

Government Banks

Sr No	Bank/HFC	DSA Code	HL /BT Payout	LAP/LRD Payout	DSA Code Name In Bank
1	BANK OF BARODA	APNARUPEE	0.80%(New HL) 0.85%(BT HL)	AS PER THE CASEWISE	APNARUPEE FIN INDIA PVT LTD
2	BANK OF INDIA	BSACORP003	0.80%(New HL) 0.85%(BT HL)	AS PER THE CASEWISE	APNARUPEE FIN INDIA PVT LTD
3	BANK OF MAHARASHTRA	D315602	0.80%(New HL) 0.85%(BT HL)	0.85%	SP ENTERPRISES
4	CENTRAL BANK OF INDIA	C1149003	0.80%(New HL) 0.85%(BT HL)	N/A	APNARUPEE FIN INDIA PVT LTD
5	IDBI BANK	CDSAAPNAR	0.85%	1.00%	APNARUPEE FIN INDIA PVT LTD
6	INDIAN BANK	DSAZ043113309	0.80%(New HL) 0.85%(BT HL)	N/A	APNARUPEE FIN INDIA PVT LTD
7	INDIAN OVERSEAS BANK	DSA22562023070163	0.80% (New HL) 0.90%(BT HL)	N/A	APNARUPEE FIN INDIA PVT LTD
8	PUNJAB NATIONAL BANK	HLRLC3847082	0.70% (New HL) 0.80%(BT HL)	N/A	APNARUPEE FIN INDIA PVT LTD
	PUNJAB NATIONAL BANK	PCSLDSA3807	N/A	0.60%	APNARUPEE FIN INDIA PVT LTD
9	UNION BANK OF INDIA- only (Pune, Satara, Baramati)	DSAPPU0176	0.85% of invoice value	N/A	APNARUPEE FIN INDIA PVT LTD
10	UBI Services	P5617	0.55%	N/A	APNARUPEE FIN INDIA PVT LTD
11	Punjab &Sind Bank (Only MH &Goa)	Z80200082	0.55%	0.55%	APNARUPEE FIN INDIA PVT LTD
12	PNB CARD AND SERVICES	PCSLDSA3807	0.60%	0.60%	APNARUPEE FIN INDIA PVT LTD

Private Banks

Sr No	Bank/HFC	DSA Code	HL /BT Payout	LAP/LRD Payout	DSA Code Name In Bank
1	AU SMALL BANK LTD	AVHL00165	0.75%	N/A	APNARUPEE FIN INDIA PVT LTD
	AU SMALL BANK LTD	AVSL00652	N/A	1.00%	APNARUPEE FIN INDIA PVT LTD
2	AXIS BANK (All INDIA)	140016PUN	90% of the invoice value	90% of the invoice value	APNARUPEE FIN INDIA PVT LTD
	AXIS BANK (ASHA HOME LOAN)	140016PUN	0.90%	90% of the invoice value	APNARUPEE FIN INDIA PVT LTD
3	BANDHAN BANK	9724	0.80%	0.80%	SP FINANCIAL SERVICES
4	CLIX CAPITAL	10600	N/A	1.20%	APNARUPEE FIN INDIA PVT LTD
5	CSB BANK	371	N/A	0.63%	APNARUPEE FIN INDIA PVT LTD
6	DCB BANK	PUN1492	0.50%	0.50%	SP ENTERPRISES
7	DEUTSCHE BANK	PR570	N/A	1.20%	APNARUPEE FIN INDIA PVT LTD
8	FEDERAL BANK	3284	85% of the invoice value	85% of the invoice value	SP ENTERPRISES
9	ICICI BANK	327107	0.70% (No payout below 20 lakhs loan amount)	90% of the invoice value	APNARUPEE FIN INDIA PVT LTD
10	IDFC FIRST BANK	68029	0.90% of the invoice value	0.90% of the invoice value	SP FINANCIAL SERVICES
11	INDUSIND BANK	IBLV3250	0.60%	N/A	APNARUPEE FIN INDIA PVT LTD
12	HDFC Bank	352617	0.90%	1.10% (HDFC BANK LAP DIVISION)	APNARUPEE FIN INDIA PVT LTD
13	KARNATAKA BANK	DSA000001452	0.80%	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD
14	KOTAK BANK	615462008	90% of the invoice value	90% of the invoice value	APNARUPEE FIN INDIA PVT LTD
15	SVC BANK	SVCBLGROMGAF1 12216	0.85%	1.20%	APNARUPEE FIN INDIA PVT LTD
16	STANDARD CHARTERED BANK	2112272	0.70%	0.85%	APNARUPEE FIN INDIA PVT LTD
17	THE SOUTH INDIAN BANK	AFI767	0.90%	1.00%	APNARUPEE FIN INDIA PVT LTD
18	YES BANK	25021DSAAHLPU N53	80% of the Invoice Value Prime HL / 0.80% affordable HL	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD

19	BHAGINI NEVEDITA BANK	200125	0.90%	N/A	APNARUPEE FIN INDIA PVT LTD
20	SARASWAT BANK	CCBGPUNPL00001	N/A	1.00% (PRIME) 1.30% (AFFORDABLE)	APNARUPEE FIN INDIA PVT LTD
21	SARASWAT BANK	RBG152	0.70%	N/A	APNARUPEE FIN INDIA PVT LTD

