



NextGen DIGITAL STORE

(Convert Your Old Shop In Digital Store)



Earnings & Commissions

Download Our Android App



Smart Solutions for Everyone

Retailer

Retail Categories:

- ✓ Mobile Recharge Centre
- ✓ Kirana Shop
- ✓ Restaurant
- ✓ Medical Shop
- ✓ Apparel Shop
- ✓ Hardware Store
- ✓ Tailoring Shop
- ✓ Fertilizer Shop
- ✓ Insurance Agency



Earn more than ₹ 25,000 per month.
No working capital required



Retailer

Distributor

Distributor Categories:

- ✓ Telecom
- ✓ Retail
- ✓ Pharma
- ✓ FMCG and many more

Earn more than ₹ 50,000 per month.
Can make retailer under himself.

Smart Solutions for Everyone

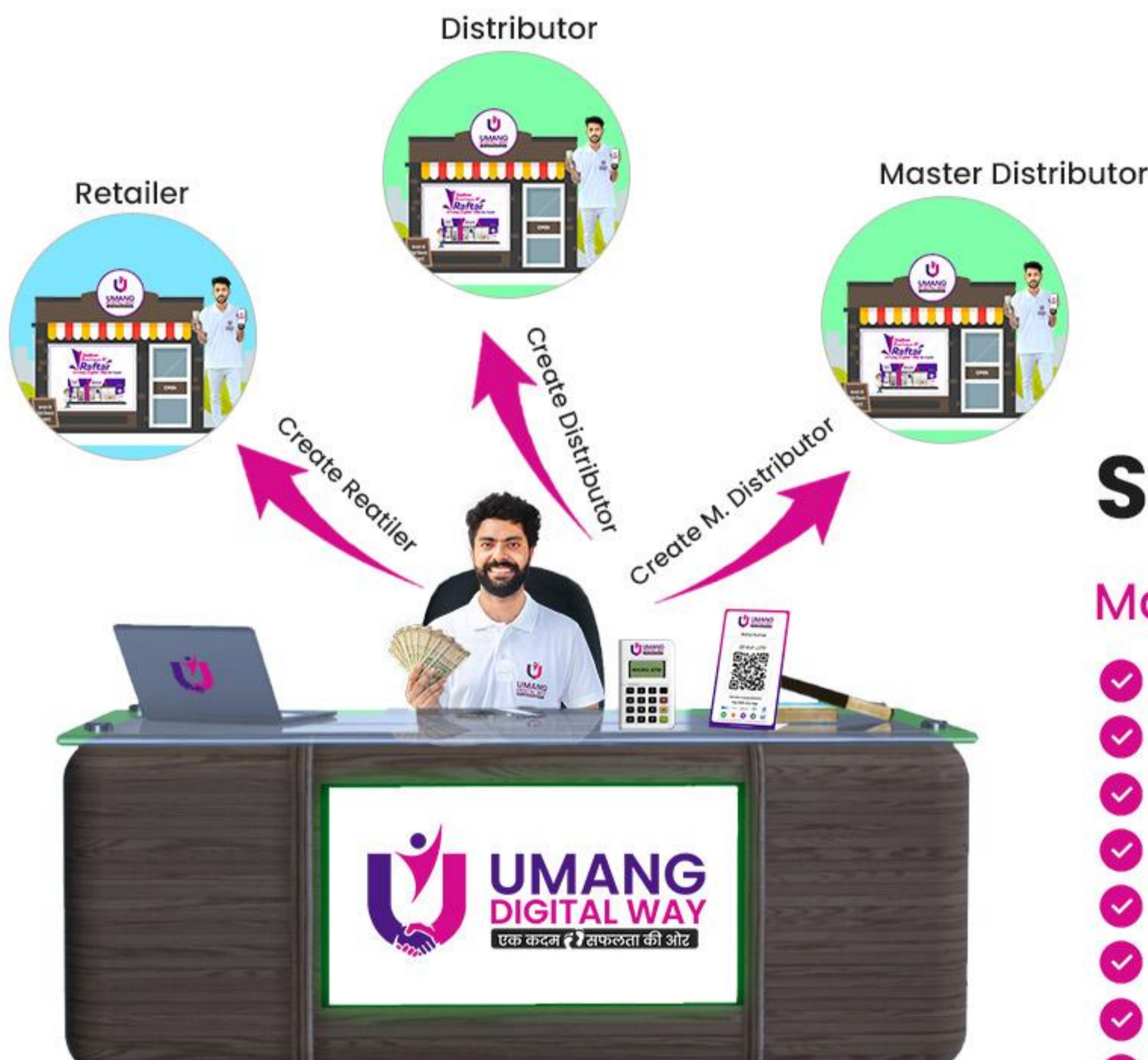
Master Distributor

Master Distributor Categories:

- ✓ Mobile Recharge Centre
- ✓ Kirana Shop
- ✓ E-Mitra Shop
- ✓ Medical Shop
- ✓ Apparel Shop
- ✓ Hardware Store
- ✓ Tailoring Shop
- ✓ CSC Kendra
- ✓ Travel Shop



Earn more than ₹ 1,00,000 per month.
Can make retailer & distributor under himself.



Earn more than ₹ 2,00,000 per month.
Can make retailer & distributor, MD under himself.

Sup. Master Distributor

Master Distributor Categories:

- ✓ Mobile Recharge Centre
- ✓ Kirana Shop
- ✓ E-Mitra Shop
- ✓ Medical Shop
- ✓ Apparel Shop
- ✓ Hardware Store
- ✓ Tailoring Shop
- ✓ CSC Kendra
- ✓ Travel Shop

Get a Franchise State Level

Earn more than ₹ 3,50,000 per month.



Finger Print Device



Tablet



QR Code



Transaction Register



Mug



Calender



Key Chain



Umang Cap

Facility

- ✓ Get Umang Digital Way Kit FREE*
- ✓ Your Shop Complete Branding
- ✓ Get Every Month Extra Payout Rs.12,000
- ✓ Get Free* (Tablet & Finger Print Device)
- ✓ Free assured Banking BC Point
- ✓ Highest Commission in The Market
- ✓ Real Time Digital A/C Opening facility
- ✓ Member Auto Mapping Under Franchise
- ✓ One State, One Franchise
- ✓ Under Working Store According Pincode Wise
- ✓ Create Unlimited (RT, DT, MD, S.MD)
- ✓ More 20+ Facilitys

Get A Franchise
Connect Now



Get a Store District Level

Earn more than ₹ 2,80,000 per month.



