

Sr. NO.	Services	Condition	TYPE	Commerical for FY 22-23	
Liabilities					
1	Opening of Limited Liability Account - Insta Account	M1, M2, payout with minimum balance. Account to be opened with Initial Pay. Consider AMB of Rs 2500 for the IP check, if the full KYC for Insta account has not happened. The IP can be collected through Payment gateway/ bank staff through cheque/ cash deposit at branch or AePS by BC. If the full KYC has happened then the AMB of the respective product codes need to be considered. (Please Note : "Any SB/SAL account opened and closed in same month will not be eligible for any payout")	Base without IP equivalent to the required AMB		
			M1	25	Towards account opening & Logistic
			M2	100	AMB => minimum balance requirement
			Base with IP equivalent to the required AMB		
			M1	125	Towards account opening & Logistic
			M2	100	AMB => minimum balance requirement
			Booster		
			M2	75	AMB between 20000 - 34999
			M2	125	AMB between 35000 - 49999
			M2	150	AMB => 50000
2	Opening of Savings Bank / Senior Citizen / Youth Account	M1, M2, payout with minimum balance. Account to be opened with Initial Pay of Balance requirement Rural Requirement= 2500, Semi Urban requirement = 5000, Urban/ Metro Requirement = 10000 which would be collected by bank staff through cheque/ cash deposit at branch or AePS by BC. (Please Note : "Any SB account opened and closed in same month will not be eligible for any payout")	Base without IP equivalent to the required AMB		
			M1	50	Towards account opening & Logistic
			M2	100	AMB => minimum balance requirement
			Base with IP equivalent to the required AMB		
			M1	150	Towards account opening & Logistic
			M2	200	AMB => minimum balance requirement
			Booster		
			M2	75	AMB between 20000 - 34999
			M2	125	AMB between 35000 - 49999
			M2	150	AMB => 50000
3	Opening of Farmer's saving Bank Account	M1, M2, payout with minimum balance. Account to be opened with Initial Pay of balance requirement Rural/ Semi Urban/ Urban/ Metro Balance Requirement = 2500 which would be collected by bank staff through cheque/ cash deposit at branch or AePS by BC. (Please Note : "Any SB/Farmers account opened and closed in same month will not be eligible for any payout")	Base without IP equivalent to the required AMB		
			M1	30	Towards account opening & Logistic
			M2	60	AMB => minimum balance requirement
			Base with IP equivalent to the required AMB		
			M1	100	Towards account opening & Logistic
			M2	150	AMB => minimum balance requirement
			Booster		
			M2	75	AMB between 20000 - 34999
			M2	125	AMB between 35000 - 49999
			M2	150	AMB => 50000
4	Opening of Beneficiary Accounts	M1, M2, payout with AMB Equivalent Balance maintained in the account as per the category (Metro, urban, SURU). Account to be opened with Initial Pay as per category. Balance requirement Rural Requirement= 2500, Semi Urban requirement = 5000, Urban/ Metro Requirement = 10000 which would be collected by bank staff through cheque/ cash deposit at branch or AePS by BC. (Please Note : "Any SB account opened and closed in same month will not be eligible for any payout")	Base without IP equivalent to the required AMB		
			M1	20	Towards account opening & Logistic
			M2	60	AMB Equivalent Balance maintained in the account as per the category (Metro, urban, SURU)
			Base with IP equivalent to the required AMB		
			M1	60	Towards account opening & Logistic
			M2	150	AMB Equivalent Balance maintained in the account as per the category (Metro, urban, SURU)
			Booster		
			M2	75	AMB between 20000 - 34999
			M2	125	AMB between 35000 - 49999
			M2	150	AMB => 50000
		M1, M2, M3 payout with minimum balance. Account to be opened with Initial Pay which would be collected through Payment gateway/	Base		
			M1	25	Towards account opening & Logistic

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4	Opening NR Account	would be collected through Payment gateway/ bank staff through cheque/ cash deposit at branch or AePS by BC. Balance Requirement as per product selected by the customer.	M2 M3	100 100 AMB/ EOP => minimum balance requirement AMB => minimum balance requirement & Full KYC of the account done
