

APNARUPEE / MYSPE DSA Payout Structure 2025-26

Government Banks

Sr No	Bank/HFC	DSA Code	HL 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)	0.80%	SP ENTERPRISES
4	CENTRAL BANK OF INDIA	C1149003	0.80%	N/A	APNARUPEE FIN INDIA PVT LTD
5	IOB BANK	CO5A9FNAH	0.80%	0.80%	APNARUPEE FIN INDIA PVT LTD
6	INDIAN BANK	DSAD243113309	0.60%	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	HLNCH247082	0.70%(New HL) 0.80%(BT HL)	N/A	APNARUPEE FIN INDIA PVT LTD
9	STATE BANK OF INDIA - Only MH	MUMMH.C01023	0.80%(New HL) 0.80%(BT HL)	N/A	SP ENTERPRISES
10	UBI (UBI SERVICES)	P5617	0.55%	0.55%	APNARUPEE FIN INDIA PVT LTD
11	Punjab & Sind Bank (only MH & Goa)	280200082	0.55% (above 20 Lakh)	0.55% (above 20 Lakh)	APNARUPEE FIN INDIA PVT LTD

Private Banks

Sr No	Bank/HFC	DSA Code	HL Payout	LAP/LRD Payout	DSA Code Name In Bank
1	AU SMALL BANK LTD	AVHL00165	0.75%	N/A	APNARUPEE FIN INDIA PVT LTD
2	AXIS BANK (All INDIA)	AXVLO0652	N/A	1.00%	APNARUPEE FIN INDIA PVT LTD
3	AXIS BANK (ASHA HOME LOAN)	140016PUN	85% of the invoice value	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD
4	BANDHAN BANK	9724	0.90%	0.90%	SP FINANCIAL SERVICES
5	CLIC CAPITAL	19000	N/A	1.20%	APNARUPEE FIN INDIA PVT LTD
6	CSB BANK	371	N/A	0.63%	APNARUPEE FIN INDIA PVT LTD
7	DCB BANK	PUN1492	0.50%	0.50%	SP ENTERPRISES
8	DEUTSCHE BANK	P5070	N/A	1.20%	APNARUPEE FIN INDIA PVT LTD
9	FEDERAL BANK	3284	0.80%	0.85% of invoice value	SP ENTERPRISES
10	ICICI BANK	327107	0.70% (No payout below 20 lakhs loan amount)	0.90% of the invoice value	APNARUPEE FIN INDIA PVT LTD
11	IDFC FIRST BANK	8829	0.85% of the Invoice Value	0.85% of the Invoice Value	SP FINANCIAL SERVICES
12	INDUSIND BANK	IBL01250	0.80% of invoice value	N/A	APNARUPEE FIN INDIA PVT LTD
13	HDFC Bank	DS4000001452	0.90%	1.10% (HDFC BANK LAP DIVISION)	APNARUPEE FIN INDIA PVT LTD
14	KARNATAKA BANK	AB073	0.85%	Commercial - Gross 0.85%	APNARUPEE FIN INDIA PVT LTD
15	NOTAK BANK	615462008	0.90%	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD
16	SVC BANK	SVCBLGRONGAF12216	0.85%	1.35%	APNARUPEE FIN INDIA PVT LTD
17	SARADWATI BANK	HB0152	0.70%	1.20%	APNARUPEE FIN INDIA PVT LTD
18	STANDARD CHARTERED BANK	Z112272	0.70%	1.00%	APNARUPEE FIN INDIA PVT LTD
19	THE SOUTHI INDIAN BANK	AF1767	0.90%	1.00%	APNARUPEE FIN INDIA PVT LTD
20	YES BANK	25021DSAAHLPUN63	80% of the Invoice Value	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD

NBFC's Affordable/Prime/LAP

Sr No	Bank/HFC	DSA Code	HL Payout	LAP/LRD Payout	DSA Code Name In Bank
1	AARVAS FINANCIERS LTD	Z908	0.80%	1.00%	APNARUPEE FIN INDIA PVT LTD
2	ADITYA BIRLA FINANCE LTD	DAUPUN04694	N/A	0.93%	APNARUPEE FIN INDIA PVT LTD
3	TYGER HOUSING FINANCE	HL0461	1.00%	1.00%	SP FINANCIAL SERVICES
4	ANAND RATHI	DSA/PUN/13774	N/A	80% of the invoice value	APNARUPEE FIN INDIA PVT LTD
5	ARKA FINCAP LTD	DSAB029	N/A	0.85%	APNARUPEE FIN INDIA PVT LTD
6	AXIS FINANCE	AF10282	85% of the invoice value	85% of the invoice value	MYSPE ENTERPRISES PVT LTD
7	BAJAJ HOUSING FINANCE	177830	0.80%	1.20%	SP FINANCIAL SERVICES
8	CENT BANK HOME FINANCE LTD	PANIND07	0.85%	0.65%	APNARUPEE FIN INDIA PVT LTD
9	CHOLAMANDLAM - LAP	30970	N/A	85% of the invoice value	SP ENTERPRISES
10	CHOLAMANDLAM - HOME LOAN	11003886	85% of the invoice value	N/A	SP ENTERPRISES
11	NIDO HOUSING FINANCE	9890	85% of the invoice value	N/A	APNARUPEE FIN INDIA PVT LTD
12	NIDO HOUSING FINANCE (STHL)	9890	0.85%	N/A	APNARUPEE FIN INDIA PVT LTD
13	FED BANK FINANCIAL SERVICES	PUNDSAD039	N/A	1.00%	SP ENTERPRISES
14	GIC HOUSING FINANCE LTD	HAD/AR/27	0.85%	1.10%	APNARUPEE FIN INDIA PVT LTD
15	GOOREJ FINANCE	DSNATYNG000790	N/A	1.25%	APNARUPEE FIN INDIA PVT LTD
16	HOB FINANCIAL SERVICES	40071	N/A	1.30%	APNARUPEE FIN INDIA PVT LTD
17	HERO FINCORP	PUN00036	N/A	1.25%	SP ENTERPRISES
18	HERO HOUSING FINANCE	DSAB079	0.80%	1.10%	SP ENTERPRISES
19	HINDJIA HOUSING FINANCE	127713	1.00% of Invoice value	0.85% of invoice value	APNARUPEE FIN INDIA PVT LTD
20	ICICI HFC	25187	0.80%	1.20%	SP FINANCIAL SERVICES
21	IFIL	113522	0.85% of the invoice value	0.85% of the invoice value	SP FINANCIAL SERVICES
22	I & T FINANCE	DSA_SFF1	0.85%	1.30%	SP FINANCIAL SERVICES
23	LC HFL	CA00013	0.85%	0.90%	SP ENTERPRISES
24	MOTILAL OSWAL	FR07206	0.63%	0.63%	APNARUPEE FIN INDIA PVT LTD
25	PNB HFL	PIM[DMA]2006/56564	0.90%	1.35%	APNARUPEE FIN INDIA PVT LTD
26	POONAWALLA FINCORP LTD	FMH01573	N/A	1.25%	APNARUPEE FIN INDIA PVT LTD
27	RBL BANK	DSAPNARU	80% of the Invoice Value	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD
28	SHRIRAM HOUL FINANCE	HLPUENSE10	0.50%	0.67%	SP ENTERPRISES
29	Star HOUL FINANCE	STAR/DSA/24-25/121	0.80%	0.80%	APNARUPEE FIN INDIA PVT LTD
30	SUNDARAM HOUL FINANCE	701107	0.85%	0.85%	SP FINANCIAL SERVICES
31	TATA CAPITAL HFL	8093011	0.85%	1.25%	APNARUPEE FIN INDIA PVT LTD
32	UGRO CAPITAL	GP030CHU0450	N/A	1.20% (No payout below 50 Lakh loan amount)	SP ENTERPRISES
33	ULIVAN SMALL FINANCE	4403C2899	0.40%	0.40%	APNARUPEE FIN INDIA PVT LTD
34	UTKARSH SMALL FINANCE BANK	R0018551	N/A	0.80%	APNARUPEE FIN INDIA PVT LTD
35	WEST END HOUSING FINANCE LTD	WEHFL/MH/01/24	0.50%	0.50%	APNARUPEE FIN INDIA PVT LTD
36	EASY HOME FINANCE LTD	EHL/DSA/00881	0.80%	0.80%	APNARUPEE FIN INDIA PVT LTD

