



इंडिया पोस्ट  
पेमेन्ट्स बैंक

IndiaPost  
PaymentsBank

# END-USERS INCENTIVE

w.e.f April 2024



PRODUCTS/ SERVICES	RATE PER UNIT	INCENTIVE TO END USER (₹)
Aadhaar enabled Payment System	Free <small>(*0.50% of transaction amount subject to max. ₹15/- per transaction. No income for transaction of less than ₹100/-)</small>	₹ 3.90 <sup>#</sup>
CELC- Aadhaar-Mobile Update Service	₹ 50	₹ 11
CELC- Child Aadhaar Enrolment	Free	₹ 10
Digital Life Certificate	₹ 70	₹ 15.40
Life Insurance - Term	₹ 10,000 <small>(Ex. Premium)</small>	₹ 1040
Life Insurance - Annuity	₹ 2,00,000 <small>(Ex. Premium)</small>	₹ 2080
Health Insurance	₹ 8,000 <small>(Ex. Premium)</small>	₹ 264
General Insurance - Motor	₹ 5,000 <small>(Ex. Premium)</small>	₹ 165
Group Accident Guard (GAG) - TAGIC	₹ 520 <small>(Ex. Premium)</small>	₹ 17
Group Personal Accident (GPA) - BAGIC	₹ 699 <small>(Ex. Premium)</small>	₹ 23
Group Personal Accident (GPA) - NIVA	₹ 755 <small>(Ex. Premium)</small>	₹ 25
Group Personal Accident (GPA) - ABHI	₹ 749 <small>(Ex. Premium)</small>	₹ 25
Group Personal Accident (GPA) - STAR	₹ 799 <small>(Ex. Premium)</small>	₹ 26
Group Hospi Cash + Cancer Care + Health Service	₹ 1094 <small>(Ex. Premium)</small>	₹ 36
International Money Transfer Services <small>(RIA MONEY - Inward remittance)</small>	₹ 20,000 <small>(Avg. Amount)</small>	₹ 52

\*T&C Apply



Incentives are indicative. These are base rate incentives.  
\*TDS applicable on the incentive earned as per guidelines.  
**STRICTLY FOR INTERNAL CIRCULATION ONLY**



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PRODUCTS/ SERVICES	RATE PER UNIT	INCENTIVE TO END USER (L0)
Life Insurance - PMJJBY	₹ 436, ₹ 343, ₹ 228 & ₹ 114	₹ 10.60, ₹ 8.60, ₹ 5.70, & ₹ 2.80
Premium Account (without Aadhaar seeding)	₹ 149 + GST (= ₹ 176)	₹ 26.00
Premium Account (with Aadhaar seeding)	₹ 149 + GST (= ₹ 176)	₹ 33.90
Premium Account (with Aadhaar seeding & Virtual Debit Card)	₹ 176 + 25 (VDC) (= ₹ 201)	₹ 48.30
Home Loan/ Loan Against Property (Average Loan Amount - ₹ 7 Lakh)	-	₹ 1092 - ₹ 1547
Personal Loan (Average Loan Amount - ₹ 2 Lakh)	-	₹ 364 - ₹ 1040
Tractor Loan (Average Loan Amount - ₹ 5 Lakh)	-	₹ 1300
Vehicle Loan (Two / Four Wheeler) (Average Loan Amount - ₹ 3 Lakh)	-	₹ 546 - ₹ 780
Gold Loan (Average Loan Amount - ₹ 0.80 Lakh)	-	₹ 104 - ₹ 167

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