5	Opening of Salary Accounts	requirement for salary accounts as well on similar lines of savings / current accounts. IP / Salary Credit requirement for accounts opened under CSC product codes will be - Rural Requirement= 2500, Semi Urban requirement = 5000, Urban/ Metro Requirement = 10000. For accounts opened in non CSC product codes the IP / Salary Credit requirement will be Rs 7500. For M2 requirement Salary credit to be considered for eligibility. For accounts opened under government company codes, apart from salary credit transactions like NEFT, IMPS etc are also to be considered as salary credit as per pan bank process (Please Note :" Any Salary account opened and	Base without IP equivalent to the required AMB M1 M2 Base with IP equivalent to the required AMB M1 M2 Booster M2 M2 M2	50 100 Towards account opening & Logistic Salary Credit 150 100 Towards account opening & Logistic Salary Credit 75 125 AMB between 20000 - 34999 AMB between 35000 - 49999 150 AMB => 50000
6	Opening of Current Bank A/c Without Bharat QR (PC 1140 & PC 1107)	M1, M2,payout with minimum balance. Account to be opened with Initial Pay with the Balance requirement = 5000, Urban/ Metro Balance Requirement = 10000 which would be collected by bank staff through PG/ cheque/ cash deposit at branch or AePS by BC. Rural/Semi Urban (Please Note :" Any CA account opened and closed in same month will not be eligible for any payout")	Base without IP equivalent to the required AMB M1 M2 Base with IP equivalent to the required AMB M1 M2 Booster M2 M2 M2	100 150 Towards account opening & Logistic AMB => minimum balance requirement 250 150 Towards account opening & Logistic AMB => minimum balance requirement 150 250 350 AMB between 20000 - 34999 AMB between 35000 - 49999 AMB => 50000
6	Opening of Current Bank A/c with Bharat QR (PC 1140 & PC 1107)	M1, M2,payout with minimum balance. Account to be opened with Initial Pay with the Balance requirement = 5000, Urban/ Metro Balance Requirement = 10000 which would be collected by bank staff through PG/ cheque/ cash deposit at branch or AePS by BC. Rural/Semi Urban Since CA opened has pre issued TID Agent to be incentivised on BQR activation with minimum transaction value of Rs. 100 after account opening. (Please Note :" Any CA account opened and closed in same month will not be eligible for any payout")	Base without IP equivalent to the required AMB M1 M2 Base with IP equivalent to the required AMB M1 M2 Booster M2 M2 M2	200 150 Towards account opening & Logistic Rs. 100 towards activation of TID with min 1 bn with value => Rs. 100 AMB => minimum balance requirement 350 250 Towards account opening & Logistic Rs. 100 towards activation of TID with min 1 bn with value => Rs. 100 AMB => minimum balance requirement 150 250 350 AMB between 20000 - 34999 AMB between 35000 - 49999 AMB => 50000
		M1, M2,payout with minimum balance. Account	Base without IP equivalent to the required AMB M1 M2	50 100 Towards account opening & Logistic AMB => minimum balance requirement

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7	Opening of Saving Mini Account	to be opened with Initial Pay with the Balance requirement = 5000, Urban/ Metro Balance Requirement = 10000 which would be collected by bank staff through PG/ cheque/ cash deposit at branch or AePS by BC, Rural/Semi Urban (Please Note : "Any SB/CA account opened and closed in same month will not be eligible for any payout")		
			Base with IP equivalent to the required AMB	
			M1	150 Towards account opening & Logistic
			M2	200 AMB => minimum balance requirement
			Booster	
			M2	75 AMB between 20000 - 34999
			M2	125 AMB between 35000 - 49999
			M2	150 AMB => 50000
8	Opening of OD Current Account with FD	M1, M2, payout with minimum balance. Account to be opened with Initial Pay which would be collected by bank staff through cheque/ cash deposit at branch or AePS by BC. . Minimum FD of 25,000 no average balance required (Please Note : "Any CA/FD/RD account opened and closed in same month will not be eligible for any payout")		
			Base without IP equivalent to the required AMB	
			M1	100 Towards account opening & Logistic
			M2	150 AMB => minimum balance requirement
			Base with IP equivalent to the required AMB	
			M1	250 Towards account opening & Logistic
			M2	150 AMB => minimum balance requirement
			Booster	
			M2	150 AMB between 20000 - 34999
			M2	250 AMB between 35000 - 49999
			M2	350 AMB => 50000
9	Opening of Govt & Institutional Account	(Please Note : "Any SB/CA account opened and closed in same month will not be eligible for any payout")		
			Base	
			M1	400 Towards account opening & Logistic
			M2	800 AMB=> 1 lakh.