Facility

- ✓ Your Shop Complete Branding
- ✓ Get Free* (Tablet & Finger Print Device)
- ✓ Free assured Banking BC Point
- ✓ Highest Commission in The Market
- ✓ Real Time Digital A/C Opening facility
- ✓ Member Auto Mapping Under Store
- ✓ Create Unlimited (RT, DT, MD, S.MD)
- ✓ More 20+ Facilitys

Get A Store Connect Now



Collect Payments From a Customer Using His Aadhar Number & Biometric Authentication



SLAB(₹)

COMMISSION STRUCTURE

FROM	TO	RT	DT	MD	S.MD	FRANCHISE/ STORE
₹0	₹500	NILL	NILL	NILL	NILL	NILL
₹501	₹3000	0.15%	0.20%	0.24%	0.28%	0.29%
₹3001	₹10000	₹7.00 FLAT	₹7.80 FLAT	₹8.00 FLAT	₹8.20 FLAT	₹9.80 FLAT

Extra Earn Mini Statement Commission Upto Rs.2



SLAB(₹)

COMMISSION STRUCTURE

FROM	TO	RT	DT	MD	S.MD	FRANCHISE/ STORE
₹0	₹500	NILL	NILL	NILL	NILL	NILL
₹501	₹3000	0.15%	0.20%	0.24%	0.28%	0.29%
₹3001	₹10000	₹7.00 FLAT	₹7.80 FLAT	₹8.00 FLAT	₹8.20 FLAT	₹9.80 FLAT

Extra Earn Mini Statement Commission Upto Rs.2

Collect Payments From a Customer Using His Aadhar Number & Biometric Authentication

Powered By **YES BANK**

SLAB(₹)

COMMISSION STRUCTURE

FROM	TO	RT	DT	MD	S.MD	FRANCHISE/ STORE
₹100	₹500	NILL	NILL	NILL	NILL	NILL
₹501	₹2000	0.14%	0.19%	0.23%	0.27%	0.28%
₹2001	₹3000	0.15%	0.20%	0.24%	0.28%	0.30%
₹3001	₹3499	₹9.00 FLAT	₹9.20 FLAT	₹9.50 FLAT	₹9.80 FLAT	₹10.00 FLAT
₹3500	₹10000	₹7.00 FLAT	₹7.20 FLAT	₹9.00 FLAT	₹9.50 FLAT	₹9.80 FLAT

Powered By **Fino** Payments Bank
फिनो पेमेंट्स बैंक

SLAB(₹)

COMMISSION STRUCTURE

FROM	TO	RT	DT	MD	S.MD	FRANCHISE/ STORE
₹100	₹500	NILL	NILL	NILL	NILL	NILL
₹501	₹2000	0.14%	0.19%	0.23%	0.27%	0.28%
₹2001	₹3000	0.15%	0.20%	0.24%	0.28%	0.30%
₹3001	₹3499	₹9.00 FLAT	₹9.20 FLAT	₹9.50 FLAT	₹9.80 FLAT	₹10.00 FLAT
₹3500	₹10000	₹7.00 FLAT	₹7.20 FLAT	₹9.00 FLAT	₹9.50 FLAT	₹9.80 FLAT

Powered By **ICICI Bank** 2

SLAB(₹)

COMMISSION STRUCTURE

FROM	TO	RT	DT	MD	S.MD	FRANCHISE/ STORE
₹100	₹500	NILL	NILL	NILL	NILL	NILL
₹501	₹2000	0.14%	0.19%	0.23%	0.27%	0.28%
₹2001	₹3000	0.15%	0.20%	0.24%	0.28%	0.30%
₹3001	₹3499	₹9.00 FLAT	₹9.20 FLAT	₹9.50 FLAT	₹9.80 FLAT	₹10.00 FLAT
₹3500	₹10000	₹7.00 FLAT	₹7.20 FLAT	₹9.00 FLAT	₹9.50 FLAT	₹9.80 FLAT

Note: As per NPCI guidelines, in case of any transaction failed but debited from the bank account the customer should get reversal by issuer/ originating bank within 7 to 10 working days.

Aadhaar Pay Service

Collect Payments From a Customer Using His Aadhar Number & Biometric Authentication



SLAB(₹)

SURCHARGE STRUCTURE

FROM	TO	RT	DT	MD	S.MD	FRANCHISE/ STORE
₹100	₹500	₹6.50	₹6.00	₹5.00	₹4.00	₹3.00
₹501	₹1000	₹9.00	₹8.00	₹7.00	₹6.00	₹5.00
₹1001	₹2000	₹16.00	₹14.00	₹12.00	₹10.00	₹8.50
₹2001	₹3000	₹20.00	₹18.00	₹17.00	₹15.00	₹12.00
₹3001	₹4000	₹23.00	₹21.00	₹20.00	₹18.00	₹17.00
₹4001	₹5000	₹26.00	₹24.00	₹23.00	₹20.00	₹19.80
₹5001	₹6000	₹31.00	₹29.00	₹28.00	₹26.00	₹24.00
₹6001	₹7000	₹34.00	₹32.00	₹31.00	₹30.00	₹28.00
₹7001	₹8000	₹38.00	₹36.00	₹35.00	₹34.00	₹32.00
₹8001	₹9000	₹42.00	₹40.00	₹39.00	₹38.00	₹36.00
₹9001	₹10000	₹45.00	₹43.00	₹42.00	₹41.00	₹39.00

Transactions on Aadhar Pay:

Smartphone (Aadhar Payment App) with reliable data connection or POS system enabled, Fingerprint Scanner (Biometric Device).

Aadhaar Cash Deposit Only



SLAB(₹)

COMMISSION STRUCTURE

FROM	TO	RT	DT	MD	S.MD	FRANCHISE/ STORE
₹100	₹5000	₹5.00	₹6.00	₹7.00	₹8.00	₹9.00
₹5001	₹10000	₹9.20	₹9.40	₹10.00	₹10.20	₹10.40

Note: Cash deposit up to ₹10,000 can be done in a day on only one Aadhar card, the account holder's account must be in ICICI Bank

Micro ATM

Debit Card Swipe Commission

SLAB(₹)

COMMISSION STRUCTURE

FROM	TO	RT	DT	MD	S.MD	FRANCHISE/STORE
₹0	₹500	NILL	NILL	NILL	NILL	NILL
₹501	₹3000	0.15%	0.20%	0.24%	0.28%	0.29%
₹3001	₹10000	₹7.00 FLAT	₹7.80 FLAT	₹8.00 FLAT	₹8.20 FLAT	₹9.80 FLAT

Facility

- ✓ Are you also due to not having an ATM? Can't sell stuff from the shop?
- ✓ So don't wait any longer, You Bank Approved Micro ATM (Mini Aadhar ATM) installed!
- ✓ No monthly fee of any kind.
- ✓ Unlimited Cash Withdrawals
- ✓ Aadhaar Payment Accepted
- ✓ Instant settlement
- ✓ One year warranty
- ✓ 2 Side Card Swipe Facility
- ✓ Portable USB 2.0 charging

Best Price
(Click Here)



Credit Card Swipe Charge

SLAB(₹)

CHARGE STRUCTURE

FROM	TO	RT	DT	MD	S.MD	FRANCHISE/STORE
₹100	₹49000	1.75% +GST	1.60% +GST	1.50% +GST	1.30% +GST	1.15% +GST

Note: Credit card service activation charge 275/- per month wallet of UMANG Digital Way will be debited

Hitachi ATM



Kiosk



Branding



UPS with Batteries VSAT



Recycler Machine

HITACHI ATM

EXISTING MODEL

Initial Investment :	Franchisee	
Refundable Deposit : Rs. 50,000/-		
Fixed Fee per Month : Rs. 12,500/-		
Transaction Slab	Cash Txn	Non Cash Txn
For Initial Transaction	14	4
From 1081 Transaction	11	2

Note:

- Minimum Guarantee amount will be 12500/- p.m. from 1st month onwards.
- This investment of Rs. 50,000/- is existing the cash loading fund of Rs.1,00,000/- which will have to be paid while signing up. This will be enhanced as required based on the incremental disburse by the ATM.

RUBY MODEL

Initial Investment : Rs. 1,25,000	Franchisee	
Refundable Deposit : Rs. 50,000/-		
Upfront Fees : 75,000 + GST		
Fixed Fee per Month : Rs. 12,500/-		
Transaction Slab	Cash Txn	Non Cash Txn
For the First 6 Months Transaction	10	2
After 6 Months for initial 1080 with fixed Fees 12500	14	4
After 1080 with Fixed Fee 12500	11	2

Note:

- Upfront Fees will be treated as **non-refundable**.
- Minimum Guarantee amount will be 12500/- under this model to be paid from 7 month onwards.
- This initial investment of Rs.1,25,000/- is excluding the cash loading fund of Rs.1,00,000/- which will have to be paid while signing up. This will be enhanced as required based on the incremental disburse by the ATM. GST will be applicable for upfront fees.