NBFC's Affordable/Prime/LAP

Sr No	Bank/HFC	DSA Code	HL /BT Payout	LAP/LRD Payout	DSA Code Name In Bank
1	AAVAS FINANCIERS LTD	2908	0.80%	1.00%	APNARUPEE FIN INDIA PVT LTD
2	ADITYA BIRLA CAPITAL	DAUPUN04694	N/A	0.93%	APNARUPEE FIN INDIA PVT LTD
	ADITYA BIRLA HOUSING FINANCE	DAA421013873	0.80%	1.30%	APNARUPEE FIN INDIA PVT LTD
3	ADANI HOUSING FINANCE	HL0481	1.00%	1.00%	SP FINANCIAL SERVICES
4	ANAND RATHI	DSA/PUN/1774	N/A	0.80%	APNARUPEE FIN INDIA PVT LTD
5	ARKA FINCAP LTD	DSA0329	N/A	0.85%	APNARUPEE FIN INDIA PVT LTD
6	AXIS FINANCE	AFLR282	85% of the invoice value	85% of the invoice value	MYSP ENTERPRISES PVT LTD
7	BAJAJ HOUSING FINANCE LIMITED	112843	85% of the invoice value	85% of the invoice value	SP ENTERPRISES
8	BAJAJ FINANCE LIMITED	10010084	N/A	1.00%	APNARUPEE FIN INDIA PVT LTD
10	CENT BANK HOME FINANCE LTD	PANIND07	0.85%	0.65%	APNARUPEE FIN INDIA PVT LTD
11	CHOLAMANDLAM- LAP	30970	N/A	0.85% On Receivable Amount	SP ENTERPRISES
12	CHOLAMANDLAM – HOME LOAN	11003550	0.85% On Receivable Amount	N/A	SP ENTERPRISES
13	NIDDO HOUSING FINANCE	9890	85% of the invoice value	N/A	APNARUPEE FIN INDIA PVT LTD
	NIDDO HOUSING FINANCE(STHL)	9890	0.85%	N/A	APNARUPEE FIN INDIA PVT LTD
14	FED BANK FINANCIAL SERVICES	PUNDSA0039	N/A	1.00%	SP ENTERPRISES
15	GIC HOUSING FINANCE LTD	HAD/AFI/27	0.85%	1.05%	APNARUPEE FIN INDIA PVT LTD
16	GODREJ FINANCE	DSNATPNQ000790	N/A	1.25%	APNARUPEE FIN INDIA PVT LTD
17	HDB FINANCIAL SERVICES	40071	N/A	1.30%	APNARUPEE FIN INDIA PVT LTD

18	HERO FINCORP	PUND0036	N/A	1.25%	SP ENTERPRISES
19	HERO HOUSING FINANCE	DSA0370	0.80%	1.10%	SP ENTERPRISES
20	HINDUJA HOUSING FINANCE	127713	0.80% (of the invoice value)	0.85% (of the invoice value)	APNARUPEE FIN INDIA PVT LTD
21	ICICI HFC	327107	85% (No payout below 20 lakhs loan amount)	85% (of the invoice value)	APNARUPEE FIN INDIA PVT LTD
22	ICICI HFC	251857	80% of the invoice value	1.20% of the invoice value	SP FINANCIAL SERVICES
23	Jio Finance Ltd	900000814	0.95%	1.40%	APNARUPEE FIN INDIA PVT LTD
24	IIFL	113522	90% of the invoice value	90% of the invoice value	SP FINANCIAL SERVICES
25	L & T FINANCE	DSA_SPFI	0.85%	1.30%	SP FINANCIAL SERVICES
26	LIC HFL	CAS0013	0.80%	0.90%	SP ENTERPRISES
27	MOTILAL OSWAL	FR57206	0.63%	0.63%	APNARUPEE FIN INDIA PVT LTD
28	PNB HFL	PIM DMA 2006 56564	0.90% (insurance 2%)	1.35% (insurance 2%)	APNARUPEE FIN INDIA PVT LTD
29	POONAWALLA FINCORP LTD	FMH01573	N/A	1.25%	APNARUPEE FIN INDIA PVT LTD
30	RBL BANK	DSAAPNAR	80% of the Invoice Value	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD
31	SHRIRAM HOU. FINANCE	HPUENSE10	0.50%	0.67%	SP ENTERPRISES
33	STAR H. FINANCE	STAR/DSA/24-25/121	0.80%	0.80%	APNARUPEE FIN INDIA PVT LTD
35	SUNDARAM HOU.FINANCE	701107	0.85%	0.85%	SP FINANCIAL SERVICES
36	TATA CAPITAL HFL	8093011	0.90%	1.35%	APNARUPEE FIN INDIA PVT LTD
37	UGRO CAPITAL	GP030CHU0450 (No payout below 50 lakhs loan amount)	N/A	1.20%	SP ENTERPRISES
38	UJJIVAN SMALL FINANCE	4403C2899	0.40%	0.40%	APNARUPEE FIN INDIA PVT LTD
39	UTKARSH SMALL FINACE	R901K561	N/A	1.14%	APNA RUPEE FIN INDIA PVT LTD
40	WEST END HOU. FINANCE LTD	WEHFL/MH/01/24	0.50%	0.50%	APNA RUPEE FIN INDIA PVT LTD

