

SR. NO.	TXN MODE	SERVICES	TYPE	VLE SHARE
1	AEPS	CASH WITHDRAWAL	OFFUS	0.32% of the total txn amount Txn Amt minimum Rs.100/- subject to maximum payout of Rs.11.2
2	AEPS	CASH WITHDRAWAL	ONUS	0.32% of the total txn amount Txn Amt minimum Rs.100/- subject to maximum payout of Rs.4
3	AEPS	CASH DEPOSIT	ONUS	0.32% of the total txn amount Txn Amt minimum Rs.100/- subject to maximum payout of Rs.4
4	AEPS	Fund Transfer	ONUS	0.32% of the total txn amount Txn amt minimum 100 INR subject to maximum payout of Rs.4

SR.	PRODUCT	SUB-PRODUCTS	VLE SHARE
1	Two Wheeler Loans	—	0.64% of Disbursed amount
2	Gold Loan	—	0.72% of disbursed amount
3	Tractor Loan	—	0.80% of disbursed amount and additional INR 800 per case if disbursed more than 2 cases
4	Auto Loan	A	1 to 4 Lakhs
		B	4 Lakhs to 8 Lakhs
		C	8 Lakhs to 15 Lakhs
		C+	15 Lakhs to 25 Lakhs
		D	25 Lakhs & Above
5	Cash Credit /Overdraft(SBB)	SBB Cash credit/secured overdraft	Minimum pay out of 0.08% on disbursement or 40% of processing fees whichever is higher (per case)
6	SBB - (Business Loan)	Loan to self employed professionals-Doctors/CA and Non-Professionals-Sole propirtership/public ltd company	0.64% of disbursed amount. 0.80% and INR 800 per case if disbursed more than 2 cases
7	Business Loan (SBB)	Secured Term Loan	Upto 1.99 Cr - 0.48%, 2 Cr to 4.99 Cr - 0.56%, >5Cr - 0.64%, (Payout to be calculated on total amount disbursed per VLE.)
8	Home Loan	Asha - Home Loan	0.16% of disbursed amount with upper cap of ₹50k per case.
		Home Loan	

9	B2B Retail and MSME - (Secured Term Loan)	Loan to MSME, food processing unit etc	Upto 1.99 Cr - 0.48%
			2 Cr to 4.99 Cr - 0.56%
			>5Cr - 0.64%
			Payout to be calculated on total amount disbursed per VLE
10	B2B Retail and MSME - (All other facilities CC / OD / Term Loan other than Secured Term Loan, etc)	(All other facilities CC / OD / Term Loan other than Secured Term Loan, etc)	Minimum Pay out of 0.08% on disbursement or 40% of processing fees whichever is higher (per case)
11	Farmer Funding (B2C)	Loan to farmers/Agri Loan/Kissan Samarth etc	0.32% of processing fee collected
12	PERSONAL LOAN	Enhancement Loan/Personal Loan/Balance Transfer/BT- IN/Holiday Loan/Pre Approved Personal Loan etc	0.60% of disbursed amount
13	LOAN AGAINST PROPERTY	Purchase of Commercial Property/LAP BT/Loan Against Residential Commercial Property	0.20% of disbursed amount with upper cap of ₹ 60k per case.
14	COMMERCIAL VEHICLE	Commercial Vehicle & Construction Equipment	1) 0.20% of disbursed amount for New CV/CE vehicle cases. 2) 0.28% of disbursed amount for Used CV/CE vehicle cases. 3) If the loan case is closed (cancelled / foreclosure) within 6 months of disbursement, all payout for the specific cancelled/ closed/ foreclosed case will be reversed/clawed back.
15	Current Account	Current Account – HV	1) INR 112 (M0) on account opening, 2) INR 144 (M3)- 2 Credit TXN & Balance Total >=INR 5,000, 3) INR 144 (M6)- AMB >= INR 10,000, Total Payout INR 400
		Current Account - Normal- Non-High Value	
16	SAVING ACCOUNT	Savings Basic-Zero Balance Account	INR 40
17	SAVING ACCOUNT	Funded Accounts Variants	1) INR 80 (M0) on account opening, 2) INR 120 (M3) 2 Credit TXN & Balance Total >= INR 2,000, 3) INR 80 (M6) - AMB >= INR 3000, Total Payout INR 280
18	KRISHI ACCOUNT	KRISHI ACCOUNT	INR 40