All-in-One QR Code



Facility

- ✔ Unique Solution to increase CASA deposits. Customers/Merchants of society can directly take payment from Any UPI App into their Saving/Current Account associated with society
- ✔ Web portal access to onboard merchant/customer and monitor daily transactions of merchants.
- ✔ Can issue Co-branded QR code, mPOS Solutionsto their merchant.
- ✔ Can track Merchant Account for giving business loan.
- ✔ Directly Settlement to Merchant Bank Account associated with society so no need of reconciliation.
- ✔ Safe & Secure
- ✔ Instant Settlement Umang Digital Way Wallet.
- ✔ Extra commission in every transaction.

Note: Qr code Price ₹200/-

Min. Order quantity 300 Pcs.

Per QR Code sales commission ₹100/-

Attractive commission on every transaction of ₹10 to ₹2000/-

Prepaid Card



How To Avail PayPoint Card

10,000 + Retailers across India
Umang Digital Way (Android)

Card Network	RuPay
Offline Spends	✓
Online Spends	✓
Tap & Pay	✓
National Common Mobility Card	✓
Balance Check On App & Website	✓
Bank Account Required	✗
Internet Banking Required	✗
Can The Card Be Personalised	✓
Additional Personalisation charges	✗
Loading by cash	✓
Loading by Bank	✓
Commission	1% every transaction (Recharge & Shopping)
Validity	5 Years
Limit	upto 200000
Offers & Dsicount	All Rupay offers are valid
One Time Fees	₹299
Annual Fees	NIL

Note: Min. Order quantity 20 Pcs.
Per card sales commission ₹120/-

Domestic Money Transfer

Powered By **paytm** payments bank

SLAB(₹): 100-5000/-



SLAB(₹)

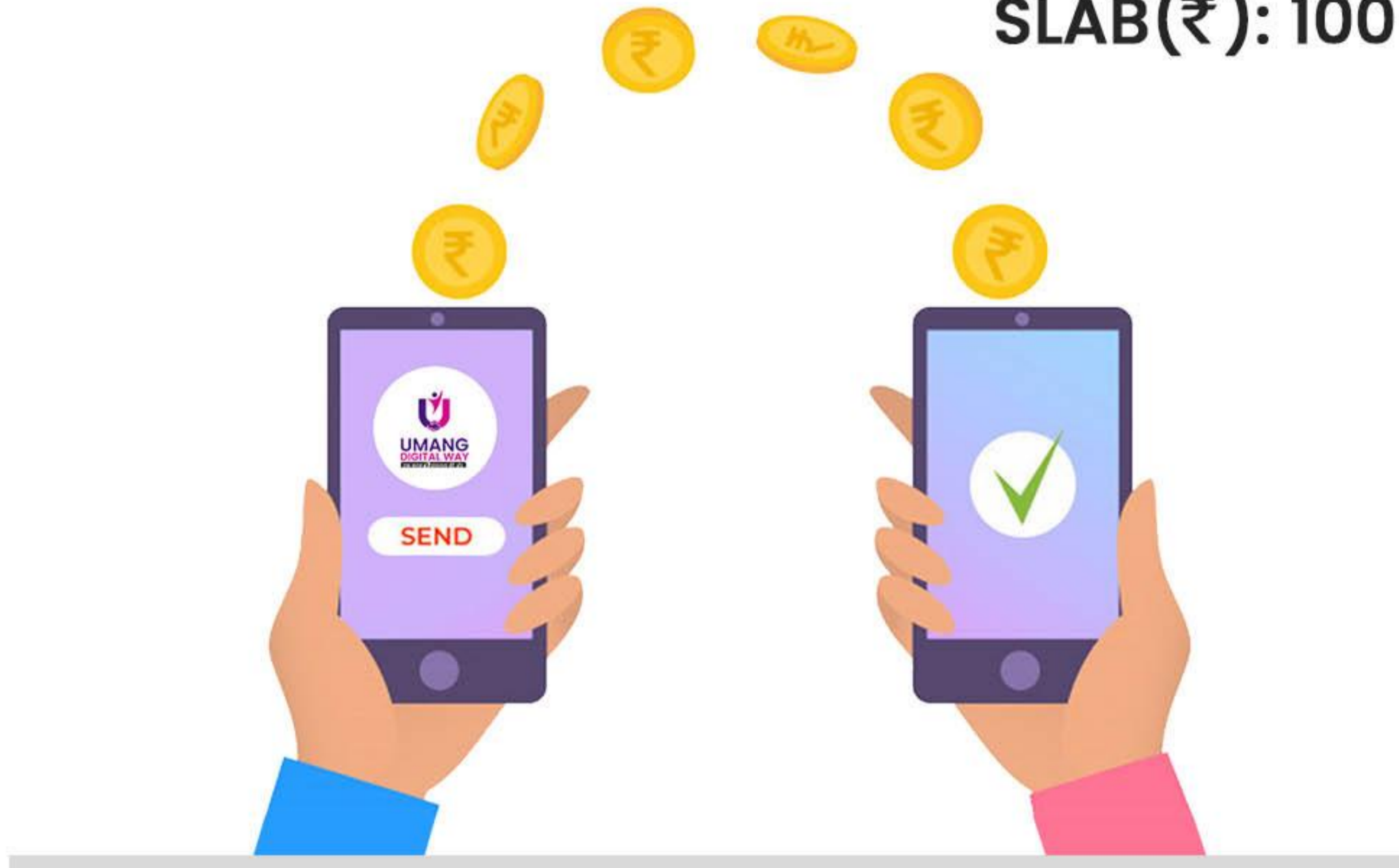
SURCHARGE STRUCTURE

FROM	TO	RT	DT	MD	S.MD	FRANCHISE/ STORE
₹10	₹1000	₹9.00	₹8.50	₹8.40	₹7.50	₹7.20
₹1001	₹1500	₹10.00	₹10.00	₹9.70	₹8.70	₹8.00
₹1501	₹1700	₹11.00	₹10.50	₹10.00	₹9.00	₹8.50
₹1701	₹2200	₹12.00	₹11.50	₹11.00	₹10.00	₹9.30
₹2201	₹2700	₹13.00	₹12.50	₹12.00	₹11.00	₹10.50
₹2701	₹3200	₹14.00	₹13.50	₹13.00	₹12.00	₹11.00
₹3201	₹3700	₹15.00	₹14.50	₹14.00	₹13.00	₹12.00
₹3701	₹4200	₹16.00	₹15.50	₹15.00	₹14.00	₹13.00
₹4201	₹4700	₹17.00	₹16.50	₹16.00	₹15.50	₹14.00
₹4701	₹5000	₹18.00	₹17.50	₹17.00	₹16.50	₹15.00

- Note:**
- Beneficiary verification charge Rs 3.36/-
 - Rupees 1/- Will Be Credited Beneficiary Account.
 - UMANG DIGITAL WAY recommends to verify the beneficiary account details, if Amount sent to the "wrong beneficiary" "UMANG DIGITAL WAY will not be Responsible"
 - Please confirm before submitting your Transaction.