41	EASY HOME FINANCE LTD	EHFL/DSA/0088 1	0.80%	0.80%	APNA RUPEE FIN INDIA PVT LTD
----	-----------------------	--------------------	-------	-------	------------------------------

NBFC's - Affordable & Grampanchyat

Sr No	Bank/HFC	DSA Code	HL /BT Payout	LAP/LRD Payout	DSA Code Name In Bank
1	AADHAR HOUSING FINANCE	DSA10002913	0.80%	1.00%	SP ENTERPRISES
2	MAHINDRA HOME FINANCE	403	0.80%	N/A	SP ENTERPRISES
3	MUTHOOT FINANCE	657	0.50%	0.54%	APNARUPEE FIN INDIA PVT LTD
4	PIRAMAL HOUSING FINANCE	DAPUN00315	85% of the invoice value	85% of the invoice value	SP ENTERPRISES
5	SHUBHAM FINANCE	5570	0.80%	0.80%	APNARUPEE FIN INDIA PVT LTD

NBFC's - INDUSTRIAL

Sr No	Bank/HFC	DSA Code	HL /BT Payout	LAP/LRD Payout	DSA Code Name In Bank
1	PROFECTUS CAPITAL FINANCE	700003757	N/A	1.00%	APNARUPEE FIN INDIA PVT LTD

NEW CAR LOAN PAYOUT STRUCTURE – NATIONLAISED BANK

Sr No	BANK / NBFC NAME	DSA CODE	Payout	DSA Code Name In Bank
1	BANK OF INDIA	BSACORP003	1.45%	APNARUPEE FIN INDIA PVT LTD
2	BANK OF MAHARASHTRA *	D315602	1.75%	SP ENTERPRISES
3	CENTRAL BANK OF INDIA	C1149003	1.25%	APNARUPEE FIN INDIA PVT LTD
4	INDIAN OVERSEAS BANK	VDSA22562023070026	1.75%	APNARUPEE FIN INDIA PVT LTD
5	KARNATAKA BANK	DSA000001452	0.80%	APNARUPEE FIN INDIA PVT LTD
6	UBI SERVICES	P5617	0.70%	APNARUPEE FIN INDIA PVT LTD
7	SARASWAT BANK	RBG152	1.00%	APNARUPEE FIN INDIA PVT LTD
8	Punjab &Sind Bank (Only MH &Goa)	Z80200082	1.00%	APNARUPEE FIN INDIA PVT LTD
9	IDBI BANK	CDSAAPNAR	1.50%	APNARUPEE FIN INDIA PVT LTD

NEW CAR LOAN PAYOUT STRUCTURE PRIVATE BANK

<u>BANK NAME & DSA CODE</u>	<u>TIER I CITIES</u>	<u>A SEGMENT</u>		<u>B SEGMENT</u>		<u>C SEGMENT</u>	
		<u>RATE</u>	<u>DSA PAYOUT</u>	<u>RATE</u>	<u>DSA PAYOUT</u>	<u>RATE</u>	<u>DSA PAYOUT</u>
-	<u>Tenure</u>	<u>Tenure 37 to 61 months</u>	-	-	-	-	-
AXIS BANK LTD (DSA140016PUN)	Pre-Qualified (PQ)	9.55	0.79%	9.4	0.79%	9.3	0.79%
	Cibil >=750	10	0.79%	9.6	0.79%	9.4	0.79%
	Cibil >730 to 749 (Income Proof)	10.15	0.79%	9.8	0.79%	9.6	0.79%
	Cibil >=700 to 730 (Income Proof)	10.4	0.79%	10	0.79%	9.75	0.79%
	Cibil <700	10.65	0.79%	10.25	0.79%	10	0.79%
	Fleet Non-FTU & Others	10.65	0.79%	10.45	0.79%	10.2	0.79%
	Fleet - More than 50 Cars	10	0.79%	9.6	0.79%	9.45	0.79%
	Surrogate	10.55	0.79%	10.15	0.79%	9.9	0.79%
	Universal NIP	11.05	0.79%	11.05	0.79%	10.95	0.79%
	Max Rate	11.15	0.79%	10.85	0.79%	10.55	0.79%

<u>BANK NAME & DSA CODE</u>	<u>TIER I CITIES</u>	<u>C+ SEGMENT</u>		<u>D SEGMENT</u>	
		<u>RATE</u>	<u>DSA PAYOUT</u>	<u>RATE</u>	<u>DSA PAYOUT</u>
-	<u>Tenure</u>	-			
AXIS BANK LTD (DSA140016PUN)	Pre-Qualified (PQ)	9.2	0.70%	9	0.48%
	Cibil >=750	9.2	0.70%	9	0.48%
	Cibil >730 to 749 (Income Proof)	9.40	0.70%	9.25	0.48%
	Cibil >=700 to 730 (Income Proof)	9.65	0.70%	9.4	0.48%
	Cibil <700	9.9	0.70%	9.65	0.48%
	Fleet Non-FTU & Others	9.95	0.70%	9.7	0.48%
	Fleet - More than 50 Cars	9.35	0.70%	9.1	0.48%
	Surrogate	9.8	0.70%	9.55	0.48%
	Universal NIP	10.95	0.70%	NA	#VALUE!
	Max Rate	10.45	0.70%	10.35	0.48%
Conditions :-					
<ol style="list-style-type: none"> 1. The Above rates are subject to change in MCLR. 2. Tenor 37 to 61 Months. 3. . Additional 10 BPS for Tier II cities. 4. . Additional 15 BPS for cases with tenure more than 61 months. 5. Cibil <700 = 0.25% higher rate than 700 to 734 cibil 					

