

Product Interest Rate & Charges with Polices

Loan Category	GOLD LOANS
Personal Loans	Interest Rate 18% to 32% Per Annum
Processing Fees	Up to 1% of the loan amount (inclusive of applicable taxes). Subject to a minimum Rs. 150/- (inclusive of applicable taxes) and Maximum of Rs. 600/- (inclusive of applicable taxes)
Stamp Duty	Payable as per state laws and deducted from the loan amount
Cash Handling Charges	Rs. 50/- (inclusive of applicable taxes). Applicable for cash disbursement.
Penal Charges	Rs. 8 Per day on outstanding balance. Penal Charges will be over and above the interest rate slab mentioned above which shall be applicable/chargeable in case of default in repayment of the outstanding dues post maturity
Cash Deposit Charges	Customer will incur a cash deposit charge of Rs. 50/- (Inclusive of all applicable taxes) when making cash payments at our branch offices.
PG Facility Charges	of Rs. 15/- each transaction (Inclusive of all applicable taxes) will be charged for utilizing the payment gateway to make part or full payment towards the loan through digital properties.
Convenience Fee	Convenience Fee of Rs. 149/- (Inclusive of all applicable taxes) shall be levied for release of ornament's /out of multiple ornaments securing the gold loan
Part- Payment Charges	NIL
Foreclosure Charges	Minimum 7 Days interest Scenario – Foreclosure charges are “0” but in the cases customer closes loan within 7 days of booking, minimum 7 days interest is charged.
Auction Charges	Charge of Physical Notice – Rs. 100/- (inclusive of applicable taxes) per notice, Second Notice 250/- and Legal Notice 500.00 Recovery Charges – Rs. 750/- (inclusive of applicable taxes) Advertisement Fee – Rs.400 (inclusive of applicable taxes)

Loan Category	PERSONAL LOANS	
Personal Loans	Interest Rate 22% to 45% Per Annum	
Processing Fees	Up to 3.5% of the loan amount (inclusive of applicable taxes)	
	Term Loan – Not Applicable Flexi Variant – A Fee will be deducted upfront from the loan amount.	
Flexi Fee	Up to Rs. 1,999/-	For loan amount less than Rs. 2,00,000/-
	Up to Rs. 3,999/-	For loan amount less than Rs. 4,00,000/-
	Up to Rs. 5,999	For loan amount less than Rs. 6,00,000/-
	**All Flexi charges are inclusive of applicable taxes	
	**Loan amount includes approved loan amount, insurance premium and VAS Charges	
Bounce Charges	In case of default of repayment of instrument, Rs. 500 – Rs.1200 per bounce will be levied.	
Prepayment Charges	Full Repayment Term Loan – Up to 4% (Inclusive of applicable taxes) on the outstanding loan amount as on date of full repayment	
	Flexi-Term Loan: Up to 4% (Inclusive of applicable taxes) of total withdrawable amount as per repayment schedule as on date of full repayment.	
	Part-Payment Term Loan – Up to 5% (Inclusive of applicable taxes) of the principal amount of loan repaid on the date of such part Repayment	
	Not Applicable for Flexi Term Loan **Foreclosure will be processed post clearance of FIRST EMI	
Penal Charges	Delay in payment of instalment shall attract a penal charge of up to Rs. 6/- per day from the respective due date to until the date of receipt of full instalment(s) amount.	
Stamp Duty	Payable as per state laws and deducted from the loan amount	
Mandate Rejection Charges	Rs. 500/- per instalment from the first month of the due date for the mandate rejected by customer's bank until he registration of new mandate	
Instalment default charges	Rs 6/- per Installment from the first instalment due date for the mandate rejected by customer's bank until he registration of new mandate	

Annual Maintenance Charges	Term Loan – NIL Flexi Term Loan – up to 0.20% (Inclusive of applicable taxes) of the total withdrawable amount on the date of levy of charges
Broken Period Interest and/Pre-Monthly Instalment interest	<p>“Broken Period Interest and/Pre-Monthly Instalment interest” shall mean the amount of interest on loan for the number of days(s) which is (are) charged in two scenarios</p> <ol style="list-style-type: none"> Over and above the period of 30 days from the date of disbursement of the loan For Term Loan: Deduct from disbursement or added in first EMI, as applicable For Flexi Term Loan or added in first EMI Less than period of 30 days from the date of disbursement of the loan Interest on first instalment will be charged for actual number of days.
Switch Fee	Up to 1.18% of the loan amount (inclusive of applicable taxes). Switch fee is applicable only in cases of switch of loan. In Switch cases, processing fee will not be applicable.
Cash Collection Charges	NIL
Cash Deposit Charges	NIL
Payment Gateway Facility Charges	Rs 0.00 - Rs. 15/- each transaction (Inclusive of all applicable taxes) will be charged for utilizing the payment gateway to make part or full payment towards the loan through digital properties.

