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Sewa

HDFC BANK



**VLE's INCENTIVES ON
KISAN GOLD CARD
/SMALL AGRI BUSINESS**

32% FIXED ON PROCESSING FEE

EARNING EXAMPLES	Loan Amount (In Rs)	Processing Fee (PF) %	VLE Earning %	VLE Earning (In Rs)
Case 1	25,00,000	2.00%	32%	16,000
Case 2	50,00,000	1.50%	32%	24,000
Case 3	10,00,00,000	0.10%	32%	32,000

MAXIMUM PAYOUT CAPPED AT Rs 80,000

***VLE will earn payout even if PF is higher, equal or lower than 0.25% .**

*** Applicable Conditions**



VLE's INCENTIVES ON SOURCING AGRI GOLD LOAN

Total Loan Amount (In Rs.)	VLE Earning %
Upto 25 lacs	0.40%
25-50 lacs	0.56%
50-100 lacs	0.72%
More than 100 lacs	0.80%

✓ **No Upper Cap on Pay Out**

VLE Pay-out is on amount of loan disbursed, calculated at a partner level

****Any account renewed, closed or cancelled within 45 days is not eligible for incentive pay-out.***

*Applicable Conditions



VLE's CAN EARN LARGE PAYOUTS ON SOURCING EEG/BBG/HCF LOANS

36% FIXED INCENTIVE ON PROCESSING FEE

EARNING EXAMPLES	Loan Amount (In Rs)	Processing Fee %	VLE Earning %	VLE Earning (In Rs)
Case 1	50,00,000	0.65%	36%	Rs 11,700
Case 2	1,00,00,000	0.50%	36%	Rs 18,000
Case 3	50,00,00,000	0.15%	36%	Rs 80,000 (Upper Cap will kick in)

✓ **Rs 80,000 upper cap on pay-out**

Pay-out to be credited after completion of take-over, mortgage & closure of all Deferrals.

***VLE will earn payout even if PF is higher, equal or lower than 0.25%.**

*Applicable Conditions

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ON SOURCING
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Total Loan Amount (In Rs.)	VLE Earning %
Upto 5 lacs	0.40%
5-15 lacs	0.60%
More than 15 lacs	0.80%

✓ **No Upper Cap on Pay Out**

VLE Pay-out is on amount of loan disbursed during the month

*Applicable Conditions



**ACTIVATE SMARTHUB ACCOUNT
FOR YOUR CUSTOMERS
AND EARN Rs. 80**

All Done in Few Easy Steps!

Register with Pan
and verify mobile
number on OTP

Set mPin and enter
relevant business details

With UPI, QR, SMS Pay
do one transaction
of Rs 100 or above



**Instant, Digital & Paperless
onboarding for HDFC Bank
Current A/C holders.**



VLE's incentive on Car Loans

Lead Conversion Cases Per State	Revised Pay-out (% earning on Loan Disbursed Value)
1-5 Case	0.48%
6-10 Cases	0.64%
More than 11 Cases	0.72%+ Rs 800

T&C Apply. Effective 1st July'2023



INCENTIVE EARNINGS FOR VLE ON **BENEFICIARY SAVINGS ACCOUNT**



Type	Details	Rs –Incentive**
M1	Towards Account Opening & Logistics	48
M2	AMB equivalent balance maintained	120
Booster-M2	Rs 20,000-Rs 34,999 AMB	60
	Rs 35,000-Rs 49,999 AMB	100
	AMB>=Rs 50,000	120

***Any account opened & closed in the same month is not eligible for incentive pay-out.**

****Estimated working for accounts with Initial Pay**

AMB Balance Requirement is Rs 2500 for Rural, Rs 5000 for Semi Urban and Rs 10,000 for Urban



VLE EARNINGS ON NRI SAVINGS ACCOUNT

EARNING EXAMPLE	Criteria	VLE Earning (In Rs)
Base	Account Opening with Initial Pay	20
Booster-1	Maintains Minimum Balance Requirement	80
Booster-2	Exceeds Balance Requirement and Full KYC done	80

Rs 10,000 required in metro/urban areas and Rs 5,000 in semi-urban/rural as average balance maintenance

Any account opened and closed in the same month will not be eligible for payout

***Applicable Conditions**



Make the best of your partnership
with **HDFC Bank**

Product	Minimum Pay-Out (% on Loan amount disbursed)	Maximum Pay-Out (% on Loan amount disbursed)
Car Loan*	0.48%	0.72% + Rs. 800 per case
* Lead Conversion Cases per State		
Two-Wheeler Loan	0.80%	1.00 %
Personal / Business Loan	0.48%	0.64% + Rs. 800 per case
Tractor Loan	0.80%	0.80%
Gold Loan*	0.80%	

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SOURCE A RANGE OF HDFC BANK PRODUCTS And Earn More Incentives

PAYOUT WORKING FOR
ACCOUNTS | CREDIT CARD | PORTFOLIO PAY | FD/RD

Product	Rs. Minimum Pay-Out	Rs. Maximum Pay-Out
Limited Liability Account - Insta Account	20	300
NR Savings Account	20	180
Beneficiary Savings Account [^]	48	288
[^] <i>Earnings estimated for accounts with Initial Pay</i>		
Regular Saving Bank Account	40	400
Farmer's Saving Bank Account	24	320



**BC Agent Earnings On
Transactions,
Social Security Schemes,
EMI Collections**

Transactions	Account Type	VLE Pay-Out (In Rs.)
Fund Transfer	HDFC Bank Accounts	Rs.6
Cash Withdrawal	HDFC Bank Accounts	Rs.4
	Other Bank Accounts	0.4% of Txn Value – Upto Rs. 9
Cash Deposit	HDFC Bank Accounts	Rs.4
Mini Statement	Other Bank Accounts	Rs.1.20

Social Security Schemes	VLE Pay-Out for new enrolment (In Rs.)	
	1-3 /month	More than 4/month
APY	Rs. 48	Rs. 56