BAJAJ FINANCE LTD (DSA10107524)	CIBIL SCORE	LOAN AMT LESS THAN 25 LACS		LOAN AMT GREATER THAN 25 LACS	
		<u>RATE</u>	<u>DSA PAYOUT</u>	<u>RATE</u>	<u>DSA PAYOUT</u>
	800+	8.85	0.95%	8.8	0.79%
	775 to 799	9.1	0.95%	9.05	0.79%
	757 to 774	9.3	0.95%	9.25	0.79%
	721 to 756	9.5	0.95%	9.45	0.79%
	700 to 720	9.5	0.95%	9.7	0.79%
	650 to 699	10	0.95%	9.95	0.79%
	-1	9.75	0.95%	9.75	0.79%
	LTV Program	10.25	0.95%	10.5	0.79%
	Kerala NIP Program	9.5	0.95%	9.5	0.79%
Condition					
1. For 36 months and Above 2. Premium Segment payout = 0.48%					

HDFC BANK LTD (352617)	LOAN BAND	CIBIL SORE BAND	SALARIED	SELF EMPLOYED	OTHERS	DSA PAYOUT
	<10 Lacs		No Hit,<730	9.15	9.25	9.15
>=730			9.1	9.15		
>=10 Lacs to <20 Lacs		No Hit,<730	9.1	9.2	9.1	0.79%
		>=730	9.05	9.1		
>=20 Lacs to <25 Lacs		No Hit,<730	9.1		9.05	0.79%
		>=730	9.05			
>=25 Lacs & APL		No Hit,<730	9.1		9.05	0.48%

		>=730	9.05		
Condition					
1. Tenor Period 39 months and Above					

USED CAR LOAN PAYOUT STRUCTURE

BANK NAME	LOAN AMOUNT	SALE PURCHASE		REFINANCE		SECURED EXTERNAL BT	
		RATE	DSA PAYOUT	RATE	DSA PAYOUT	RATE	DSA PAYOUT
AXIS BANK LTD - DSA140016PUN	<=5.99 Lacs	14.55	2.86%	15.55	2.86%	15.55	2.86%
		14.05	2.54%	14.55	2.54%	14.55	2.54%
		13.55	2.22%	14.05	2.22%	14.05	2.22%
		13.05	1.91%	13.55	1.91%	13.55	1.91%
		12.55	1.59%	13.05	1.59%	13.05	1.59%
		12	1.27%	12.55	1.27%	12.55	1.27%
		11.45	0.95%	12.05	0.95%	12.05	0.95%
		11.3	0.79%	11.8	0.79%	11.8	0.79%
	11.05	0.64%	11.55	0.64%	11.55	0.64%	
	>=6 Lacs to <=9.99 Lacs	13.55	2.86%	14.55	2.86%	14.55	2.86%
		13.3	2.54%	13.8	2.54%	13.8	2.54%
		12.8	2.22%	13.3	2.22%	13.3	2.22%
		12.3	1.91%	12.8	1.91%	12.8	1.91%
		11.8	1.59%	12.3	1.59%	12.3	1.59%
		11.25	1.27%	11.8	1.27%	11.8	1.27%
		10.95	0.95%	11.55	0.95%	11.55	0.95%
		10.8	0.79%	11.3	0.79%	11.3	0.79%
	10.55	0.64%	10.8	0.64%	10.8	0.64%	
	>10 Lac to <19.99 Lacs	13.15	2.86%	14.15	2.86%	14.15	2.86%
		12.65	2.54%	13.15	2.54%	13.15	2.54%
		12.15	2.22%	12.65	2.22%	12.65	2.22%
		11.65	1.91%	12.15	1.91%	12.15	1.91%
		11.15	1.59%	11.65	1.59%	11.65	1.59%
		10.85	1.27%	11.4	1.27%	11.4	1.27%
		10.55	0.95%	11.15	0.95%	11.15	0.95%
		10.4	0.79%	10.9	0.79%	10.9	0.79%
	10.25	0.64%	10.5	0.64%	10.5	0.64%	
	>20 Lacs	12.95	2.86%	13.3	2.86%	13.3	2.86%
		12.55	2.54%	12.8	2.54%	12.8	2.54%
		12.05	2.22%	12.3	2.22%	12.3	2.22%
		11.55	1.91%	11.8	1.91%	11.8	1.91%
		11.05	1.59%	11.55	1.59%	11.55	1.59%
		10.75	1.27%	11.3	1.27%	11.3	1.27%
10.45	0.95%	11	0.95%	11	0.95%		

