

HDFC - Commercial

Sr. No.	Services	Condition	TYPE	Commercials		
-	Liabilities	Commission Logic	Month	Commission payout	CP2RT	
1	Savings A/C Variant + NR	IP Maintenance - Metro,Urban = 10,000 Semi Urban = 5,000 Rural = 2,500		No IP	-	
		AMB Maintenance - Metro,Urban = 10,000 Semi Urban, Rural = 5,000	M1	50% of AMB <= IP < 100% of AMB	14	
			M1	IP => Product AMB	196	
			M2	Booster	0.17%	
2	Farmer's A/c	IP Maintenance - Metro,Urban,Semi_Urban,Rural => 2,500		No IP	-	
		AMB Maintenance - Metro,Urban,Semi_Urban,Rural => 2,500	M1	50% of AMB <= IP < 100% of AMB	14	
			M1	IP => Product AMB	140	
			M2	Booster	0.17%	
3	Beneficiary A/c	Beneficiary Credit (BC) - Metro,Urban,Semi_Urban,Rural => 10,000	M1	No IP	14	
			M2	AMB (Minimum Beneficiary Credit of Rs 10,000)	84	
4	Salary A/c	SLC - Metro,Urban,Semi_Urban,Rural => 7500	M1	No IP	14	
			M2	Credit (Minimum SLC of 7,500)	140	
			M2	Booster >7500 AMB maintained	0.17%	
5	Pension	Pension Credit (PC) - Metro,Urban,Semi_Urban,Rural => 7500	M1	No IP	14	
			M2	AMB (Minimum Pension Credit of Rs7,500)	196	
6	Current A/c	IP Maintenance - Metro,Urban = 10,000 Semi_Urban,Rural = 5,000	M1	No IP	28	
		AMB Maintenance - Metro,Urban = 10,000 Semi_Urban,Rural = 5,000	M1	IP between 50% to 99% of AMB	112	
			M1	IP => Product AMB	336	
			M2	Booster	0.17%	
7	Govt & Institutional Account	IP Maintenance - Metro,Urban,Semi_Urban,Rural => 10,000	M1	For Account Opening	224	
			M2	EOP (Minimum IP of 1,00,000)	448	
			Booster based on AMB			
			M2	AMB between 2,00,000 - 10,00,000	168	
			M2	AMB between 10,00,001 - 25,00,000	224	
			M2	AMB => 25,00,001	280	
<p>Conditions applicable for Payout (CASA)</p> <ul style="list-style-type: none"> Only Full KYC Accounts are eligible for Payout. Only Accounts sourced with Initial Pay are eligible for payout. Payout will be basis the Agent LG captured in the Account. EOP on 15th day from Account Opening will be considered as the Initial Pay Booster will be 0.17% of the M2 AMB (Max Rs 560) over and above the product AMB. This booster will be applicable across of the CASA products excluding Government and Institutional account. 						
8	FD & RD	Fixed Deposit Commercial		Payout		
		Deposit Amount	>= 1 year (>= 365 days or 12M 0 days)	6 months < 1 year (180 - 364 days or 11M 29 days)	< 6 months (90 - 179 days)	
		<= Rs 3 Crs	0.11%	0.06%	0.02%	
		> Rs 3 Crs <= Rs 25 Crs	0.08%	0.04%	0.01%	
		> Rs 25 Cr <= Rs 50 Crs	0.06%	0.02%	0.01%	
		> Rs 50 Cr	0.02%	0.01%	0.01%	
		RD Commercial		Payout		
		Amount	>= 3 Months			
		>= 2,000	6			
		>= 5,000	11			
>= 10,000	28					
<p>Conditions applicable for Payout for Fixed_Deposit/RD</p> <ul style="list-style-type: none"> All transaction @ customer level to be clubbed, No Splitting, Max payout of Rs 14,000 per customer per day. Same customer's FD booked by Multiple Agent (per Day) – No payout to any agent Max payout to the Agent per month for FD per customer – Rs 1,12,000. Premature and FD Rebooked for the same customer – No Payout. Minimum Tenure for FD payout >= 3 months. Recovery of commission on premature deposits from Agent. 						
Portfolio Payout						
9	Portfolio Payout	AMB Value Bucket				
		Amount between 15L to 24.99L		M3	840	
		Amount between 25L to 49.99L		M3	1400	
		Amount between 50L to 74.99L		M3	2800	
		Amount between 75L to 99.99L		M3	4200	
		Above 1 Cr.		M3	0.06% of the Actual quarterly AMB Value in the portfolio subjected to Max payout of Rs 14,000 quarterly	0.06%
<p>Eligibility Criteria</p> <ul style="list-style-type: none"> The Agent (BF/BC) will be only eligible for the payout on a/c opened under his / her LG Code at portfolio level. The payout cycle will be on the Quaterly basis. The value for portfolio calculation will be taken on the basis of Incremental Value Growth on the Account base as of 31st March and Value funding in the New Accounts opened in the New FY Quarterly payout will be calculated at AMB level (Average Monthly Bal) for the Quarter. The payout will happen for June Qt, Sep Qt, Dec Qt, & Mar Qt) The payout will be given at the next billing cycle. For instance, payout of Sep Qt will be given in October'20 Max Payout will be restricted to Rs 14,000 per quarter 						