Express Money Transfer

Powered By **ICICI Bank**
SLAB(₹): 100-25000/-



SLAB(₹)

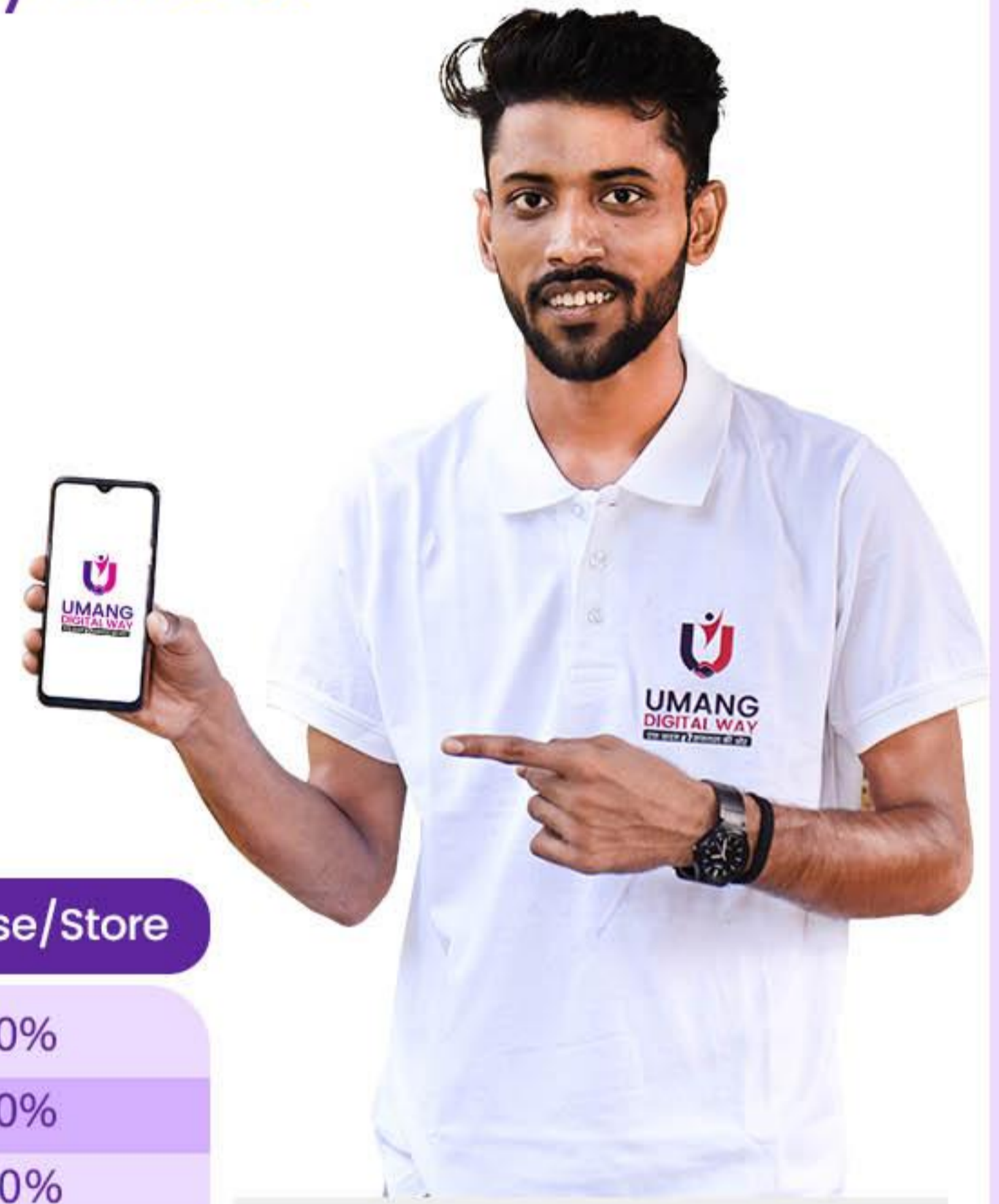
SURCHARGE STRUCTURE

FROM	TO	RT	DT	MD	S.MD	FRANCHISE/ STORE
₹10	₹1000	₹7.50	₹7.00	₹6.50	₹6.00	₹5.90
₹1001	₹3500	₹13.00	₹11.00	₹9.00	₹8.00	₹6.50
₹3501	₹5000	₹18.00	₹16.00	₹12.00	₹10.00	₹8.00
₹5001	₹7000	₹20.00	₹18.00	₹16.00	₹13.00	₹11.00
₹7001	₹10000	₹24.00	₹22.00	₹20.00	₹18.00	₹16.00
₹10001	₹15000	₹50.00	₹39.00	₹40.00	₹20.00	₹18.00
₹15001	₹19999	₹60.00	₹40.00	₹42.00	₹30.00	₹25.00
₹20000	₹25000	₹75.00	₹45.00	₹44.00	₹35.00	₹28.00

- Note:**
- Beneficiary verification charge Rs 3.36/-
 - Rupees 1/- Will Be Credited Beneficiary Account.
 - UMANG DIGITAL WAY recommends to verify the beneficiary account details, if Amount sent to the "wrong beneficiary" "UMANG DIGITAL WAY will not be Responsible"
 - Please confirm before submitting your Transaction.

Recharge & Bill Payment

Do instant Mobile, DTH, Datacard Recharge And Bill Payments Anytime Any Where.



MOBILE RECHARGE

Operator Name	RT	DT	MD	S.MD	Franchise/Store
Airtel	0.80%	0.90%	1.00%	1.20%	1.40%
JIO	0.80%	1.00%	1.00%	1.20%	1.50%
BSNL	1.50%	1.80%	2.00%	2.20%	4.20%
VI (Vodafone & Idea)	1.50%	1.80%	2.00%	2.20%	3.00%