		10.3	0.79%	10.75	0.79%	10.75	0.79%
		10.15	0.64%	10.5	0.64%	10.5	0.64%

BANK NAME	LOAN AMOUNT	EXTERNAL BT		INTERNAL BT		INTERNAL BT PARALLEL	
		RATE	DSA PAYOUT	RATE	DSA PAYOUT	RATE	DSA PAYOUT
AXIS BANK LTD - DSA140016PUN	<=5.99 Lacs	15.9	2.70%	16.9	2.38%	16.9	2.38%
		15.6	2.38%	16.6	2.07%	16.6	2.07%
		15.1	2.22%	16.1	1.91%	16.1	1.91%
		14.6	1.91%	15.6	1.59%	15.6	1.59%
		14.1	1.59%	15.1	1.27%	15.1	1.27%
		13.6	1.43%	14.6	1.11%	14.6	1.11%
		12.85	1.11%	13.85	0.79%	13.85	0.79%
		12.5	0.79%	13.5	0.48%	13.5	0.48%
	>=6 Lacs to <=9.99 Lacs	15.65	2.70%	16.65	2.38%	16.65	2.38%
		15.35	2.38%	16.35	2.07%	16.35	2.07%
		14.85	2.22%	15.85	1.91%	15.85	1.91%
		14.6	1.91%	15.6	1.59%	15.6	1.59%
		14.1	1.59%	15.1	1.27%	15.1	1.27%
		13.6	1.43%	14.6	1.11%	14.6	1.11%
		12.85	1.27%	13.85	0.95%	13.85	0.95%
		12.5	0.79%	13.5	0.48%	13.5	0.48%
	>10 Lac to <19.99 Lacs	15.25	2.70%	16.25	2.38%	16.25	2.38%
		14.95	2.38%	15.95	2.07%	15.95	2.07%
		14.7	2.22%	15.7	1.91%	15.7	1.91%
		14.45	2.07%	15.45	1.75%	15.45	1.75%
		13.95	1.75%	14.95	1.43%	14.95	1.43%
		13.45	1.59%	14.45	1.27%	14.45	1.27%
		12.95	1.43%	13.95	1.11%	13.95	1.11%
		12.7	1.27%	13.7	0.95%	13.7	0.95%
	>20 Lacs	14.9	2.70%	15.9	2.38%	15.9	2.38%
		14.6	2.38%	15.6	2.07%	15.6	2.07%
		14.1	2.22%	15.1	1.91%	15.1	1.91%
13.6		1.91%	14.6	1.59%	14.6	1.59%	
13.1		1.59%	14.1	1.27%	14.1	1.27%	

	12.85	1.43%	13.85	1.11%	13.85	1.11%
	12.55	1.11%	13.55	0.79%	13.55	0.79%
	12.2	0.79%	13.2	0.48%	13.2	0.48%

Note -1. Proposed rate plan is for cases equal and more than 36 months

2. Cases between 24 to 35 months 0.50% less payout than approved structure

3. Cases between 19 to 23 month flat 1% less than approved structure

4. Less than 18 month NO payout

<u>BANK NAME</u>	<u>LOAN AMOUNT</u>	<u>SALE PURCHASE</u>		<u>PURCHASE</u>		<u>BT</u>	
		<u>RATE</u>	<u>DSA PAYOUT</u>	<u>RATE</u>	<u>DSA PAYOUT</u>	<u>RATE</u>	<u>DSA PAYOUT</u>
BAJAJ FINSERVE - GG70028859	No loan bracket Applicable	15.50 to 15.99	3.02%	15.50 to 15.99	3.02%	15.50 to 15.99	2.70%
		15.00 to 15.49	3.02%	15.00 to 15.49	3.02%	15.00 to 15.49	2.54%
		14.00 to 14.99	2.86%	14.00 to 14.99	2.86%		0.00%
		13.50 to 13.99	2.70%	13.50 to 13.99	2.70%		0.00%
		13.00 to 13.49	2.54%				
		12.50 to 12.99	2.38%				
		12.00 to 12.49	2.22%				
		11.50 to 11.99	1.91%				
		10.75 to 11.49	1.59%				
		10.50 to 10.74	0.95%				
		10.00 to 10.49	0.64%				

Note -1. Proposed rate plan is for cases equal and more than 36 months

2. Cases between 24 to 35 months 0.50% less payout than approved structure

3. Cases between 19 to 23 month flat 1% less than approved structure

4. Less than 18 month NO payout

BANK NAME	LOAN AMOUNT	SALE PURCHASE		REFINANCE	
		RATE	DSA PAYOUT	RATE	DSA PAYOUT
POONAWALLA FINCORP LIMITED - FMH01573	< 5 Lac	12.5	0.95%	14	1.27%
		13	1.27%	14.5	1.59%
		13.5	1.59%	15	1.91%
		14	1.91%	15.5	2.22%
		14.5	2.22%	16	2.54%
		15	2.54%	16.5	2.86%
		15.5	2.86%	>=17	3.18%
		>16.00	3.18%		
	>=5 Lac to 10 Lac	12	1.27%	14	1.27%
		12.5	1.59%	14.5	1.59%
		13	1.91%	15	1.91%
		13.5	2.22%	15.5	2.22%
		14	2.54%	16	2.54%
		14.5	2.86%	16.5	2.86%
	>=15.00	3.18%	>=17	3.18%	
	>10 Lacs	10	0.64%	14	1.59%
		10.5	1.27%	14.5	1.91%
		11	1.59%	15	2.22%
		11.5	1.91%	15.5	2.54%
		12	2.22%	16	2.86%
		12.5	2.54%	16.5	3.18%
		13	2.86%		
		>=13.50	3.18%		

