



## Adhikari Incentive

1. Customer creation
  - a. Condition
    - i. If customer creation is linked to Adhikari referral
    - ii. Wallet load of minimum Rs 200 within one day (next calendar date)
  - b. Payout
    - i. Rs 15/-
2. On Transaction
  - a. Conditions
    - i. Customer creation referral is linked to Adhikari
    - ii. Bill Payment or Recharge or any other P2M transaction of minimum Rs 200/- by the customer
    - iii. The transaction is done within 3 months of customer creation
  - b. Payout
    - i. 1st transaction = Rs 5
    - ii. 2nd transaction = Rs 7
    - iii. 3rd transaction = Rs 10
3. On Cash Wallet load
  - a. This is paid to SMA who loads cash (not to Adhikari who created referral)
  - b. Payout = 0.25%

### Customer Incentive

#### Cash back on BBPS Loan repayment

1. Conditions
  - a. BBPS Loan repayment
  - b. 2nd and 3rd txns to be done on same Loan id
2. Payout
  - a. In the form of wallet credit
  - b. 1st txn = Rs 0
  - c. 2nd txn = Rs 15
  - d. 3rd txn = Rs 20

#### Charges to customer-

Wallet Top up via Credit card- 2% of txn amount