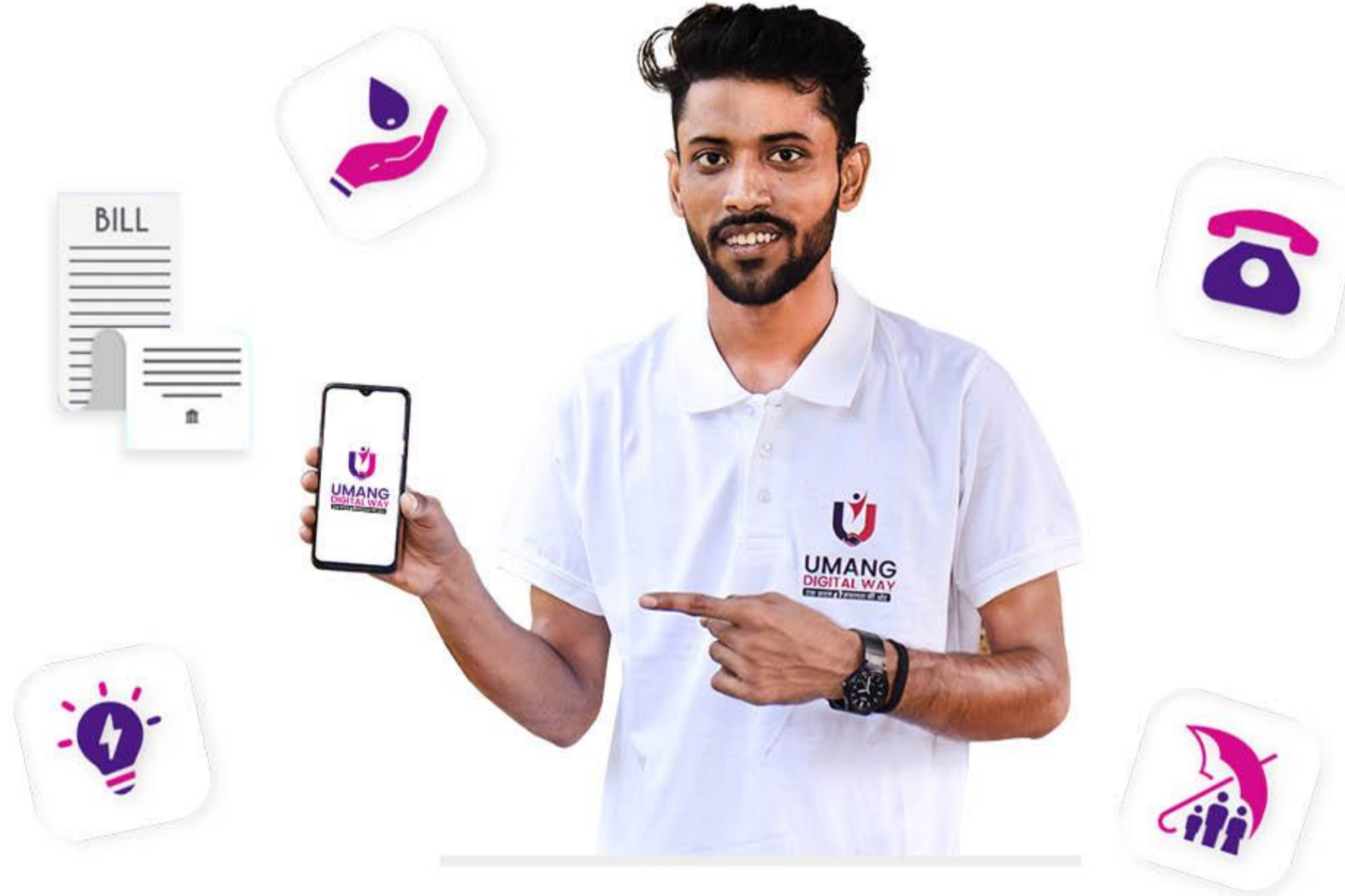


DTH RECHARGE

Operator Name	RT	DT	MD	S.MD	Franchise/Store
Dish TV	1.50%	1.80%	2.00%	2.20%	3.00%
Sun Direct	1.50%	1.80%	2.00%	2.20%	3.00%
Tata Sky	1.50%	1.80%	2.00%	2.20%	3.00%
Videocon D2h	1.50%	1.80%	2.00%	2.20%	3.00%
Reliance Big Tv	1.50%	1.80%	2.00%	2.20%	3.00%
Airtel Digital TV	1.50%	1.80%	2.00%	2.20%	3.00%

Recharge & Bill Payment

Do instant Mobile, DTH, Datacard Recharge And Bill Payments Anytime Any Where.



BILL PAYMENTS

Operator Name	RT	DT	MD	S.MD	Franchise/Store
Postpaid	0.50 ^{FLAT}	0.65 ^{FLAT}	0.70 ^{FLAT}	0.75 ^{FLAT}	0.80 ^{FLAT}
Landline	0.50 ^{FLAT}	0.65 ^{FLAT}	0.70 ^{FLAT}	0.75 ^{FLAT}	0.80 ^{FLAT}
Broadband	1.00 ^{FLAT}	1.15 ^{FLAT}	1.20 ^{FLAT}	1.30 ^{FLAT}	1.50 ^{FLAT}
Electricity	0.10 ^{FLAT}	0.22 ^{FLAT}	0.25 ^{FLAT}	0.30 ^{FLAT}	0.40 ^{FLAT}
Pipe Gas	0.50 ^{FLAT}	0.65 ^{FLAT}	0.70 ^{FLAT}	0.75 ^{FLAT}	0.80 ^{FLAT}
Insurance	0.50 ^{FLAT}	0.65 ^{FLAT}	0.70 ^{FLAT}	0.75 ^{FLAT}	0.80 ^{FLAT}
Water Bill	0.50 ^{FLAT}	0.65 ^{FLAT}	0.70 ^{FLAT}	0.75 ^{FLAT}	0.80 ^{FLAT}
Loan Repayment	0.50 ^{FLAT}	0.65 ^{FLAT}	0.70 ^{FLAT}	0.72 ^{FLAT}	0.75 ^{FLAT}
LPG Cylinder	0.50 ^{FLAT}	0.60 ^{FLAT}	0.70 ^{FLAT}	0.72 ^{FLAT}	0.75 ^{FLAT}
Credit Card Bill Payment	15 Charge	15 Charge	15 Charge	15 Charge	15 Charge
FasTag	0.02%	0.03%	0.04%	0.05%	0.06%
Google Play Recharge	0.02%	0.03%	0.04%	0.05%	0.06%

DTH Connection Booking

DTH CONNECTION BOOKING

Operator Name	RT	DT	MD	S.MD	Franchise/Store
Airtel	₹100.00 ^{FLAT}	₹150.00 ^{FLAT}	₹200.00 ^{FLAT}	₹250.00 ^{FLAT}	₹300.00 ^{FLAT}
Dish TV	₹100.00 ^{FLAT}	₹150.00 ^{FLAT}	₹200.00 ^{FLAT}	₹250.00 ^{FLAT}	₹300.00 ^{FLAT}
Tata Play	₹100.00 ^{FLAT}	₹150.00 ^{FLAT}	₹200.00 ^{FLAT}	₹250.00 ^{FLAT}	₹300.00 ^{FLAT}
Vidoecon d2h	₹100.00 ^{FLAT}	₹150.00 ^{FLAT}	₹200.00 ^{FLAT}	₹250.00 ^{FLAT}	₹300.00 ^{FLAT}
Sun Direct	₹100.00 ^{FLAT}	₹150.00 ^{FLAT}	₹200.00 ^{FLAT}	₹250.00 ^{FLAT}	₹300.00 ^{FLAT}

Pan Card Service

UTI PAN CARD

Coupan Amount	RT	DT	MD	S.MD	Franchise/Store
₹107/-	₹7.00 ^{FLAT}	₹7.50 ^{FLAT}	₹8.00 ^{FLAT}	₹8.50 ^{FLAT}	₹9.00 ^{FLAT}

Note: It is mandatory to buy at least 5 pancard coupons.