Note -1. Proposed rate plan is for cases equal and more than 36 months

2. Cases between 24 to 35 months 0.50% less payout than approved structure

3. Cases between 19 to 23 months flat 1% less than approved structure

4. Less than 18 month NO payout

BANK NAME	LOAN AMOUNT	SALE PURCHASE		
		RATE	DSA PAYOUT	
JANA SMALL BANK LIMITED - 178119	1 to 5 Lacs	12.5	0.32%	
		12.75	1.11%	
		13	1.27%	
		13.25	1.43%	
		13.5	1.59%	
		13.75	1.75%	
		14	1.91%	
		14.25	2.07%	
		14.5	2.22%	
		14.75	2.38%	
		15	2.54%	
		15.25	2.54%	
	15.5	2.70%		
	15.75	2.86%		
		5 to 10 Lacs	12.25	0.32%
			12.5	1.11%
			12.75	1.27%
			13	1.43%
			13.25	1.59%
			13.5	1.75%
			13.75	1.91%
			14	2.07%
			14.25	2.22%
			14.5	2.38%
			14.75	2.54%
			15	2.70%
		15.25	2.86%	
		10 to 15 Lacs	12.25	1.59%
			12.75	1.91%
			13.25	2.07%
			13.75	2.22%
			14.25	2.38%
			14.75	2.54%
		15	2.86%	

Note -1. Proposed rate plan is for cases equal and more than 36 months

2. Cases between 24 to 35 months 0.50% less payout than approved structure

3. Cases between 19 to 23 month flat 1% less than approved structure

4. Less than 18 month NO payout

BANK NAME	LOAN AMOUNT	SALE PURCHASE		REFINANCE	
		RATE	DSA PAYOUT	RATE	DSA PAYOUT
SARASWAT CO OP BANK LTD - CCBGPUNPL00001	Upto 15 Lacs	10.50 to 11	0.64%	10.50 to 11	0.64%
		11.01 to 11.50	0.95%	11.01 to 11.50	0.95%
		11.51 to 12	1.27%	11.51 to 12	1.27%
		12.01 to 12.50	1.59%	12.01 to 12.50	1.59%
		12.51 to 13	1.91%	12.51 to 13	1.91%
		13.01 to 13.50	2.22%	13.01 to 13.50	2.22%
		13.51 to 14	2.54%	13.51 to 14	2.54%
		14.01 to 14.50	2.70%	14.01 to 14.50	2.70%
	> 15 Lacs	10.00 to 10.50	0.64%	10.00 to 10.50	0.64%
		10.51 to 11	0.95%	10.51 to 11	0.95%
		11.01 to 11.50	1.27%	11.01 to 11.50	1.27%
		11.51 to 12	1.59%	11.51 to 12	1.59%
		12.01 to 12.50	1.91%	12.01 to 12.50	1.91%
		12.51 to 13	2.22%	12.51 to 13	2.22%
		13.01 to 13.50	2.54%	13.01 to 13.50	2.54%
		13.51 to 14	2.70%	13.51 to 14	2.70%
		14.01 to 14.50	2.86%	14.01 to 14.50	2.86%

Note -1. Proposed rate plan is for cases equal and more than 36 months

2. Cases between 24 to 35 months 0.50% less payout than approved structure

3. Cases between 19 to 23 month flat 1% less than approved structure

4. Less than 18 month NO payout

5. 1% higher rate for NIP, Agri and -1 cibil cases.

CURRENT ACCOUNT PAYOUT STRUCTURE

Sr no	BANK / NBFC NAME	CODE	PRODUCT	SLAB	PAYOUT ON PER A/C 1st MONTH	PAYOUT ON PER A/C 2nd MONTH
1	HDFC BANK	PN/58374	Current & Saving Account SOURCING 1 YEAR	10,000	Rs.250/-	Rs.250/-
				1,00,000	Rs.500/-	Rs.500/-
				2,00,000	Rs.750/-	Rs.750/-
				10,00,000	Rs.2000/-	Rs.2000/-
Incremental Funding in CASA		Year 1	0.15% P.A. on incremental Funds for New Accounts sourced beyond the cumulative initial pay requirement.			

CASA ACCOUNT PAYOUT STRUCTURE

Sr no	BANK / NBFC NAME	CODE	PRODUCT	CASA A/C INITIAL PAY IN VALUE	PAYOUT ON PER A/C 1st MONTH	PAYOUT ON PER A/C 2nd MONTH
1	HDFC BANK	PN/58374	Current & Saving Account SOURCING 1 YEAR	10,000	Rs.250/-	Rs.250/-
				1,00,000	Rs.500/-	Rs.500/-
				2,00,000	Rs.750/-	Rs.750/-
				10,00,000	Rs.2000/-	Rs.2000/-
Incremental Funding in CASA		Year 1	0.15% P.A. on incremental Funds for New Accounts sourced beyond the cumulative initial pay requirement.			