NBFC's - Affordable & Grampanchayat

Sr No	Bank/HFC	DSA Code	HL Payout	LAP/LRD Payout	DSA Code Name In Bank
1	AADHAR HOUSING FINANCE	DSA10002913	0.80%	1.00%	SP ENTERPRISES
2	ADITYA BIRLA HOUSING FINANCE LTD	DAAD21013873	0.80%	1.30%	APNARUPEE FIN INDIA PVT LTD
3	MAHINDRA HOME FINANCE	403	N/A	N/A	SP ENTERPRISES
4	MUTHOOT FINANCE	657	0.50%	0.54%	APNARUPEE FIN INDIA PVT LTD
5	PIRAMAL HOUSING FINANCE	DAFUND0315	85% of the invoice value	85% of the invoice value	SP ENTERPRISES
6	SHRIRAM FINANCE	5270	0.80%	0.80%	APNARUPEE FIN INDIA PVT LTD
7	TATA CAPITAL HFL	8093011	0.85%	1.25%	APNARUPEE FIN INDIA PVT LTD

NBFC's - INDUSTRIAL

Sr No	Bank/HFC	DSA Code	HL Payout	DSA Code Name In Bank
1	PROFECTUS CAPITAL FINANCE	700003757	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD

EDUCATION LOAN

Sr No	Bank/HFC	DSA Code	Payout	DSA Code Name In Bank
1	ARANS FINANCIAL SERVICES	APNARUPEE	0.75%	APNARUPEE FIN INDIA PVT LTD
2	AUXILIO FINSERVIE PRIVATE LTD	AUXSCMN0408	0.75%	APNARUPEE FIN INDIA PVT LTD
3	AXIS BANK	CON1027MAH	0.75%	APNARUPEE FIN INDIA PVT LTD
4	BANK OF INDIA	BSACORP003	0.50%	APNARUPEE FIN INDIA PVT LTD
5	BANK OF MAHARASHTRA	D315602	0.80%	SP ENTERPRISES
6	CENTRAL BANK OF INDIA	C1149003	0.75%	APNARUPEE FIN INDIA PVT LTD
7	CREDILA	E2301230002	0.75%	SP ENTERPRISES
8	INCRED	8961649982171050P	0.75%	APNARUPEE FIN INDIA PVT LTD
9	TATA CAPITAL	10400017	0.75%	APNARUPEE FIN INDIA PVT LTD
10	IDFC FIRST BANK INTERNATIONAL	281514	0.60%	APNARUPEE FIN INDIA PVT LTD
11	UBI SERVICES	P5617	0.50%	APNARUPEE FIN INDIA PVT LTD
12	ICICI BANK	-	0.60%	APNARUPEE FIN INDIA PVT LTD
13	EDUCATION CONSULTANCY OFFER LETTER	UPTO ONE LAKH RUPEES ON TUITION FEES ONLY*	-	-