NSDL e-KYC Pan Card Service

Requried Document

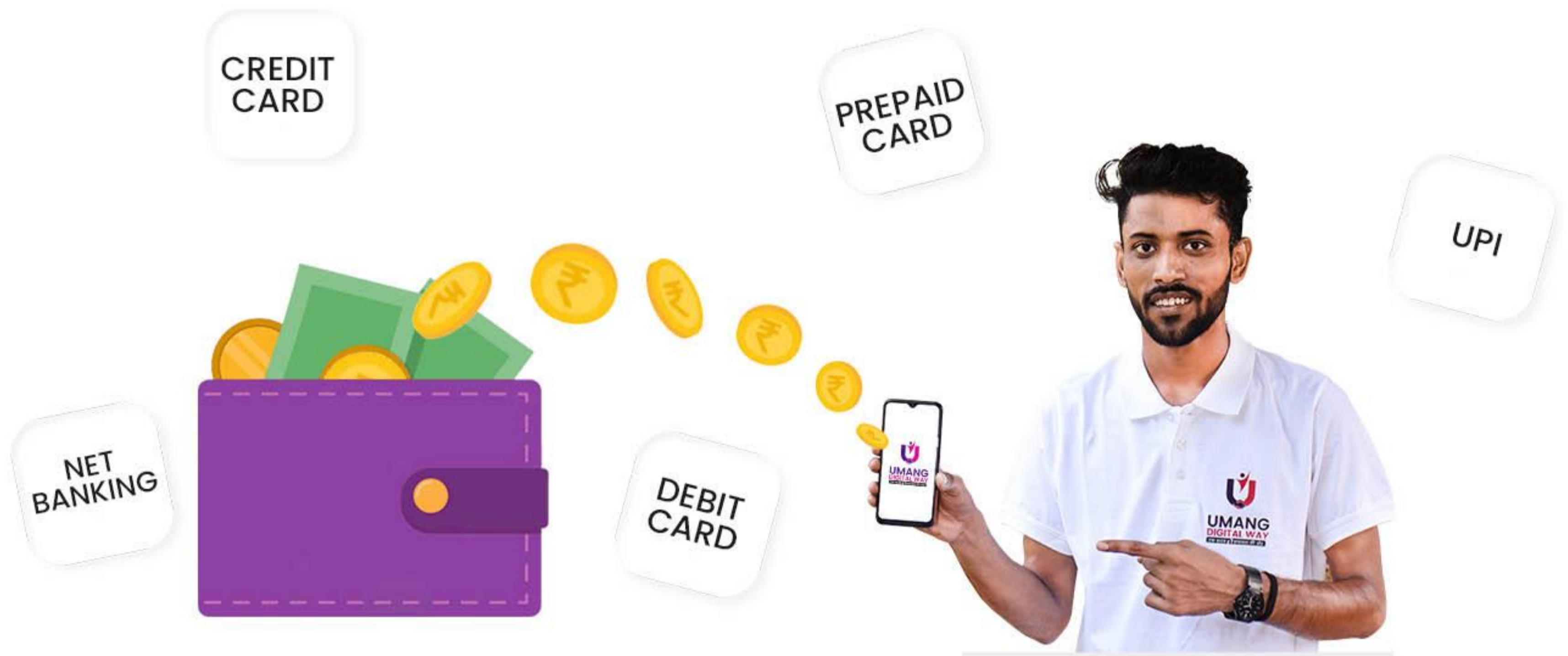
- ✓ No document required.
- ✓ No need to upload documents.
- ✓ No need to send physical documents.
- ✓ 100% paperless PAN application facility.
- ✓ Apply PAN through Aadhar OTP or Biometric.
- ✓ No need for NSDL wallet refill, money will be debited from UMANG wallet.

NSDL PAN CARD

Coupan Amount	RT	DT	MD	S.MD	Franchise/Store
110	₹3.00 ^{FLAT}	₹3.00 ^{FLAT}	₹3.00 ^{FLAT}	₹3.00 ^{FLAT}	₹3.00 ^{FLAT}

Note: It is mandatory to buy at least 5 pancard coupons.

Wallet Laod Via Payment Gateway



PAYMENT GATWAY (CHARGES)

Operator Name	RT	DT	MD	S.MD	Franchise/Store
UPI	0.16%	0.16%	0.16%	0.16%	0.16%
Wallet Online	3.00%	3.00%	3.00%	3.00%	3.00%
Debit Card < 2000	1.00%	1.00%	1.00%	1.00%	1.00%
Debit Card > 2000	1.00%	1.00%	1.00%	1.00%	1.00%
Credit Card (Business / Corporate)	3.20%	3.20%	3.20%	3.20%	3.20%
Credit Card (Consumer / Regular)	2.00%	2.00%	2.00%	2.00%	2.00%
Credit Card EMI	3.50%	3.50%	3.50%	3.50%	3.50%
Net Banking	2.00%	2.00%	2.00%	2.00%	2.00%
Prepaid Card	3.00%	3.00%	3.00%	3.00%	3.00%
All Other Card	3.00%	3.00%	3.00%	3.00%	3.00%

Neo Banking Service



Bank Account Open



Loan & Credit Card Apply



Demat Account Open



AXIS BANK

Earn upto Rs.100-150/-



बैंक ऑफ़ बड़ोदा
Bank of Baroda

Can collect charges from customer



kotak
Kotak Mahindra Bank

Earn upto Rs.100-150/-



IDBI BANK

Can collect charges from customer



इंडियन बैंक
Indian Bank

Can collect charges from customer



सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

Can collect charges from customer



equitas
Equitas Small Finance Bank

Earn upto Rs.100-150/-



FEDERAL BANK
YOUR PERFECT BANKING PARTNER

Can collect charges from customer



IndusInd Bank

Earn upto Rs.100-150/-



Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

Earn upto Rs.100-150/-



पंजाब नैशनल बैंक
punjab national bank

Can collect charges from customer



बैंक ऑफ़ महाराष्ट्र
Bank of Maharashtra
भारत स्वतंत्रता का चक्र

Can collect charges from customer



SOUTH INDIAN Bank

Can collect charges from customer



AU SMALL FINANCE BANK

Earn upto Rs.100-150/-



Jupiter

Earn upto Rs.200-250/-



Niyox

Earn upto Rs.100-150/-

Neo Banking Service



Bank Account Open



Loan & Credit Card Apply



Demat Account Open

 **IDFC FIRST Bank**
Earn upto Rs.1000-1500/-

 **AU SMALL FINANCE BANK**
Earn upto Rs.600-1000/-

 **freecharge**
Earn upto Rs.200-250/-

 **AXIS BANK**
Earn upto Rs.1200-1500/-

 **बैंक ऑफ़ बड़ोदा Bank of Baroda**
Earn upto Rs.250-350/-

 **YES BANK**
Earn upto Rs.800-1000/-

 **IndusInd Bank**
Earn upto Rs.1100-1500/-


 **aspire**
Earn upto Rs.250-300/-

 **बैंक ऑफ़ बड़ोदा Bank of Baroda**
Earn upto Rs.200-250/-

 **UNI**
Earn upto Rs.200-250/-

 **BAJAJ FINSERV**
Earn upto Rs.100-150/-

 **MobiKwik**
Earn upto Rs.100-150/-

 **Demat Account Open**

 **dhan**
Earn upto Rs.100-150/-

 **paytm Money**
Earn upto Rs.250-300/-

 **5paisa.com**
Earn upto Rs.100-150/-

 **Mudrex**
Earn upto Rs.250-300/-

 **CoinDCX**
Earn upto Rs.100-150/-

Loan and Credit Card Service



Business Loan

Required Document

- ✓ Aadhaar Card
- ✓ Pancard
- ✓ Passport Size Photo
- ✓ Business Reg. Proof
- ✓ 1 Year Current A/C Statement (Till Date)
- ✓ 1 Year GSTR/GST Return
- ✓ 3 Year ITR With Computation
- ✓ 3 Year Balance Sheet and P&L A/C
- ✓ Total Turnover of Last Financial Year

INTEREST RATE:
11.90% p.a. to 21.35% p.a.
(interest rate)

COMMISSION:
2% will be credit after
successful loan disbursement



Personal Loan

Required Document

- ✓ Aadhaar Card
- ✓ Pancard
- ✓ Passport Size Photo
- ✓ 6 Month Salary Bank A/C Statement Latest Till Date
- ✓ 3 Month Salary from Last Month
- ✓ Form 16

INTEREST RATE:
10.00% p.a. to 16.00% p.a.
(interest rate)

COMMISSION:
3% will be credit after
successful loan disbursement



Used Card Loan

Required Document

- ✓ Aadhaar Card
- ✓ Pancard
- ✓ Passport Size Photo
- ✓ Car Reg. Certificate (RC)
- ✓ 6 Month Bank Statement

INTEREST RATE:
13.00% p.a. to 16.00% p.a.
(interest rate)

COMMISSION:
2% will be credit after
successful loan disbursement

In all above mention loan if customer have any other running loan than please ask these docs also

Required Document

- ✓ Statement of Loan Account (SOA)
- ✓ Loan Track
- ✓ EMI Amount
- ✓ IF Any Bouncing Please Update

Loan and Credit Card Service



Credit Card

Note: If apply on salary basis than all documents same as personal loan.
If apply on card on card basis required documents

Required Document

- ✓ Aadhaar Card
- ✓ Pancard
- ✓ Passport Size Photo
- ✓ 6 Month Bank Statement

Card to Card

Required Document

- ✓ Old Credit card front photo
- ✓ Old credit card last 2 Month Statment

COMMISSION:

Once the credit card is received,
₹500 to ₹900 will be successfully deposited
in the customer's UMANG wallet.