FIXED DEPOSIT PAYOUT STRUCTURE

Sr no	PRODUCT	CODE	PAYOUT %
1	HDFC BANK FIXED DEPOSITS	PN58374	0.10 % PER ANNUM

EDUCATION LOAN

Sr No	Bank/HFC	DSA Code	Payout	DSA Code Name In Bank
1	AVANSE FINANCIAL SERVICES	APNARUPEE	0.75%	APNARUPEE FIN INDIA PVT LTD
2	AUXILO FINSERVE PRIVATE LTD	AUXSCNN0408	0.75%	APNARUPEE FIN INDIA PVT LTD
3	AXIS BANK	CON1027MAh	0.75%	APNARUPEE FIN INDIA PVT LTD

4	BANK OF BARODA	APNARUPEE	0.50%	APNARUPEE FIN INDIA PVT LTD
5	BANK OF INDIA	BSA6000198	0.50%	APNARUPEE FIN INDIA PVT LTD
6	BANK OF MAHARASHTRA	D315602	0.75%	SP ENTERPRISES
7	CENTRAL BANK OF INDIA	C1149003	0.75%	APNARUPEE FIN INDIA PVT LTD
8	HDFC CREDILA	E2301230002	0.75%	SP ENTERPRISES
9	INCRED	8961649982171050P	0.75%	APNARUPEE FIN INDIA PVT LTD
10	TATA CAPITAL	10400017	0.75%	APNARUPEE FIN INDIA PVT LTD
11	IDFC FIRST BANK INTERNATIONAL	-	0.60%	-
12	UBI SERVICES	P5617	0.50%	APNARUPEE FIN INDIA PVT LTD
13	ICICI BANK	-	0.60%	-
14	SVC Cooperative Bank	SVCBLGROMGAF1122 16	1.20%	APNARUPEE FIN INDIA PVT LTD
15	INSTITUTIONAL LEDING(SCHOOL FUNDING)	-	0.75 OF INVOICE VALUE	-
16	EDUCATION CONSULTANCY OFFER LETTER	1.75% ON TUITION FEES ONLY		

PERSONAL LOAN

Sr No	Bank/HFC	DSA CODE	PL Payout
1	ADITYA BIRLA	-	2.44%
2	ADITYA BIRLA (Digital Process)	-	2.00%
3	AXIS BANK	-	2.24%
4	AXIS FINANCE	-	2.16%
5	BAJAJ FINSERVE	-	2.16%
6	BANDHAN BANK	-	2.24%
7	CHOLAMANDALAM	-	2.52%
8	CREDITSAISON	-	2.88%
9	CREDIT VIDYA (PREFR)	-	2.32%
10	DBS	-	2.16%
11	FIBE - STPL(UPTO ONE LAKH)	-	2.16%

12	FINNABLE	-	2.52%
13	FINZY	-	1.40%
14	FULLERTRON FIN	-	2.16%
15	HDFC BANK	-	2.24%
16	HERO FINCORP	-	2.34%
17	ICICI BANK	-	2.24%
18	IDFC FIRST BANK	-	2.36%
19	IIFL	-	2.52%
20	INCRED	-	2.92%
21	INDUSIND BANK	-	2.32%
22	KOTAK MAHINDRA	-	2.40%
23	LOANTAP	-	2.16%
Sr No	Bank/HFC	DSA CODE	PL Payout
24	L & T	-	1.76%
25	MAS FINANCIALS	-	2.16%
26	MANJIRA FINANCE	-	1.76%
27	MUTHOOT	-	2.16%
28	MONEYWIDE	-	2.52%
29	MONEYVIEW	-	2.16%
30	PAYSENSE	-	3.68%
31	PIRAMAL CAPITAL	-	2.52%
32	POONAWALA	-	2.32%
33	SHRIRAM FINANCE	-	2.20%
34	STATE BANK OF MAURITIUS (SBM) BANK	-	2.16%
35	SOUTH INDIAN BANK	-	2.24%
36	TATA CAPITAL	-	2.40%
37	UPWARDS	-	2.16%
38	TATA CAPITAL(OD)	-	2.16%
39	UTKARSH SMALL FINANCE BANK	-	1.96%

40	YES BANK	-	1.76%
----	----------	---	-------

BUSINESS LOAN

Sr No	Bank/HFC	DSA CODE	BL Payout
1	ADITYA BIRLA	-	2.52%
2	ADITYA BIRLA (OD)	-	1.76%
3	Axis Bank	-	2.52%
4	AXIS BANK LTD	DSA150501PUNSB	85% of invoice value
4	AXIS FINANCE	-	2.24%
5	BAJAJ FINSERVE	-	2.16%
6	BAJAJ (SEP)	-	1.96%
7	BANDHAN BANK- BL/SEP	-	2.00%
8	CHOLAMANDALAM - BIL	-	2.52%
9	CHOLAMANDALAM (SEP)	-	1.96%
10	CLIX	-	2.52%
11	CREDIT SAISON	-	2.68%
12	FULLERTON INDIA	-	2.52%
13	FEDBANK	-	2.52%
14	ICICI BANK	-	2.52%
15	GODREJ CAPITAL	-	2.52%
16	PROTIUM - STBL	-	2.34%
17	HDFC Bank	-	2.52%
18	INDUSIND BANK	-	2.52%
19	KOTAK MAHINDRA	-	2.52%
20	IIFL	-	2.52%

21	INDIFI FINANCE	-	2.16%
22	KRAZYBEE	-	2.34%
23	LENDING KART	-	2.40%
24	L&T - BL	-	2.52%
25	POONAWALA - BIL	-	3.00%
26	MAHINDRA FINANCE	-	2.16%
27	NEOGROWTH	-	D2D85%
28	TATA CAPITAL	-	2.52%
29	TATA BOD		1.96%
30	UGROW	-	2.32%
31	YES BANK	-	2.44%
32	FLEXIPAYMENT	FPAAYCS0901K	0.75%