School Funding

Sr No	Entity	Code	Payout	DSA Code Name In Bank
1	Che	10609	75% of the invoice value	APNARUPEE FIN INDIA PVT LTD
2	Profectus	700003757	75% of the invoice value	APNARUPEE FIN INDIA PVT LTD
3	Avarise	APNARUPEE	75% of the invoice value	APNARUPEE FIN INDIA PVT LTD
4	Aavilio	Auxcom030 - Apnarupree Fin India Pvt Ltd	75% of the invoice value	APNARUPEE FIN INDIA PVT LTD
5	Piramal Finance	DAFUND0315	75% of the invoice value	SP ENTERPRISES

MSME BANK

Sr No	Bank/HFC	DSA Code	Payout	DSA Code Name In Bank
1	AXIS BANK LTD	DSA150501PUN508	85% of invoice value	APNARUPEE FIN INDIA PVT LTD
2	BANK OF INDIA (ONLY PUNE & KANPUR)	BSAM020466	AS PER THE CASEWISE	APNARUPEE FIN INDIA PVT LTD
3	BANK OF INDIA (ONLY SOLAPUR)	BSAM0207311	AS PER THE CASEWISE	APNARUPEE FIN INDIA PVT LTD
4	BANK OF INDIA (ONLY AURANGABAD)	BSAM0209116	AS PER THE CASEWISE	APNARUPEE FIN INDIA PVT LTD
5	FEDERAL BANK	3284	AS PER THE CASEWISE	APNARUPEE FIN INDIA PVT LTD
6	NOTAK BANK	615462008	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD
7	ICICI Bank	327107	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD
8	HDFC Bank	352617	85% of the invoice value	APNARUPEE FIN INDIA PVT LTD

PERSONAL LOAN

Sr No	Bank/HFC	DSA CODE	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	CHOLAMANDLAM	-	2.52%
8	CREDITSAISON	-	2.88%
9	CREDIT VEDIA (PREFR)	-	2.32%
10	DBS	-	2.16%
11	FIBE - STPL(UPTO ONE LAKH)	-	2.16%
12	FINNABLE	-	2.52%
13	FINCY	-	1.40%
14	FULLERTON 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	IFIL	-	2.32%
20	INCRED	8961649982171050P	AS PER SLAR
21	INDUSIND BANK	-	2.32%
22	NOTAK MAHINDRA	-	2.40%

23	LOANTAP	-	2.16%
24	L & T	-	1.76%
25	MAS FINANCIALS	-	2.16%
26	MANIRA FINANCE	-	1.76%
27	MUTHOOT	-	2.16%
28	MONEYWISE	-	2.52%
29	MONEYVIEW	-	2.16%
30	PAYSEYE	-	3.68%
31	PRAXIAL CAPITAL	PODA2BPKUF	2.52% (AS PER SLAB)
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 CREDITCO	-	2.16%
39	UTKARSH SMALL FINANCE BANK	-	1.96%
40	YES BANK	-	1.76%

BUSINESS LOAN

Sr No	Bank/NBC	DSA CODE	PAYOUT
1	ADITYA BIRLA	-	2.52%
2	ADITYA BIRLA (OD)	-	1.76%
3	Axis Bank	-	2.52%
4	AXIS BANK LTD	DSA150501PUN58B	85% of invoice value
5	AXIS FINANCE	-	2.24%
6	BAIAI FINSERVE	-	2.16%
7	BAIAI ESF	-	1.96%
8	BANDHAN BANK- BL/SEP	-	2.60%
9	CHOLAMANDALAM - BIL	-	2.52%
10	CHOLAMANDALAM (SEF)	-	1.96%
11	CLIX	-	2.52%
12	CREDIT SAIGON	-	2.68%
13	FULLERTON INDIA	-	2.52%
13	FLUX PAYMENT	FFRAYC00R0X	0.75%
14	FEDIBANK	-	2.52%
15	ICICI BANK	-	2.52%
16	IGOCHE CAPITAL	-	3.12%
17	PROTIUM - STBL	-	2.34%
18	HDFC Bank	-	2.52%
19	INDUSIND BANK	-	2.52%
20	INDTAK MAHINDRA	-	2.52%
21	IFIL	-	2.52%
22	INDIFI FINANCE	-	2.16%
23	KRAZYEE	-	2.34%
24	LENDING KART	-	2.40%
25	L&T - BL	-	2.52%
26	POONAWALA - BIL	-	3.60%
27	MAHINDRA FINANCE	-	2.16%
28	NEOGROWTH	-	D2D85%
29	TATA CAPITAL	-	2.52%
30	TATA RBD	-	1.96%
31	UGROW	-	2.32%
32	YES BANK	-	2.44%