Loan Category	VEHICLE LOANS
Personal Loans	Interest Rate 24% to 32% Per Annum
Processing Fees	Up to 2.5% of the loan amount (inclusive of applicable taxes)
Documentation & Hypothecation Charges	Rs. 2750/- amount (inclusive of applicable taxes) Collected Up front
Stamp Duty	Payable as per state laws and deducted from the loan amount
Prepayment Charges	<p>Full Repayment Term Loan – Up to 4% (Inclusive of applicable taxes) on the outstanding loan amount as on date of full prepayment</p> <p>Part-Payment Term Loan – Up to 4% (Inclusive of applicable taxes) of the principal amount of loan repaid on the date of such part -Repayment</p> <p>Not Applicable for Flexi Term Loan</p> <p>**The Charges will be processed post clearance of FIRST EMI</p>
Penal Charges	Delay in payment of instalment shall attract a penal charge of up to Rs. 6/- per day from the respective due date to until the date of receipt of full instalment(s) amount.
Mandate Rejection Charges	Rs. 500/- per month from the first month of the due date for the mandate rejected by customer's bank until he registration of new mandate
Instalment default charges	Rs. 500/- per month from the first instalment due date for the mandate rejected by customer's bank until he registration of new mandate
Loan Enhancement Fee	Rs. 117/- (Inclusive of applicable taxes) for temporary increase in EMI card limit for the transaction. Same will be charged only for increase in limit in excess of Rs. 999/- to be collected along with first instalment.
Stock Yard Fee	Rs. 59/- per day up to 60 days ((Inclusive of applicable taxes)
Broken Period Interest and/Pre-Monthly Instalment interest	<p>"Broken Period Interest and/Pre-Monthly Instalment interest" shall mean the amount of interest on loan for the number of days(s) which is (are) charged in two scenarios</p> <ol style="list-style-type: none"> Over and above the period of 30 days from the date of disbursement of the loan For Term Loan: Deduct from disbursement or added in first EMI, as applicable For Flexi Term Loan or added in first EMI Less than period of 30 days from the date of disbursement of the loan Interest on first instalment will be charged for actual number of days.

NOC KIT	NA
Fee for delay in RC Hypothecation	Rs. 1,500/- (Inclusive of applicable taxes) *** One Time Charge levied in case of delay in receiving of RC beyond 120 days of disbursement.
Cash Collection Charges	Rs. 150/- (Inclusive of all applicable taxes) will be charged, if customer opts to make payment in cash when the collection is done by collection agents. This fee charged only once in month, regardless the number of payments made against Multiple LANs.
Cash Deposit Charges	Customer will incur a cash deposit charge of Rs. 50/- (Inclusive of all applicable taxes) when making cash payments at our branch offices.
PG Facility Charges	of Rs. 15/- each transaction (Inclusive of all applicable taxes) will be charged for utilizing the payment gateway to make part or full payment towards the loan through digital properties.

Loan Category	CONSUMER GOODS LOANS
Personal Loans	Interest Rate 14% Per annum
Processing Fees	Up to 2.5% of the loan amount (inclusive of applicable taxes)
Documentation Charges	Rs. 2360/- amount (inclusive of applicable taxes) Collected Up front
Flexi Fee	NA
Stamp Duty	Payable as per state laws and deducted from the loan amount
Cash Collection Charges	Rs. 150/- (Inclusive of all applicable taxes) will be charged, if customer opts to make payment in cash when the collection is done by collection agents. This fee charged only once in month, regardless the number of payments made against Multiple LANS.
Cash Deposit Charges	Customer will incur a cash deposit charge of Rs. 50/- (Inclusive of all applicable taxes) when making cash payments at our branch offices.
PG Facility Charges	of Rs. 15/- each transaction (Inclusive of all applicable taxes) will be charged for utilizing the payment gateway to make part or full payment towards the loan through digital properties.
Prepayment Charges	<p>Full Repayment Term Loan – Up to 4% (Inclusive of applicable taxes) on the outstanding loan amount as on date of full prepayment</p> <p>Part-Payment Term Loan – Up to 4% (Inclusive of applicable taxes) of the principal amount of loan repaid on the date of such part -Repayment</p> <p>Not Applicable for Flexi Term Loan</p> <p>**The Charges will be processed post clearance of FIRST EMI</p>
Annual Maintenance Charges	NA
Penal Charges	Delay in payment of instalment shall attract a penal charge of up to Rs. 190/- per day from the respective due date to until the date of receipt of full instalment(s) amount.
Broken Period Interest and/Pre-Monthly Instalment interest	<p>"Broken Period Interest and/Pre-Monthly Instalment interest" shall mean the amount of interest on loan for the number of days(s) which is (are) charged in two scenarios</p> <ol style="list-style-type: none"> Over and above the period of 30 days from the date of disbursement of the loan For Term Loan: Deduct from disbursement or added in first EMI, as applicable For Flexi Term Loan or added in first EMI Less than period of 30 days from the date of disbursement of the loan Interest on first instalment will be charged for actual number of days.
Legal, repossession and incidental charges	Actual legal and incidental charges as applicable