Auto Loan

Required Document

- ✓ Aadhaar Card
- ✓ Pancard
- ✓ Passport Size Photo
- ✓ Last 2 Salary Slip
- ✓ Driving Licence
- ✓ Latest ITR
- ✓ Form 16

INTEREST RATE:

13.00% p.a. to 16.00% p.a.
(interest rate)

COMMISSION:

2% will be credit after
sucessfully loan disbursement



2 Wheeler Loan

Required Document

- ✓ Aadhaar Card
- ✓ Pancard
- ✓ Passport Size Photo
- ✓ Last 2 Salary Slip
- ✓ Driving Licence
- ✓ Latest ITR
- ✓ Form 16

INTEREST RATE:

13.00% p.a. to 16.00% p.a.
(interest rate)

COMMISSION:

2% will be credit after
sucessfully loan disbursement

Loan and Credit Card Service



Home Loan

Required Document

- ✓ Aadhaar Card
- ✓ Pancard
- ✓ Passport Size Photo
- ✓ 6 Month Bank Statement
- ✓ Last 3 Month Salary Slip
- ✓ Processing Fee Cheque
- ✓ Form 16

INTEREST RATE:
8.75% p.a. to 10.50% p.a.
(interest rate)

COMMISSION:
4% will be credit after
successful loan disbursement



Merchant Loan

Required Document

- ✓ Aadhaar Card
- ✓ Pancard
- ✓ One Year Umang Digital Way Wallet Statement
- ✓ Agreement Form
- ✓ Shop Rent Agreement
- ✓ Passport Size Photo

INTEREST RATE:
Free (Only 6 Month)

COMMISSION:
0% Commission

Bank Mitra Point



Fino Payments Bank
फिनो पेमेंट्स बैंक

(All State Available)

Required Document

- ✓ Aadhaar Card
- ✓ Pancard
- ✓ Email ID & Mobile No.
- ✓ Shop Image
- ✓ Shop Current Location Address

Facility

- ✓ Same Time A/C Opening
- ✓ Same time Issue ATM, Passbook
- ✓ Saving Account Opening
- ✓ Current Account Opening
- ✓ Jan dhan Account Opening
- ✓ Minor Account Opening

Commission Per A/C Opening
Rs. 35 to 40/-

Bank Mitra Charges
Agent Point 999/- | BC Point 1999/-



HDFC BANK
We understand your world

(Out Of Rajasthan)

Required Document

- ✓ Aadhaar Card
- ✓ Pancard
- ✓ HDFC Bank Passbook
- ✓ 12th Class Marksheet
- ✓ Police Verification
- ✓ Bank Mitra Certificate
- ✓ One Year Umang Digital Way Wallet Statement

Facility

- ✓ Same Time A/C Opening
- ✓ Same time Net Banking
- ✓ Same time Issue ATM, Passbook, Cheque Book
- ✓ Saving Account Opening (Zero Balance)
- ✓ Current Account Opening (₹1500/-)
- ✓ Salary Account Opening (₹1000/-)
- ✓ Minor Account Opening (₹500/-)

Commission Per A/C Opening
Rs. ₹25 to ₹35/-

Bank Mitra Charges
Aggrement Charge ₹999/-



punjab national bank
...the name you can BANK upon!

(Only Rajasthan)

Required Document

- ✓ Aadhaar Card
- ✓ Pancard
- ✓ PNB Bank Passbook
- ✓ 12th Class Marksheet
- ✓ Police Verification
- ✓ Bank Mitra Certificate
- ✓ One Year Umang Digital Way Wallet Statement

Facility

- ✓ Same Time A/C Opening
- ✓ Same time Net Banking
- ✓ Same time Issue ATM, Passbook, Cheque Book
- ✓ Saving Account Opening (Zero Balance)
- ✓ Salary Account Opening (₹1000/-)
- ✓ Aadhaar Link With A/C Facility (COMM. ₹5/-)
- ✓ Atal Pension Yojana (COMM. ₹50/-)

Commission Per A/C Opening
Rs. ₹25 to ₹35/-

Bank Mitra Charges
Aggrement Charge ₹999/-



बैंक ऑफ़ बड़ौदा
Bank of Baroda

(All State Available) Bank Manager Approval Based

Required Document

- ✓ Aadhaar Card
- ✓ Pancard
- ✓ BOB Bank Passbook
- ✓ 12th Class Marksheet
- ✓ Police Verification

Facility

- ✓ Same Time A/C Opening
- ✓ Same time Issue ATM, Passbook
- ✓ Saving Account Opening
- ✓ Current Account Opening
- ✓ Jan dhan Account Opening
- ✓ Minor Account Opening

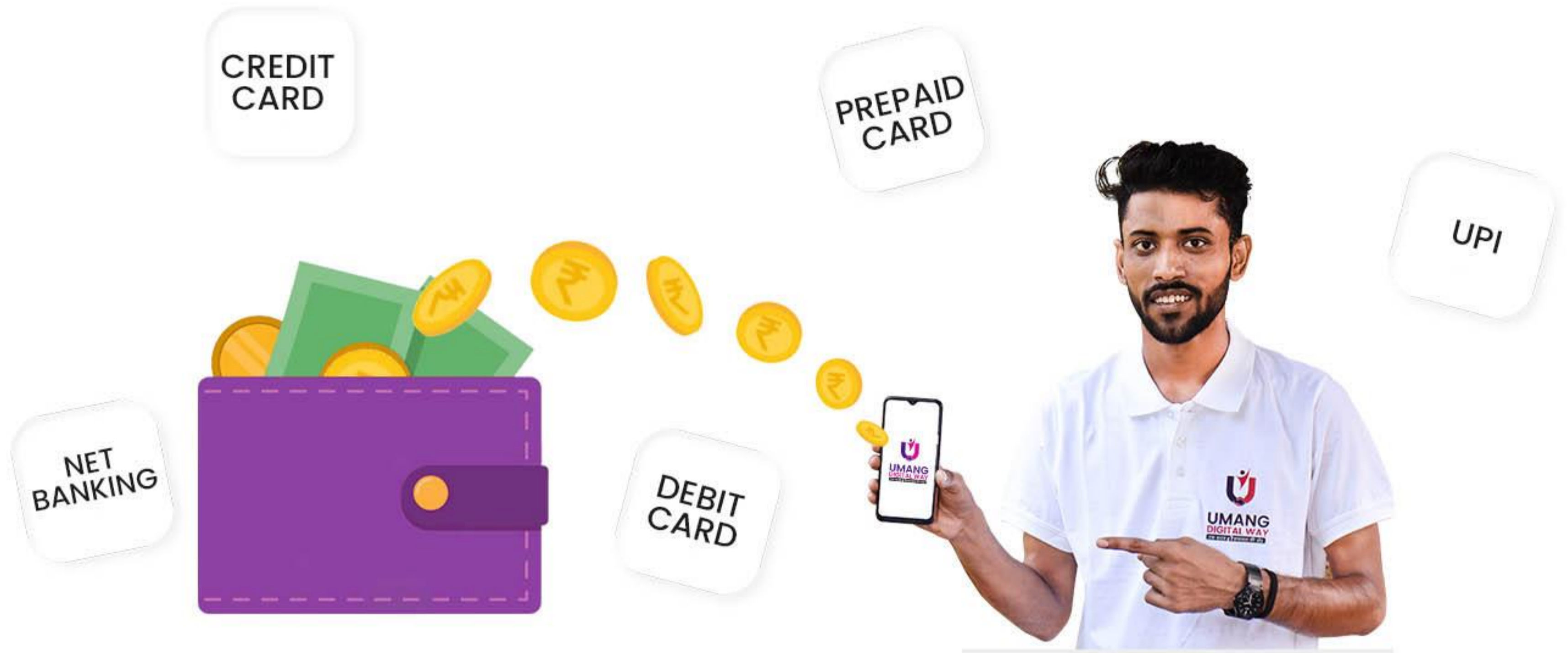
Commission Per A/C Opening
Rs. ₹35 to ₹40/-

