman hma chhiah | Fixed | Loan process chungchangah customer atangin hma chhiah a ni. |
| 23 | Khawvela hman hma chhiah a phur zawk | Fixed | Loan process chungchangah customer atangin hma chhiah a ni a. |
| 24 | LC tha zawng tha taka hman chhuah hman zir fee | Rate | Machinery booking chhuak theihna chungchangah fund in a lo nei a ni a tih proof a ngaiin Letter of Credit customer atanga hman theih nan hman chhuak fee. |
| 25 | EMI Holiday fee | Rate | Loan a lo awm zawng zawng a EMI Holiday option a hman theih nan customer atangin hman chhuak fee. |
| 26 | Title Search Report (TSR) Charges | Fixed/ Rate | Secured loan hman theih nan Title Search Report a hman thar chhuak nan customer atangin hman chhuak fee. |
| 27 | Discounting Charges | Rate | Invoice finance loan ah bill discounting hman theih nan customer atangin hman chhuak fee. |
| Service fees | | | |
| 28 | Switch Fee | Rate | Loan chi khat chu loan chi dang a chantir avanga customer hnen atanga fee lak thin |
| 29 | Conversion Fees | Rate | Fixed ROI chu Floating ROI emaw chutiang ang kawng dang emaw a chantir avanga customer hnen atanga fee lak thin. |
| 30 | Renewal Fee | Fixed | Subsiding asset a lo thlen huna loan renew nana customer hnen atanga fee lak thin. |
| 31 | 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 |

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| 32 | Swapping Charges | Fixed | Customer mandate Swapping avanga customer hnen atanga fee lak thin |
| 33 | Interstate Transfer atana No Objection Certificate | Fixed | Interstate transfer of Vehicle atana NOC pekchhuahna atana customer hnen atanga fee lak thin |
| 34 | Duplicate No Objection Certificate atana man chawi tur | Fixed | Hypothecation post loan closure paihchhuahna atana Duplicate NOC pek chhuah avanga customer hnen fee lak |
| 35 | Private atanga Commercial atana No Objection Certificate | Fixed | Private atanga commercial a lirthai thlak danglamna atana NOC pek chhuah avanga customer hnen fee lak thin |
| 36 | Valuation charges | Fixed | Asset pakhat hlutna tehna atana customer hnen atanga fee lak thin |
| 37 | Account Opening Charges | Fixed | Securities hmanga secured loan nena inzawm account siam tanna atana customer hnen atanga fee lak thin. |
| 38 | Pledge Confirmation Charges | Fixed | Share pledging avanga customer hnen atanga fee lak thin |
| 39 | Pledge Invocatchaman Charges | Fixed | Customer share nena inkungkaih pledge invoke avanga customer hnen atanga fee lak (NSDL/CDSL charges cover nan) |
| 40 | Demat Share Transfer Charges | Rate | Demat share transfer-na atana customer hnen atanga fee lak thin |
| 41 | Loan Rebooking Charges | 32 Fixed | Customer dilna anga loan rebooking avanga customer hnen atanga fee lak thin |
| 42 | Depository Participant Charges | Fixed | Demat account-a securities awmte custodial service atana customer hnen atanga fee lak thin |
| 43 | Cash HandlFeesman Charges | Fixed | Cash mode-a loan pekchhuahna atana customer hnen atanga fee lak thin. |
| 44 | Direct Cash Collection charges | Fixed | Loan chu pawisa faia pek let theihna tur facility a pek avangin customer hnen atanga fee lak thin |
| 45 | Statement Issuance Charges | Fixed | Statement engpawh pek avanga customer hnen atanga sum lakkhawm. |
| 46 | Agreement copy charges | Fixed | Inremna copy pekna atana customer hnen atanga sum lakkhawm. |
| 47 | Administrative Charges | Fixed | Admin senso hrang hrang puhrukna atana customer hnen atanga sum lakkhawm. |
| 48 | Line of credit set up fee | Fixed | Credit line siamna atana customer hnen atanga sum lakkhawm. |
| 49 | Money Loading Charges | Fixed / Rate | Payments wallet-a pawisa load avanga customer hnen atanga charge lakkhawm |
| 50 | 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 |
| 51 | Non-Utilization Fee | Rate | Interest free trade advance facility hman loh avanga pawisa chawi |
| 52 | EMI Card Annual Fees | Fixed | EMI card ah loan limit a lo thlentu nan customer atangin hman chhuak fee. |
| 53 | Monthly Lease Administration Fee | Rate | Lease a hnuaiah a lo chiang zawng zawng a hman theih nan customer atangin hman chhuak fee. |