			Booster	
			M2	300 AMB between 200000 - 1000000
			M2	400 AMB between 1000001 - 25,00000
			M2	500 AMB => 2500001
10	BSBDA Ac	(Please Note : "Account opened and closed in same month will not be eligible for any payout")	M1	N/A Rs 20/-
Fixed Deposit and Recurring				
		Fixed Deposit and Recurring Deposit		
11	Fixed Deposit	Maximum Payout in case of both FD and RD per transaction would be Rs 15000. (Please Note : "Any FD/RD account opened and closed in same month will not be eligible for any payout")	M1	0.10% 1-6 Months
			M1	0.15% 6 Months - < 1 Year
			M1	0.20% > 1 Year
12	Recurring Deposit		M1	10 > 6 Months
Loan Products				
1	Auto Loan (New + Old)	Commericals are based on Lead Conversion . The buckets are per based State Conversion permonth		
		1-5 Cases Lead conversion per States	M1	0.60%
		6-10 Cased Lead Conversion per state	M1	0.80%
		> 11 Cases lead conversion	M1	0.80% + Rs 1000 per case lead converted
		Eg Haryana state does Total 10 Lead conversion for Auto Loan for November 2018 , Then every Agent will get ,0.80% for every Auto Loan case converted for November 2018 and if Goa state does Total 3 Lead conversion for November 2018, then every Agent will get 0.60% for every AL converted in November 2018		
Commericals are based on Lead Conversion . The buckets is a at Agent Level				

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2	Two Wheeler Loans	Upto 1.5 Lacs Value Disbursed		M1	1.00%
		> 1.5 Lacs to 3 lacs		M1	1.20%
		> 3 lacs - 1.25%		M1	1.25%
		A Agent does lead conversion of two wheeler loans worth 80k, he will be eligible for 1%payout on the disbursed amount irrespective of no of units done by the state where the Agent belongs.			
Commericals are based on Lead Conversion . The buckets are per based State Conversion permonth					
3	Personal Loan & Business Loan	1-5 Cases Lead conversion per States		M1	0.60%
		6-10 Cased Lead Conversion per state		M1	0.80%
		> 11 Cases lead conversion		M1	0.80% + Rs 1000 per case lead converted
		Eg Haryana state does Total 10 Lead conversion for Personal Loan for November 2018 , Then every Agent will get ,0.80% for every Personal Loan case converted for November 2018 and if Goa state does Total 3 Lead conversion for November 2018, then every Agent will get 0.60%for every Personal Loan converted in November 2018			
4	Tractor Loan	Payout only on converted/disbursed cases. Payout to be calculated on disbursed value	M1	1%	Calculated on disbursed value
5	Gold Loan	Payout only on converted/disbursed cases.	M1	0.50%	Upto Rs 2Lacs
		Payout to be calculated on disbursed value	M1	0.75%	Rs 2Lacs - 5Lacs
			M1	1.00%	> Rs 5Lacs - 1 Crore
6	Consumer Durable Loan	Payout only on converted/disbursed cases. Payout to be calculated on disbursed value	M1	0.75%	Calculated on disbursed value
7	Self Help Group / Joint Liability Group Loan	Key Eligibility Criteria For Incentive Payout - => Group will qualify for incentive post disbursal of the loan to all members => Agent has to ensure availability of all the members with relevant KYC documents at the time of Credit BET => If any member is disqualified in Highmark / Cibil check and the group falls below 5 members, incentive will not be payable.If the group has 6 members and 1 is disqualified, the incentive payable will be for the lower slab i.e 5 members. => Incentive will be credited to the Agent after the collection of first EMI cycle. If the group is a Non Starter or turns into a POT 30 case, incentive will not be payable.	M2	1%	Minimum number of members in the group = 5.
