

## HDFC VLE's Commission Structure

Sr. NO.	Services	Conditionality	Type	VLE Commission
1	Opening of E-KYC Savings Bank Account	Offering Full KYC accounts	N/A	Rs 16/-
2	Opening of Savings Bank Account	M0, M3, M6 based payout with minimum charge structure not non maintenance of balance.	N/A	Account will be opened NIL IP. Rs. 40 payout at the time of account opening. Rs 80 to be paid on M3 provided there are 2 credit transactions in account and the balance totalling to value of Rs. 2000 and above. Additional Rs. 80 to be paid at end of M6 if the account maintains AMB of Rs. 3000 and above.
3	Opening of Current Account	M0, M3, M6 based payout with minimum charge structure not non maintenance of balance.	N/A	Account will be opened NIL IP. Rs. 80 payout at the time of account opening. Rs 120 to be paid on M3 provided there are 2 credit transactions in account and the balance totalling to value of Rs. 5000 and above. Additional Rs. 120 to be paid at end of M6 if the account maintains AMB of Rs. 10000 and above.
4	Opening of Current Account with Bharat QR Code	M0, M3, M6 based payout with minimum charge structure not non maintenance of balance.	N/A	Account will be opened with NIL IP. Rs. 80 payout at the time of account opening towards account opening and Rs. 160 to be paid additionally towards BQR bundelling. Rs 120 to be paid on M3 provided there are 2 credit transactions in account and the balance totalling to value of Rs. 5000 and above. Additional Rs. 120 to be paid at end of M6 if the account maintains AMB of Rs. 10000 and above.
5	Opening of Govt Salary Accounts	M0, M3, M6 based payout with minimum charge structure.		Account will be opened NIL IP. Rs. 40 payout at the time of account opening. Rs 80 to be paid on M3 provided there is atleast 1 direct salary credit from Govt Dept in account Additional Rs. 80 to be paid at end of M6 if the account maintains AMB of Rs. 5000 and above.
6	Fixed Deposit	< 6 Months 6 Months - < 1 Year > 1 Year		0.08% 0.12% 0.16%
7	Recurring Deposit	< 6 Months > 6 Months		Rs. 4 Rs. 8
8	Auto Loan (New + Old)	Commericals are based on Lead Conversion . The buckets are per based <b>State Conversion permonth</b> 1-5 Cases Lead conversion per States 6-10 Cased Lead Conversion per state > 11 Cases lead conversion		0.48% 0.64% 0.64% + Rs 800 per case lead converted
		<b>Eg Haryana state does Total 10 Lead conversion for Auto Loan for Novmber 2018 , Then every VLE 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 VLE will get 0.60% for every AL converted in November 2018</b>		
9	Two Wheeler	Commericals are based on Lead Conversion . The buckets are per based <b>State Conversion permonth</b> 1-10 Cases Lead conversion per States 11-20 Cased Lead Conversion per state > 20 Cases lead conversion		0.64% 0.80% .8% + Rs 200 per case lead converted
		<b>Eg Haryana state does Total 13 Lead conversion for TW Loan for Novmber 2018 , Then every VLE will get ,1% for every TW Loan case converted for November 2018 and if Goa state does Total 3 Lead conversion for November 2018, then every VLE will get 0.80% for every TW Loan converted in November 2018</b>		
10	Personal Loan & Business Loan	Commericals are based on Lead Conversion . The buckets are per based <b>State Conversion permonth</b> 1-5 Cases Lead conversion per States 6-10 Cased Lead Conversion per state > 11 Cases lead conversion		0.48% 0.64% 0.64% + Rs 800 per case lead converted
		<b>Eg Haryana state does Total 10 Lead conversion for Personal Loan for Novmber 2018 , Then every VLE 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 VLE will get 0.60% for every Personal Loan converted in November 2018</b>		
11	Tractor Loan	Lead Conversion		0.20% of the loan value
12	Gold Loan	Lead Conversion		0.20% of the loan value
13	Consumer Durable Loan	Lead Conversion		0.24% of the loan value
14	Credit Cards	Lead Conversion(STP-Lead generation and conversion) Lead Generation and Conversion by Bank Staff		Rs 400/- Rs 60/-
15	Self Help Group / Joint Liability Group Loan	Upto 60 Members disbursed in a month Additional upto 20 Members disbursed in a month Each member exceeding 80 members disbursed in a month		56 per member 72 per member 88 per member
16	Commercial Vehicle	Per case		400
17	Commercial Equipment	Per case		400
18	Pledge Loan	Lead Conversion		0.20% of disb amount

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19	KGC	Upto 3 lacs		400
		> 3 to 7 lacs		720
		>7 to 10 lacs		960
		>10 to 20 lacs		1200
		>20 -50 lacs		1360
20	Cattle Loan	Per case		320
21	Dairy Plus	Up to 20 lacs		400
		>20 to 50 lacs		600
		> 50 lacs		800
22	KBS Txns	Interchange payable for transaction amount Rs 100 and above (excluding applicable tax)		
a	Cash Handling Charges		N/A	Nil as per txn charge being paid
b	Remittance / Fund Transfer	Applicable on successful transactions only	On-us	Rs. 6.0/- per txn (Only for Fund Transfer. Remittance is currently not offered)
		Applicable on successful transactions only	Off-us	.4% of Trans Amount with subject to maximum Rs. 10/-INR
b	Fixed Charges:		N/A	NIL
c	Cash Withdrawal using AEPS- On-us/Off-us	Applicable on successful transactions only	On-us	Rs. 4/-
		Applicable on successful transactions only	Off-us	.4% of Trans Amount with subject to maximum Rs. 10/-INR
d	Cash Deposit using AEPS- On-us/Off-us	Applicable on successful transactions only	On-us	Rs. 4/-
		Applicable on successful transactions only	Off-us	.4% of Trans Amount with subject to maximum Rs. 10/-INR
e	Balance Enquiry		On-us	Nil
			Off-us	Nil
f	Mini Statement	OFFUS	N/A	Rs 1.2/-
g	Card Transaction- Rupay, Visa, Master On-us & Off-us	Applicable on successful transactions only	N/A	.4% of Trans Amount with subject to maximum Rs. 8/-INR

Note: Above commercials are subject to bank. If bank revised, CSC SPV will also do the same.

Ver-1