NEW CAR LOAN PAYOUT STRUCTURE

Sr No	BANK / NBFC NAME	DSA CODE	Payout	DSA Code Name In Bank
1	HDFC BANK	352817	0.80%	APNARUPEE FIN INDIA PVT LTD
2	BANK OF INDIA	BSAC09003	1.45%	APNARUPEE FIN INDIA PVT LTD
3	BANK OF MAHARASHTRA *	D315602	1.50%	SP ENTERPRISES
4	CENTRAL BANK OF INDIA	C1149003	1.25%	APNARUPEE FIN INDIA PVT LTD
5	ICICI BANK	256353	0.80%	APNARUPEE FIN INDIA PVT LTD
6	INDIAN OVERSEAS BANK	DSA2252023070163	1.75%	APNARUPEE FIN INDIA PVT LTD
7	KARNATAKA BANK	DSA000001452	0.80%	APNARUPEE FIN INDIA PVT LTD
8	SARASWAT BANK	RBG152	1.00%	APNARUPEE FIN INDIA PVT LTD
9	UPL SERVICES	PS617	0.80%	APNARUPEE FIN INDIA PVT LTD
10	BANDHAN BANK	DSBANUM20001	80% OF INVOICE value	BP FINANCIAL
11	Punjab & Sind Bank (only MH & Goa	280200082	1.00%	APNARUPEE FIN INDIA PVT LTD

LIFE INSURANCE STRUCTURE

Sr no	INSURANCE COMPANY	PRODUCT	PAYOUT %
1	HDFC Life Insurance Company	Sanctay 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	WAP, SWAG, SWP, SWIP (10 pay & above)	55% of Invoice value
6	BAIAI 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 TOKIO	GWP & Income Labh(12 Pay)	55% of Invoice value
10	ICICI Prudential 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	SUC	Term Plan	30% of Invoice value

FIXED DEPOSIT PAYOUT STRUCTURE

Sr no	PRODUCT	CODE	PAYOUT %
1	HDFC BANK FIXED DEPOSITS	PN/58374	0.10 % PER ANNUM

CREDIT CARD PAYOUT STRUCTURE

Sr no	BANK / NBFC NAME	CODE	PAYOUT
1	HDFC BANK	PN/58374	Rs. 500/-

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.		

POINTS TO BE NOTED:-

<div>1. 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.<ul style="list-style-type: none">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.Complete guidance and support will be extended by both parties to each other.A monthly MIS will be shared by both parties for the status of cases logged in.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 P.F.The above payout/COA/commercial 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.Payment/COA/commercial will be calculated on the net amount disbursed in the final disbursement dump sent by the bank / NBFC.<ul style="list-style-type: none">Insurance COA/commercial will be release only after required free look period applicable as per RDA norms.High Ticket file payout subject to capping or Bank floor.Commission Recovery Clause<ul style="list-style-type: none">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.<ul style="list-style-type: none">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 5% (five percent) of the compensation amount and the same shall be deducted in accordance with section 194M of the Income Tax Act, 1961<ul style="list-style-type: none">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, 1961For 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.<ul style="list-style-type: none">The First Party (Company) will pay the Second Party only after receipt 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.</div>

This Payout Structure is Applicable W.E.F. 31/07/2025

THANK YOU!

Last Updated 02/07/2025