			M2	1.25%	Minimum number of members in the group =>5.

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8	KGC (Valid up to Dec 21)	Agent Level Payout reworked in order to reward the Agents who are doing consistently good work. Payout will be processed only on the converted/ disbursed cases for the month.	M1	750	Upto 3 lacs
			M1	1500	> 3 to 7 lacs
			M1	1800	>7 to 10 lacs
			M1	2700	>10 to 20 lacs
			M1	0.15% , Max Cap Rs 5000	>20 Lacs
			ADDITIONAL PAYOUT basis files disbursed per moth by Agent		
			<u>Nos</u>	<u>Additional Payout</u>	
			M1	2 files	750
			M1	3 or more files	1000
9	Home Loan	Agent Level Payout reworked in order to reward the Agents who are doing consistently good work. Payout will be processed only on the converted/ disbursed cases for the month.	M1	0.40%	On the dirbursed amount
10	Commerical Vehicle and Infrastructure Finance	Per case	M1	0.60%	
11	EMI Collection	Total at CSC E-gov Level	M1	1.50%	of EMI amount collected + GST,
12	ShopKeeper Finance	This is only for Shopkeeper finance. This payout would be on sanctioned amount. This is assuming that entire processing fees and no dilution in the IRR else it would be reduced from payout. This payout grid is applicable at Agent level. These rates would be reviewed at annual frequency. The payout will be at Agent Level	M1	0.50%	Upto 5 Lacs
			M1	0.75%	5 Lacs to 15 Lacs
			M1	1.00%	>15 Lacs
13	Loan Against Property	This payout would be on disbursed amount. The payout will be at Agent Level Note : Loan amount to be capped to 20Cr for all LAP products	M1	0.50%	Term Loan (On the disbursed amount)
			M1	0.15%	Loan against Rent Receivables (LARR)
			M1	0.25%	DOD (Dropline OD)
			M1	0.50%	Loan for commercial Property (LCP) Term Loan
14	Commerical Vehicle	This payout would be on disbursed amount. The payout will be at Agent Level	M1	0.60%	On the disbursed amount
15	Jumbo and Insta loan	This payout would be on loan amount. The payout will be at Agent Level	M1	0.35%	on the loan amount
Payment Products					

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Liabilities					
1	Credit Cards	Lead generated and Conversion by Agent	M1	Rs 500/-	
		Lead Generation by Agent and Conversion by Bank Staff	M1	Rs 350/-	
Banking Transcations					
1	KBS Txns	Interchange payable for transaction amount Rs 100 and above (excluding applicable tax). Splitting of similar type of transaction by BC on single customer to be clubbed under one transaction for payment			
a	Cash Handling Charges		NA	Nil	
b	Remittance / Fund Transfer	Applicable on successful transactions only. Multiple / split transaction for same customer to be clubbed and treated as one transaction	On-us	Rs. 7.5	Only for Fund Transfer. Remittance is currently not offered
		Applicable on successful transactions only. Multiple / split transaction for same customer to be clubbed and treated as one transaction	Off-us	.5% of Trans Amount with subject to maximum Rs. 11.25/INR	
c	Fixed Charges:		NA	Nil	
d	Cash Withdrawal using AEPS- On-us/Off-us	Applicable on successful transactions only. Multiple / split transaction for same customer to be clubbed and treated as one transaction	On-us	Rs. 5/-	
		Applicable on successful transactions only. Multiple / split transaction for same customer to be clubbed and treated as one transaction	Off-us	.5% of Trans Amount with subject to maximum Rs. 11.25/INR	