LC Processing	Up to 2.36% of the loan amount (Inclusive of applicable taxes)
CERSAI Charges	Up to Rs. 118/- (Inclusive of applicable taxes)

ILLUSTRATIVE LIST AND DETAILS OF VARIOUS FEES AND CHARGES UNDER VARIOUS LENDING PRODUCTS

Sr No	Name of Fees & Charges	Amount based/rate based	Description
<u>UPFRONT FEES AND CHARGES</u>			
1	Processing Fees	Fixed / Rate	Fees charged for processing of a loan
2	Upfront Interest	Fixed / Rate	Amount collected as an interest from the Customer in advance at the time of processing/disbursement of the Loan.
3	Mandate registration Charges	Fixed	Fees charged for registering Mandate of the customers
4	Documentation Charges	Fixed	Fees charged for verification of Documents of the customer
5	Flexi Fees	Fixed	Fees charged to the customer for availing flexi variant of loan to meet individual customer needs
6	Stamp Duty	Fixed / Rate	Statutory charges
7	Convenience Fee	Fixed / Rate	Fees charged to the Customer for allowing access to existing BFL network/infrastructure of merchants and dealers
8	Loan Enhancement fee	Fixed	Fees charged to the customer for enhancing loan amount of the customer to cover additional risk
9	Limit Enhancement fee	Fixed	Fees charged to the customer for enhancing limit of the customer
10	Transaction fee	Fixed	Transaction fee charged to the customer who does not have an EMI card
11	Credit Suraksha Fee	Fixed	Fees charged to the customer for installing Bajaj Finserv Credit Surekha Application on the mobile phone to put restriction on usage of mobile phone in case of default
12	Commitment Fee	Fixed	Fees charged to the customer for processing loans in the event of non-availment of credit facility by the customer post sanction

Sr No	Name of Fees & Charges	Amount based/rate based	Description
13	Mortgage Origination Fee /Mortgage Origination Fee Revalued	Fixed	Fees charged to the customer formortgaging a property
14	Property valuation Fee	Fixed	Fees charged to the customer for valuation of an asset
15	Hypothecation Charges	Fixed	Fees charged to the customer for managing hypothecation processes and to protect asset in financial transactions
16	CERSAI Charges	Fixed	Fees charged to the customer for service charges of CERSAI Platform
17	Registrar of Companiesfiling charges	Fixed	Fees charged to the customer for filing documents with the Registrar of Companies
<u>SERVICE FEES</u>			
18	Switch Fee	Rate	Fees charged to the customer for converting one variant of loan to another variant of loan
19	Conversion Fees	Rate	Fees charged to the customer for converting the Fixed ROI to Floating ROlor vice versa.
20	Renewal Fee	Fixed	Fees charged to the customer for renewing the loan upon the maturity of the subsidng asset.
21	Annual Maintenance Charges	Fixed / Rate	Fees charged to the customer to keep flexi loan facility active of the customer
22	Swapping Charges	Fixed	Fees charged to the customer forSwapping of customer mandate
23	No Objection Certificatefor Interstate Transfer	Fixed	Fees charged to the customer for issuingNOC for Interstate transfer of Vehicle
24	Charges for Duplicate NoObjection Certificate	Fixed	Fees charged to the customer for issuingDuplicate NOC for removing Hypothecation post loan closure
25	No Objection Certificate for Private to Commercial	Fixed	Fees charged to the customer for IssuingNOC for converting vehicle from Private to commercial