Sr. No.	Services	Condition	TYPE	Commercials				
-	Assets	Commission Logic	Month	Commission payout	CP2RT			
10(1)	Auto Loan	Commercials are based on Lead Conversion . This bucket is at an agent level						
		Loan Bucket : <₹ 10 lakh	M1		0.45%			
		Loan Bucket : ₹ 10.01 to 25 lakh	M1		0.45%			
		Loan Bucket : > ₹ 25 lakh	M1		0.28%			
Additional Incentive per case: 1 LC : ₹ 280, 2 LC : ₹ 420, >=3 LC : ₹ 560								
10(2)	Used Car Loan	Commercials are based on Lead Conversion . This bucket is at an agent level						
		Payout is provided only on converted/disbursed cases. Payout to be calculated on disbursed value	M1	Flat Structure	0.70%			
Additional Incentive per case: 1 LC : ₹ 280, 2 LC : ₹ 420, >=3 LC : ₹ 560								
11	Tractor Loan	Payout only on converted/disbursed cases. Payout to be calculated on disbursed value	M1	Calculated on disbursed value	0.56%			
12	Agri Loan Against Gold	Commercials of Agri Loan against Gold are effective from 1st Apr'24 - 31st Mar'25						
		Commercials are based on Lead Conversion .						
		Payout only on converted/disbursed cases. *Renewal & Cancelled / closed cases, within 45 days to be excluded	M1	Upto Rs 25 Lakhs	0.28%			
				> Rs 25 Lacs - 50 Lacs	0.39%			
		> Rs 50 Lacs - 1 Crore	0.50%					
		> Rs.1 Crore	0.56%					
13	GOLD LOAN	•Commercials are based on Lead Conversion. The bucket is at agent Level. •Renewal & Cancelled / closed cases, within 45 days to be excluded.	M1	Upto ₹ 3.00 Lacs Value Disbursed	0.39%			
				Disbursement of ₹ 3.01 lakhs till ₹ 5 lakhs More than ₹ 5.01 Lakhs	0.47%			
14	KGC / SAB	•Payout will be processed on the PF taken from the customer for every case. •Payout to be processed on a monthly basis •Payout will be processed only on the converted/ disbursed cases for the month	M1	# Payout will be 22% of the processing fees collected for the case on disbursed amount. # Payout subject to max cap of Rs.56K per case	22%			
15	Home Loan	Payout will be processed only on the converted/ disbursed cases for the month.	M1	On the disbursed amount	0.22%			
16	Loan Against Property	This payout would be on disbursed amount. The payout will be at Agent Level Note : Loan amount to be capped to 20Cr for all LAP products	M1	Term Loan (On the disbursed amount)	0.28%			
			M1	Loan against Rent Receivables (LARR)	0.08%			
			M1	DOD (Dropline OD)	0.14%			
			M1	Loan for commercial Property (LCP) Term Loan	0.28%			
17(a)	Two Wheeler Loans	Commercials are based on Lead Conversion . This bucket is at an agent level. Payout to be calculated on disbursed value						
		Upto ₹ 2.00 Lacs Value Disbursed	M1		0.56%			
		Disbursement of ₹ 2.01 lakhs and above	M1		0.70%			
18(a)	Personal Loan	Commercials are based on Lead Conversion . This bucket is at an agent level. Payout to be calculated on disbursed value						
		Upto ₹ 3.00 Lacs Value Disbursed	M1		0.48%			
		Disbursement of ₹ 3.01 lakhs and above	M1		0.56%			
Additional Incentive per case: 1 LC : ₹ 280, 2 LC : ₹ 420, >=3 LC : ₹ 560								
19(b)	Business Loan	Commercials are based on Lead Conversion . This bucket is at an agent level. Payout to be calculated on disbursed value						
		Upto ₹ 3.00 Lacs Value Disbursed	M1		0.6%			
		Disbursement of ₹ 3.01 lakhs and above	M1		0.7%			
Additional Incentive per case: 1 LC : ₹ 280, 2 LC : ₹ 420, >=3 LC : ₹ 560								
20	Credit Cards	Lead generated and Conversion by Agent	M1	Rs	280			
		Lead Generation by Agent and Conversion by Bank Staff	M1	Rs	196			
Note: Payout will be provided based on the activation of cards (within 37 days of issuance) as per RBI Master circular								
21	EEG/BBG/HCF/IFG/GST OD	•Payout will be processed on the PF taken from the customer for every case. •Payout to be processed on a monthly basis •Pay-out will be credited after completion of takeover (if it is takeover case), completion of mortgage and closure of all deferrals.	M1	Payout will be 25% of the processing fees collected for the case on disbursed amount. # Payout subject to max cap of Rs.56k per case.	25%			
22	ShopKeeper Finance (Dukandar OD)	This is only for Shopkeeper finance. This payout would be on sanctioned amount. This is assuming that entire processing fees and no dilution in the IRR else it would be reduced from payout. This payout grid is applicable at Agent level. These rates would be reviewed at annual frequency. The payout will be at Agent Level	MI	Upto 5 Lacs	0.28%			
			MI	5 Lacs to 15 Lacs	0.42%			
			MI	>15 Lacs	0.56%			
23(a)	Commercial Vehicle	SL No		Product	Min IRR	Pay-Out	PF	Pay-Out < Min. IIR
		1	HCV	10.50%	0.33%	NA	0.17%	
		2	LCV					
		3	CERL					
		4	Used/ULCV Except select models given in #5	11.50%	0.42%	NA		
		5	ULCV : Mahindra Pik Up/Veero, Tata Intra/Yodha, AL Dost	10.75%	0.42%	Rs.3000/-		
Payout Conditions:		1) This payout would be on disbursed amount, IRR benchmark (ROI) and Processing Fee parameters. The payout will be at Agent Level. 2) Agents are eligible for earning payout for Existing to Bank customers. 3) Revised payout structure is eligible from 1st Feb 25. 4) Payout of flat 0.17% of disbursed amount is applicable to agents whose case get disbursed and funded below IRR.						