



BHARAT DIGITAL KENDRA

BUSINESS PROPOSAL

1. Aadhaar Enabled Payment Services

SLAB	SD	DT	RT
0-100	0	0	0
101-1499	0.30%	0.28%	0.25%
1500-2999	0.35%	0.33%	0.30%
3000-6999	10.50	10.00	9.00
7000-10000	12.00	11.50	11.00

2. Micro ATM

SLAB	SD	DT	RT
0-100	0	0	0
101-1499	0.30%	0.28%	0.25
1500-2999	0.35%	0.33%	0.30
3000-6999	10.50	10.00	9.00
7000-10000	11.00	10.50	10.00

3. Cash Deposit – ICICI BANK, AXIS BANK, BOM BANK

SLAB	SD	DT	RT
100-3000	0.29%	0.28%	0.25%
3000-10000	8.75	8.25	7.50

4. Domestic Money Transfer

SLAB	SD	DT	RT
100 - 1000	5.50	5.40	5.25
1000 - 1500	62.50%	61.00%	59.00%
1501 - 2000	67.50%	66.00%	64.00%
2001 - 3000	70.00%	68.50%	66.50%
3001 - 4000	72.50%	71.00%	69.00%
4001 - 5000	75.00%	73.00%	71.00%

5. Recharge

OPERATOR	SD	DT	RT
MOBILE			
Airtel	2.00%	1.90%	1.75%
BSNL	5.00%	4.75%	4.50%
Idea	3.50%	3.25%	3.00%
Vodafone	3.00%	3.25%	3.00%
Jio	2.50%	2.25%	2.00%
DTH			
Airtel DTH	3.20%	3.10%	2.85%
Dish TV	3.25%	3.10%	2.85%
Tata Sky	3.00%	2.85%	2.60%
Videocon D2H	3.00%	2.85%	2.60%
Sun Direct	3.00%	2.85%	2.60%

6. Super Insurance Khata

SLAB	SD	DT	RT
200	16.00	15.00	14.00
400	32.00	30.00	28.00
600	48.00	45.00	42.00
800	64.00	60.00	56.00
1000	80.00	75.00	70.00

7. Payment Collection

AADHAAR PAY - CHARGE		
SD	DT	RT
0.27%	0.28%	0.29%
UPI & QR		
SD	DT	RT
Unlimited Free Transaction		

PAYMEN TYPE	SD	DT	RT
Credit Card	1.80%	1.85%	1.90%
Debit Card	1.00%	1.05%	1.10%
Internet Banking	11.00	12.00	13.50
Wallet	2.50	3.00%	3.50%

8. Account Opening

NSDL PAYMENT BANK		
SD	DT	RT
60	55	50
AXIS BANK		
SD	DT	RT
300	285	270
BANK OF MAHARASHTRA		
SD	DT	RT
30	27.50	25

9. PAN CARD

TYPE	SD	DT	RT
Physical	10.00	9.00	8.00
Digital	10.00	9.00	8.00

10. Amazon Easy

SD / DT COMMISSION		
12% of the commission being earned by the Agent		
RETAILER COMMISSION		
Earn up to 10% on all orders		

11. Insurance

MOTOR INSURANCE		
SD	DT	RT
17.5%	17%	16%
VECTOR INSURANCE (PREMIUM AMOUNT – 70)		
SD	DT	RT
5.25	5	4.5

12. LIC Premium

MODE	SD	DT	RT
Online	Nil	Nil	Nil
Offline	0.30%	0.28%	0.25%

13. Wallet Top – up

WALLET	SD	DT	RT
Paytm	0.15%	0.14%	0.12%
MobiKwik	0.15%	0.14%	0.12%

14. Cash Collection

SD	DT	RT
0.08%	0.07%	0.06%

Pricing

FEATURES	DIST	SD
Unlimited Agents	YES	YES
Unlimited Distributor	NO	YES
Downline Ratings Category	5	5
Dynamic Commission	YES	YES
Agency Reallocation	NO	YES
Back Office User	YES	YES
Coins Management	YES	YES
Dynamic Pricing for Services	YES	YES
Ratings & Category Control	YES	YES
Complete Reports	YES	YES
All Services	YES	YES
Commission Structure	Silver Plan	Gold Plan
Whitelable Partner Creation	NO	YES
PRICING	3200+GST	7500+GST