e	Cash Deposit using AEPS- On-us/Off-us	Applicable on successful transactions only. Multiple / split transaction for same customer to be clubbed and treated as one transaction	On-us	Rs. 5/-	
		Applicable on successful transactions only. Multiple / split transaction for same customer to be clubbed and treated as one transaction	Off-us	.5% of Trans Amount with subject to maximum Rs. 11.25/-INR	
f	Balance Enquiry		On-us	Nil	
			Off-us	Nil	
g	Mini Statement	OFFUS	NA	Rs 1.5/-	
2	Card Transaction- Rupay, Visa, Master On-us & Off-us	Applicable on successful transactions only. Multiple / split transaction for same customer to be clubbed and treated as one transaction	NA	.5% of Trans Amount with subject to maximum Rs. 11.25/-INR	
OtherProducts					
1	Demat A/C opening	On demat account opening	NA	250	
2	PM SVANidhi				
a	Application Sourcing on SIDBI portal with HDFC Bank as preferred Bank with Complete details and Documents as per Bank's eligibility			25	
		Applications Approved /Sanctioned		25	
		Applications Disbursed		100	
3	Social Securities				
1	APY	For New Enrolments			
		For 1 to 3 Sourcing at Agent Level	M1	80	
		For 4 or more sourcing at Agent Level	M1	95	
		For Renewals / Persistency		10	
2	PMJJBY				

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Liabilities				
a	PMJJBY - Q1	For New Enrolments		
		For 1 to 3 Sourcing at Agent Level	M1	29
		For 4 or more sourcing at Agent Level	M1	34
		For Renewals / Persistency (Will be paid in next financial year)		5
b	PMJJBY - Q2	For 1 to 3 Sourcing at Agent Level	M1	23
		For 4 or more sourcing at Agent Level	M1	27
		For Renewals / Persistency (Will be paid in next financial year)		5
c	PMJJBY - Q3	For 1 to 3 Sourcing at Agent Level	M1	15
		For 4 or more sourcing at Agent Level	M1	18
		For Renewals / Persistency (Will be paid in next financial year)		5
d	PMJJBY - Q4	For 1 to 3 Sourcing at Agent Level	M1	7
		For 4 or more sourcing at Agent Level	M1	9
		For Renewals / Persistency (Will be paid in next financial year)		5
3	PMSBY	For 1 to 3 Sourcing at Agent Level	M1	-
		For 4 or more sourcing at Agent Level	M1	1
		For Renewals / Persistency (Will be paid in next financial year)		-
Portfolio Payout				
Portfolio Payout	AMB Value Bucket		Min Threshold (AMB Value)	
	Amount between 15L to 24.99L		M3	Rs 1500
	Amount between 25L to 49.99L		M3	Rs 2500
	Amount between 50L to 74.99L		M3	Rs 5000
	Amount between 75L to 99.99L		M3	RS 7500
	Above 1 Cr.		M3	0.10% of the Actual quarterly AMB Value in the portfolio subjected to Max payout of Rs 25,000 quarterly
	Eligibility Criteria			
# The Agent (BF/BC) will be eligible for the payout on a/c opened under his / her LG Code at portfolio level.				
# The payout cycle will be on the Quaterly basis.				
# The value for portfolio calculation will be taken on the basis of Incremental Value Growth on the Account base as of 31st March and Value funding in the New Accounts opened in the New FY				
# Quarterly payout will be calculated at AMB level (Average Monthly Balance) for the Quarter.. The payout will happen for June Qt, Sep Qt, Dec Qt, & Mar Qt)				
# The payout will be given at the next billing cycle. For instance, payout of Sep Qt will be given in October'20				
# Max Payout will be restricted to Rs 25,000 per quarter				

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