26	Valuation charges	Fixed	Fees charged to the customer for valuing an asset
27	Account Opening Charges	Fixed	Fees charged to the customer for initiation of an account related to a loan secured by securities.
28	Pledge Confirmation Charges	Fixed	Fees charged to the customer for pledging shares
29	Pledge Invocation Charges	Fixed	Fees charged to the customer for invoking the pledge associated with the customer's shares (to cover NSDL/CDSL charges)
30	Demat Share Transfer Charges	Rate	Fees charged to the customer for transfer of Demat shares
31	Loan Rebooking Charges	Fixed	Fees charged to the customer for rebooking a loan on customer request
32	Depository Participant Charges	Fixed	Fees charged to the customer for custodial service for the securities held in Demat account
33	Cash Handling Charges	Fixed	Fees charged to the customer for disbursing the loan in cash mode.
34	Direct Cash Collection charges	Fixed	Fees charged to the customer for providing facility of repaying the loan in cash
35	Statement Issuance Charges	Fixed	Amount collected from customer for providing any statements.
36	Agreement copy charges	Fixed	Amount collected from customer for providing copy of agreement.
37	Administrative Charges	Fixed	Amount collected from customer for covering various Admin expenses.
38	Payment Gateway transaction charges / Platform Charges / Transfer Charges	Fixed	Charges collected from customer for providing a platform for making digital payment / Transfers / Transactions
39	Line of credit set up fee	Fixed	Amount collected from customer for setting up a credit line.
40	Money Loading Charges	Fixed / Rate	Charge collected from customer for loading money into payments wallet
CONTINGENT FEES AND CHARGES			
41	Bounce Charges	Fixed	Fees charged to the customer for dishonor of payment instrument

42	Penal Interest	Rate	Interest charged to the customer for delay in payment of EMI
43	Additional Penal Interest	Rate	Interest charged to customer in case of breach of terms of Agreement and/or sanction letter terms, including but not limited to non-submission of requisite documents to BFL
44	Mandate Rejection Charges	Fixed	Fees charged to the customer for not registering mandate on customer's bank
45	Part Prepayment Charges	Rate	Fees charged to the customer for allowing partial pre-payment of loan
46	Foreclosure Charges	Rate	Fees charged to the customer for allowing full pre-payment of loan
47	Legal Charges	Fixed	Fees charged to the customer for recovering legal cost
48	Legal & Repossession Charges	Fixed	Fees charged to the customer for legal processes and repossession cost incurred by the Company.
49	Stockyard Charges	Fixed	Fees charged to the customer for parking and managing repossessed vehicles securely
50	Audit / inspection charges	Fixed	Fees charged to the customer for audit and inspection services to ensure compliance
51	Notice Charges (Default / Intimation / LTV Breach / Final Auction Intimation)	Fixed	Fees charged to the customer to recover charges for issuing Notice
52	Auction Charges	Fixed	Fees charged to the customer to recover charges incurred to conduct auction
53	Brokerage Charges	Fixed	Fees charged to the customer for selling customer shares in case of default by customer
54	RC hypothecation delay charges	Fixed	Fees charged to the customer for delay in receiving RC beyond a certain specified period post disbursement.
55	Cancellation Charges	Fixed	Fees charged to the customer to compensate processing cost in the event of cancellation of loan
VALUE ADDED SERVICE OFFERED			

56	EMI card fee	Fixed	Fees charged to the customer for providing an EMI card facility
57	Health EMI (HEMI) card	Fixed	Fees charged to the customer for providing Health EMI card facility
58	Add on Card Fee	Fixed	Fees charged to the customer for providing an additional EMI card / HealthEMI card facility
59	Property Insight	Fixed	Fees charged to the customer for valuing an asset for risk assessment
60	CIBIL TransUnion Report Fee (CTR)	Fixed	Fees charged to the customer for providing CTR Report
61	Business Fitness Report	Fixed	Fees charged to the customer for providing BFR Report
DISTRIBUTION OF THIRD-PARTY PRODUCTS AND SERVICES			
62	Life Insurance	Fixed	Amount for Life insurance purchased / availed by customer
63	General insurance	Fixed	Amount for General insurance purchased / availed by customer
64	Health Insurance	Fixed	Amount for Health insurance purchased / availed by customer
65	Financial Fitness Report	Fixed	Amount for FFR Report purchased / availed by customer
66	Financial Fitness Detailed Report	Fixed	Amount for FFDR Report purchased / availed by customer
67	Credit Card	Fixed	Amount for Credit card availed by customer
68	GPS Device	Fixed	Amount for GPS device purchased / availed by customer