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| 54 | Other NOC | Fixed | Customer atangin No Objection Certificate a hman theih nan hman chhuak fee. |
| 55 | Line Activation Charges | Fixed | Call ah loan a thleng theih nan customer atangin hman chhuak fee. |
| 56 | NOC KIT | Fixed | Loan a thleng theih loh avangin customer atangin No Objection Certificate a hman theih nan hman chhuak fee. |
| 57 | Service Charges | Fixed | Customer atangin loan service a thlak theih nan hman chhuak fee. |
| Contingent fees leh charges | | | |
| 58 | 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. |
| 59 | Penal Interest | Rate | EMI pek tlai avanga customer hnen atanga interest lak |
| 60 | Penal Interest dang | Rate | Agreement thuthlung leh/ emaw sanction letter thuthlung bawhchhiat a nih chuan customer hnen interest lak tur, BFL-a document mamawh thehluh loh pawh huam tel in |
| 61 | Instalment Default Charge | Fixed | Customer bank-a mandate register loh avanga customer hnen atanga fee lak thin |
| 62 | Part Prepayment Charges | Rate | Loan partial pre-payment phalsak a nih avanga customer hnen atanga fee lak thin |
| 63 | Foreclosure Charges | Rate | Loan full pre-payment phalsak a nih avanga customer hnen atanga fee lak thin |
| 64 | Legal Charges | Fixed | Legal cost lak let lehna atana customer hnen atanga fee lak thin |
| 65 | Legal & Repossession Charges | Fixed | Company-in legal process leh repossession cost a neih avanga customer hnen atanga fee lak thin. |
| 66 | Stockyard Charges | Fixed | Repossessed vehicles him taka parking leh enkawlina atana customer hnen atanga fee lak thin |
| 67 | Audit / inspection charges | Fixed | Compliance a nih theih nana audit leh inspection services atana customer hnen atanga fee lak thin |
| 68 | 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 |
| 69 | Auction Charges | Fixed | Auction neihna atana a charges lak let lehna tura customer hnen atanga fee lak thin |
| 70 | Brokerage Charges | Fixed | Customer-in a default a nih huna customer share hralhna atana customer hnen atanga fee lak thin |
| 71 | RC hypothecation delay charges | Fixed | RC pek chhuah hnuah hun bituk chhunga RC dawn tlai avanga customer hnen atanga fee lak thin. |
| 72 | Cancellation Charges | Fixed | Loan cancel a nih chuan processing cost puhruk nan customer hnen atanga fee lak thin |
| 73 | Penal Charge | Fixed | EMI pek hun sawn hlat avanga customer hnen atanga lak zat |

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| 74 | Subsequent disbursement visit charge | Fixed | Property zawhfel stage audit atan a hnua property tlawh lehna atana customer hnena charge lak |
| 75 | Vehicle Valuation Charges | Fixed | Lirthei hlutna tehna atana customer hnen atanga fee lak thin. |
| 76 | Parking Charges | Fixed | Repossessed a ni leh hnua chhuahsan theih turin a veh bawk a, hman dan leh incharge a ni tura hman chhuah fee |
| 77 | Tranche Breach Charge | Rate | BFL a register a ni tawh partner te tan trade advance tih a, a tranche in hnuaiah a ni loh chuan customer atangin hman chhuak tur fee |
| Value Added Service offered by BFL | | | |
| 78 | EMI card fee | Fixed | EMI card facility pek a nih avanga customer hnen atanga fee lak thin |
| 79 | Health EMI (HEMI) card | Fixed | Health EMI card facility pekna atana customer hnen atanga fee lak thin |
| 80 | BFL Share | Fixed | Dealer leh BFL in EMI card sawm angin customer atangin a chhuak tur chhiah |
| 81 | Gold Health EMI Network Card Fee | Fixed | Gold Health EMI Network Card tih dan a pek turin customer atangin chhuah tur chhiah |
| 82 | Platinum Health EMI Network Card Fee | Fixed | Platinum Health EMI Network Card hman theihna a pek tura customer atangin chhuak chhiah |
| 83 | Corporate / Hospital Health EMI Network Card Fee | Fixed | Corporate leh Hospital in EMI Network Card pek a ni angin customer atangin chhiah |
| 84 | Co Branded Card Issuance Fees | Fixed | Co Branded Card customer ah hman theih nan chhuak tura chhiah a ni |
| 85 | Add on Card Fee | Fixed | EMI card / Health EMI card facility pek belh a nih avanga customer hnen atanga fee lak thin |
| 86 | Property Insight | Fixed | Risk assessment atana asset pakhat hlutna tehna atana customer hnen atanga fee lak thin |
| 87 | CIBIL TransUnion Report Fee (CTR) | Fixed | CTR Report a pek avanga customer hnen atanga fee lak thin |
| 88 | Business Fitness Report | Fixed | BFR Report a pek avanga customer hnen atanga fee lak thin |
| 89 | Financial Pulse Report | Fixed | FPR Report a pek avanga customer hnen atanga fee lak thin |
| 90 | 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 | | | |
| 91 | Life Insurance | Fixed | Customer-in Life insurance a lei / a hman atana Amount |
| 92 | General insurance | Fixed | Customer-in General insurance a lei / a hman atana Amount |
| 93 | Health Insurance | Fixed | Customer-in Health insurance a lei / a hman atana Amount |
| 94 | Financial Fitness Report | Fixed | FFR Report atana customer lei / hman atana Amount |
| 95 | Financial Fitness Detailed Report | Fixed | FFR Report atana customer lei / hman atana Amount |
| 96 | Credit Card | Fixed | Customer-in Credit card a hman atana Amount |