22	NRI Savings Account	—	1) INR 88 (M0) IF INR 10,000 is maintained in the form of end of day balance on at least any one day from the date of account opening (MO) till the next month end (MI), 2) INR 136 (M3) - Balance Total >=INR 20,000. (Mandatory Balance Criteria for M3 Payout: INR 20000 MDAB will be checked at CIF ID level on M6 month) 3) INR 136 (M6) - Balance Total >= 50,000. (Mandatory Balance creiteria for M6 Payout: INR 50000 MDAB will be checked at CIF ID on M6 month), 4) Total Payout INR 360	
23	VKYC SA (All Variants)	—	1) INR 80 (M0) on account opening, 2) INR 120 (M3) - 2 Credit TXN & Balance Total >= INR 2,000, 3) INR 80 (M6) - AMB >= INR 3,000, 4) Total Payout is INR 280	
24	VKYC CA (All Variants)	—	1) INR 112 (M0) on account opening, 2) INR 144 (M3) - 2 Credit TXN & Balance Total >= INR 5,000, 3) INR 144 (M6) - AMB>= INR 10,000, 4) Total Payout is 400.	
25	RFR - Wire Transfer / Foreign Currency Oemand Draft / Forex Card	RFR- Forex Card	Exchange Rate: 40% ofthe total margin earned will be retained by Axis Bank and 40% will be passed back to CSC Axis bank Minimum retention margin:- 1)IBR + 20 paise or 40% (whichever is higher) of the total margin earned 2)IBR+ 4 paise or 40% (whichever is higher) of the total margin earned for all the currencies where unit rate is lessthan INR 10.	
		RFR- Retail outward Remittances	3 IBR+ 8 paise or 40% (which ever is higher) of the total margin earned for all the curenecies wherein rate is less than INR 20. (Including JPY)	
26	Credit Card	—	INR 400 per card sourced	
27	Sampann Saving Account	—	M0- Rs. 240/- & M5- Rs. 120/-	
28	e-KYC Account Opening	Sahaj Saving Account	Rs. 68/- for Account Opening	
			MDAB	Pay-out p.a.
			Upto Rs. 5000	—
			Rs. 5001 - 10000	0.60%
			Rs. 10000 and above	0.80%
		Current Account -CADIG	Rs. 68/- for Account Opening	
			MDAB	Pay-out p.a.
			Upto Rs. 10000	—
			Rs. 10000 - 25000	0.80%
			Rs. 25000 and above	1.20%

29	Fixed Deposit- FD	Float based payment for	0.088% on MDAB Amount
		Float based payment + Up-front based payment for Amount More than Rs.15000	0.088% on MDAB Amount & Extra Incentive of Rs. 20/- per FD.
		Important points to be noted.	
		1. All the mobilizations during are required to be done through the respective channel.	
		2. Benefit is only applicable for the inflow & booking of Term deposits through	
		3. The payout shall be at an account level.	
		4. There will be 100% claw-back of the payout if the deposit is part/pre-closed prior to	
		5. The payout of the deposit shall happen for TDs with minimum tenure of 1 year.	
6. No commission for FDs less than Rs. 5000/-.			
Note:-			
For Retail Asset Products (AL / TWL / CV-CE / PL / HL / AHL / LAP) - Payout will be made to cases sourced through Bharat Banking branches only, no payout to cases sourced through NON-Bharat branches.			
For Retail Assets cases:-Payout will be applicable to cases sourced on Standard Card Rate & Standard PF.			
For Retail Assets cases:-Cases with subvention/reduction on Interest rate/PF will not be eligible for payout.			
Retail Asset (AL / TWL / CV-CE / PL / HL / AHL / LAP) commercial changes are effective 1st June'24			
Farmer Funding (B2C) & Gold Loan commercial changes are effective 1st Apri'24			