Bank Mitra Charges
BC Point: ₹10500/-

Government Service

Service	Service Charge Pay	RT	DT	MD	S.MD	Franchise/ store	Customer Charge
ITR Apply	₹699	₹80	₹90	₹100	₹110	₹120	₹1000
GST Apply	₹799	₹90	₹100	₹110	₹115	₹125	₹1499
Digital Singnature.	₹1399	₹80	₹90	₹100	₹110	₹120	₹1599
Sme Registrsion	₹599	₹50	₹60	₹75	₹80	₹90	₹699
Food Registrasion	₹699	₹75	₹80	₹85	₹90	₹100	₹1000
TDS Return	₹699	₹80	₹85	₹90	₹95	₹105	₹1100
Brn Bussniess Reg No.	₹399	₹50	₹55	₹63	₹70	₹80	₹500
Import Export Code Apply	₹1599	₹80	₹85	₹90	₹110	₹120	₹1999
Partner Ship Firm Reg.	₹8500	₹100	₹110	₹120	₹150	₹160	₹9999
Shop Act Reg. 0-10 Employee	₹8599	₹120	₹140	₹155	₹180	₹190	₹9999
Trademark Reg.	₹11000	₹250	₹280	₹295	₹300	₹310	₹12000
Udydog Aadhar Reg.	₹350	₹30	₹45	₹60	₹65	₹75	₹499
LLP Reg. (2 Partner & 50000 Countribution)	₹12999	₹200	₹210	₹250	₹300	₹310	₹14999
One Persion Company Reg. Paid Up Capital 1 Lac	₹12999	₹200	₹210	₹250	₹300	₹310	₹14999
Pravite Ltd Reg.	₹15999	₹250	₹278	₹300	₹450	₹470	₹19999
Public Ltd Comapny Reg. 500000 Lac	₹22000	₹450	₹480	₹500	₹550	₹570	₹25000
Society Reg.	₹15999	₹250	₹278	₹300	₹450	₹480	₹23999
Section 8 Company Reg.	₹22000	₹450	₹480	₹500	₹550	₹570	₹29999
Food Food License	₹9999	₹450	₹480	₹520	₹550	₹570	₹1599
Voter Id Card Apply	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Swadeshi Patanjali Samridhi Card Apply	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Center License	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Pan Card Link To Aadhaar Card	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Passport Apply Online	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Ayushman Bharat	NIL	NIL	NIL	NIL	NIL	NIL	NIL
E-Shram Card Apply	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Driving Licence Apply	NIL	NIL	NIL	NIL	NIL	NIL	NIL

Wallet Laod Via Payment Gateway



PAYMENT GATWAY (CHARGES)

Operator Name	RT	DT	MD	S.MD	Franchise/Store
UPI	0.16%	0.16%	0.16%	0.16%	0.16%
Wallet Online	3.00%	3.00%	3.00%	3.00%	3.00%
Debit Card < 2000	1.00%	1.00%	1.00%	1.00%	1.00%
Debit Card > 2000	1.00%	1.00%	1.00%	1.00%	1.00%
Credit Card (Business / Corporate)	3.20%	3.20%	3.20%	3.20%	3.20%
Credit Card (Consumer / Regular)	2.00%	2.00%	2.00%	2.00%	2.00%
Credit Card EMI	3.50%	3.50%	3.50%	3.50%	3.50%
Net Banking	2.00%	2.00%	2.00%	2.00%	2.00%
Prepaid Card	3.00%	3.00%	3.00%	3.00%	3.00%
All Other Card	3.00%	3.00%	3.00%	3.00%	3.00%

Fund Request Company Bank A/C

Note:

TERMS & CONDITIONS:

To add recharge balance, we highly recommend to do NEFT (Bank Transfer) to avoid transaction charges. Minimum amount that we accept is Minimum Rs. 1000 to Rs. 99,000 for NEFT. After making payment, you have to fill balance request form. Click on "Balance Request" button as given above.

BALANCE UPDATE TIMING:

Wallet billing started from 10:00 AM to 7:00 PM on Monday to Friday, Saturday 10:00 AM to 04:00 PM (Except 2nd and 4th Saturday - As bank holiday) and Sunday/Bank Holiday/Public Holidays will be closed.

In case if client need Funds on any holidays or after the fund update timings then can place the request and Emergency Trnx (Service Charges) will be applicable in this case. Emergency Trnx (Service Charges) = if Funds needed Rs. 1000 to 5000 then Rs. 50, if Rs. 5001 to 10000 Rs. 100 and in multiples. Maximum Service Charges will be Rs. 2000.

NEFT/RTGS TRANSFER:

Minimum 2 hours to Maximum end of the day. Payment request will be rejected, if the payment not credited into our account after this duration.

REJECTION OF PAYMENT:

To avoid the delay in Payment/Wallet Update, kindly provide the correct details. Kindly fill up form after depositing/transferring the money, else your money will be NOT get credited. Same Bank/IMPS Transfer Minimum 30 minutes to Maximum 2 hours. Payment request will be rejected, if the payment not credited into our account after this duration.

Umang Digital Way

Bank A/C Details



Bank Name	: UPI
Account Name	: Umang Digital Way
Account Number/UPI	: UMANGDIGITALWAY@ICICI
Account Type	: Current
IFSC Code	:



Bank Name	: ICICI Bank
Account Name	: PEOPLE PAY E SERVICES PRIVATE LIMITED
Account Number/UPI	: 001205039812
Account Type	: Current
IFSC Code	: ICIC0000001



Umang Digital Way Shopping Mall



Refurbished
Superb Phone



Fashion
(Man & Woman)



Beauty, Toys
& More Product



Appliances
New



Home
Products



Grocery
Product



Top
Offers



Computer
Accessories



Refurbished
Leptops



Pharmacy

Facility

- ✓ Lowest Prices
- ✓ Best Quality Shopping
- ✓ Wide Range of Genuine Products
- ✓ Buy mobile phones at best prices
- ✓ Exciting Offers Super Fast Delivery
- ✓ Shopping Made Easy With Better Products
- ✓ Quick is your one-stop online shopping destination

Scan & Pay to any UPI ID Through Wallet



Coming Soon...

Connect Now



0141-4112322 | 8562020717 | 9024588642



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उमंग डिजिटल वे का ऑफिशियल टेलीग्राम चैनल जाँइन करें

लेटेस्ट ऑफर्स और कमीशन्स के अपडेट्स पाएं



 **जाँइन करें**