LIFE INSURANCE PAYOUT STRUCTURE

Sr no	INSURANCE COMPANY	PRODUCT	PAYOUT %
1	HDFC Life Insurance Company	Sanchay Plus across all PPT	55% of invoice value
2	HDFC Life Insurance Company	Term Plan	30% of invoice value
3	Reliance Life Insurance Company	Traditional Investment Plan	35% of invoice value
4	Maxlife Insurance Company	Term Plan	30% of invoice value
5	Maxlife Insurance Company	MIAP, SWAG, SWP, SWIP (10 pay & above)	55% of invoice value
6	BAJAJ Allianz Life Insurance	Term Plan	40% of invoice value
7	BHARTI AXA Life Insurance	Traditional Investment Plan	40% of invoice value
8	BHARTI AXA Life Insurance	Term Plan	30% of invoice value
9	EDELWEISS TOKYO	GWP & Income Labh(12 Pay)	55% of invoice value
10	ICICI Pridental life	Term Plan	40% of invoice value
11	Pramerica	Traditional Investment Plan	55% of invoice value
12	Pramerica	GIFT & GIFT Pro -10 Pay & above	40% of invoice value
13	SLIC	Term Plan	30% of invoice value

CREDIT CARD PAYOUT STRUCTURE

Sr no	PRODUCT	CODE	PAYOUT %
1	HDFC BANK FIXED DEPOSITS	PN58374	Rs. 500/-

MSME BANK

Sr No	Bank/HFC	DSA Code	Payout	DSA Code Name In Bank
1	AXIS BANK LTD	DA150501PUNSBB	85% of invoice value	APNARUPEE FIN INDIA PVT LTD
2	BANK OF INDIA	BSAMZO6606 (PUNE ZONE)	AS PER THE CASEWISE	APNARUPEE FIN INDIA PVT LTD
	BANK OF INDIA	BSAMZO9116 (NASHIK ZONE)	AS PER THE CASEWISE	APNARUPEE FIN INDIA PVT LTD
	BANK OF INDIA	BSAMZO7311 (SOLAPUR ZONE)	AS PER THE CASEWISE	APNARUPEE FIN INDIA PVT LTD
	BANK OF INDIA	BSAMZO6606 (KANPUR ZONE)	AS PER THE CASEWISE	APNARUPEE FIN INDIA PVT LTD
3	FEDERAL BANK	3284	AS PER THE CASEWISE	SP ENTERPRISES
4	KOTAK BANK	615462008	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD
5	ICICI BANK	327107	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD
6	HDFC BANK	352617	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD
7	UBI SERVICES	P5617	AS PER THE CASEWISE	APNARUPEE FIN INDIA PVT LTD

Points to be noted:

- On receiving the MIS and verification from Bank, the pay-out shall be released once it is credited to the Company's account from Bank.
- Any kind of waiver (complying with the current policies of the concerned Bank) given by the Service Provider to loan applicants e.g. waiver in processing fees or any other charges which are incurred during the loan process, in such cases pay-out amount may vary according to the policies of the concerned Bank.
- A monthly MIS will be shared by both parties for the status of cases logged in.

- complete guidance and support will be extended by both parties to each other.
- There will be a capping for big ticket size cases (i.e. 10 Cr) as per decided by the Company. 6. All rights with regards to changes in a pay-out structure shall vest with Company and any changes made in the pay-out structure by the Company shall be binding on the Service Provider.
- The above payout differs if there is any subvention or waivers in Rate or PF.
- The above payout/COA/commercials may change subject to any changes in payout from Banks / NBFCs and the same will be informed immediately.
- If any amount is recovered from the bank due to the cancellation of cases, Penalty, or any other reason, the same will be recovered by the company.
- Payout/COA/commercials will be calculated on the net amount disbursed in the final disbursement dump sent by the bank / NBFC.
- Insurance COA/commercials will be release only after required free look period applicable as per IRDA norms.
- High Ticket file payout subject to capping or Bank INorC.
- **Commission Recovery Clause**
If a takeover happens, or the loan is foreclosed using the own funds by Customer, the same commission recovery terms also apply to the Second Party as per Banks recovery policy.
- For Bank of Baroda- Demand should be 20% of the sanction amount.
- For Punjab & Sind* Furthermore If disbursement made more than 40% in 1st demand will release the payout of sanctioned amount in first instance.
- All the payouts mentioned above are inclusive of TDS only and the GST will be paid in excess to registered GST vendors.
- Kindly note if an advance payout is needed 10% will be less than the current payout.
- The Applicable tax deduction at source at the rate of 2% (two percent) of the compensation amount and the same shall be deducted in accordance with section 194H of the Income Tax Act, 1961
- If any one fails to file its income tax returns in a timely manner, TDS shall be deducted at a higher rate in accordance with the provision of the Income Tax Act, 1961
- For all GSTN note that the company/firm shall fulfill its payment obligation towards the DSA only upon the confirmation regarding the claim of the input tax credit based on GSTR 2 B report.

- **The First Party (Company) will pay the Second Party only after receiving Post Disbursal Document (PDD) and Over the Counter (OTC) confirmation from the bank.**
- **Hinduja Housing Finance disbursement payout will release the only after the customer has paid six (6) Equated Monthly Installments (EMIs) without any bounces.**
- **If Second Party receives a duplicate payment for the same case from the First Party, the Second Party must immediately return the excess amount. The First Party reserves all rights, including the right to take legal action, to recover such funds if they are not returned in a timely manner.**
- **This Payout Structure is Applicable W.E.F. 01.11.2025**