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| 97 | GPS Device | Fixed | Customer-in GPS device a lei / hman atana Amount |
| 98 | Buy Back Price Assurance | Fixed | Customer-in buy back guarantee a lak atana Amount |
| 99 | Assistance Products (Such as Extended Warranty, Fonesafe, Life secure, Asset Secure, Subscriptions) | Fixed | Customer-in Assistance product a lei / a hman atana amount |
| 100 | Investment Plans | Fixed | Customer-in Investment plan a lei / a hman atana Amount |
| Payments Charges | | | |
| 101 | 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 |
| 102 | Load Money | Rate | UPI /Credit/Debit card/Net Banking hmanga pawisa load nana fee lak thin |
| 103 | Payment of bills and recharges | Fixed / Rate | Bill leh recharge pekna atana customer hnen atanga fee lak thin |
| 104 | Wallet to bank transfer | Rate | Wallet atanga bank a sum transfer avanga customer hnen atanga fee lak thin |
| 105 | Issuance charges | Fixed | Gift Card / Cobranded Gift Card / FASTag / Wallet pekchhuahna atana customer hnen atanga fee lak thin |
| 106 | Replacement Fees | Fixed | Replacement FASTag pekchhuahna atana customer hnen atanga fee lak thin |
| 107 | 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 |
| 108 | On demand settlement - Processing Fees | Rate | Merchant hnena charge lak chu on demand settlement of payment feature pek a ni |
| 109 | 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 |
| 110 | Txn SMS - SMS Charges | Amount | SMS hmanga sumdawngte hnena thil tih leh settlement chungchanga alerts insem avanga charges |
| 111 | Courier charges | Amount | Courier hmanga sumdawngte hnena Soundbox thawn man |
| 112 | FEES AND CHARGES for PayIn | Amount | Payment Gateway siam leh enkawlina man hi PayIn service hman tawh sumdawngte tan a ni |
| 113 | Platform Utilization Fee | Amount | Payment Gateway-a thil tih man hi PayIn service hman tawh sumdawngte tan a ni |
| 114 | Linkpay atana FEES (Payin charges aia tam) | Amount | SMS emaw Email hmanga pawisa pekna link thawn man chu payment gateway sumdawngte tan a ni |
| 115 | Orchestrator tan FEES LEH CHARGES | Amount | Payment Gateway-a set up, maintenance leh transaction man chu orchestrator service nei sumdawngte tan a ni |
| 116 | SI leh Recurring tan FEES LEH CHARGES | Amount | Mandate registration leh presentation man hi Payment Gateway sumdawngte hnenah pek a ni |
| 117 | QR Thawkna leh Inthlahna | Fixed | QR setup leh inthlahna atan a chhiah |

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| 118 | Sound Box Rent Fee (device sum, chhinchhiah leh SIM sum a tel) | Fixed | Plan zirlaiten monthly ah a chhiah a ni. |
| 119 | Batch Settlement Processing Fee | Rate | Transaction sum atanga batch leh on demand settlement atan a chhiah |