

Savings Account

>=0-49 FCI plus 50 AFC	>=50-449 FCI plus 50 AFC	>=450 FCI plus 50 AFC	Reward 123	Reward 123 Mini	With PAN	SLAB - QUALITY ACCOUNTS
0	35	75	80	50	10*	*PAN payout is not applicable on Reward 123/Reward 123 Mini.

DBT (Direct Benefit Transfe)

"Open account with DBT seeding, Retailer will get **Rs. 15 per customer** on withdrawal post DBT credit."

DBT scheme construct, Unbanked and prime retailer

Key points -

- Customer's explicit consent is mandatory
- DBT credit & CW/AePS value >= Rs. 100/- only from APB BP only.
- Ncentive is applicable once in a month per
- Applicable for rolling 12 month successful

Cash Deposit

(Pay-out - T+1)

0.12% : Upto Rs.5,00,000/-

0% : 500000 and above

(No Payout beyond 5 Lakh Cash-in amount)

*Above Values are monthly

Cash Withdrawal

(Pay-out - T+1)

0.15% : on Transaction Amount

Cash Drop

(Pay-out - T+1) except #

Customer Model : Swiggy, Ola and Zomato will also be a part of customer model

- Retailer Base Commission : **0.15%**
- # Incremental commission as highlighted in the table. The incremental commission will go Manually.
- Arohan not included in customer model scheme

Throughput	Commission (in %)
< 75,000	0.15%
>= 75,000	0.15% + 0.05% = 0.20%
>= 300,000	0.15% + 0.10% = 0.25%

Agent Model: Retailer Base Commission: **0.12%** except the below

- Ujjavan Agent, DCB Bank, Samasta, Delivery, Equitas, Cholamandalam, Hinduja Leyland, Arohan, Shri Ram Transport Finance Agent, Satya Micro Capital : **0.10%**
- Hero Agent Model, TVS Credit Agent, XpressBees, Ecom : **0.13%**
- Flipkart & Myntra : **0.18%**
- Udaan (Cash Pickup), Pathkind : **0.20%**
- LNT MFI : **0.12%**
- McD : **0.15%**
- No Commission** on Deutsche, Walmart and Metro Cash & Carry models

Prime

Customer Balances Scheme -

Customer Balance growth slab	Commission
>=5% to 20%	0.1%
>=20%	0.25%

GATE : Minimum 5% growth on MAB over previous month.

Additional Commission on 1000 FCI & 5000 FCI

On Rs 1000 FCI **Rs 75/-**
(Incremental commission if customer balance (>=1000) is maintained in first 7 days)

On Rs 5000 FCI **Rs 150/-**
(Incremental commission if customer balance (>=5000) is maintained in first 7 days)

Gold Loan

0.7% of Disbursed amount

4 Wheeler

8% of OD Premium

2 Wheeler

COMPREHENSIVE		THIRD PARTY
SLAB	PAYOUT	PAYOUT
1	40	25
2	40	25
3 TO 4	50	25
5 TO 7	60	25
8 TO 9	70	25
10 TO 20	100	25
21 TO 30	100	25
31 TO 40	100	25
41 PLUS	100	25

Utility Payments

(Pay-out - T+1)

Rs.1 per bill >= Rs.100/- (except KA & MB Circle)

For Karnataka	
25p per bill >= Rs 100	25p per bill >= Rs 100

Commission on BBPS New Legs

Bill Category	Slab	Retailer Commission
LPG Gas	Per Transaction	Rs.1
Municipal Taxes & Services	<=Rs 5000	Rs.1
	>Rs 5000	Rs.2
Fastag Recharges**	on amount	0.15%
Credit card	No of txn-1	Rs.2
Cable	No of txn-1	Rs.2
Housing Society	<=Rs 10000	Rs.2
	>=Rs 50K	Rs.10
Hospital	<=Rs 10000	Rs.2
	>=Rs 50K	Rs.10
Clubs & Associations	<=Rs 10000	Rs.2
	>=Rs 50K	Rs.10
Subscription Fees- Digital, OTT, Offline	<Rs 250	0
	251-500	Rs.1
	>Rs 500	Rs.2

Atal Pension Yojana

(Pay-out - T+1)

Monthly Premium (Rs.)	Commission (Rs.)
Monthly Premium < 100	20/-
Monthly Premium => 100 and < 200	40/-
Monthly Premium =>200	50/-
Quarterly Premium Policy	60/-
Half Yearly Premium	60/-

DTH Recharge

3% - Airtel DTH

(Pay-out - T+1)

1.25% - Other DTH (BBPS Only)

AePS/Micro ATM

(Pay-out - T+1) except #

SLAB	100 - 499	500 - 999	1000 - 1499	1500-1999	2000-2499	2500-2999	3000	>3000-10000
Commission (Rs.)	0.25	1.50	2	3	4	6	8	6

Retailer will also get **Re. 1** per customer per day on Mini-Statement.

Prepaid Recharge

(Pay-out - T+1)

On other operators

Description	BSNL	MTNLMUM	MTNLDEL	JIO	Vodafone	IDEA
Commission	1.65	1.5	1.38	0.31	0.26	0.2

On Airtel recharges

3.00% for all circles except DL Circle, **2.50%** For DL circle

NOTE: Pay-out T+1 means that the commission will be credited on the very next day of the transaction.

*TnC apply