# GUIDE BOOK



# **MSP OUTLETS**

LAKHIMIPAY.COM **OUTLETS** 

www.lakhimisr.in,

www.lakhimipay.com

Contact: 9707663756, Dhemaji, Assam 787057



# TYPES OF RETAIL OUTLETS

- 1. LAKHIMIPAY.COM RETAIL OUTLETS.
- 2. MEMBER SERVICE POINT OUTLETS.



### LAKHIMIPAY.COM

#### ABOUT PLATFORM:

The"LakhimiPay.com" is a payment platform of Lakhimi Sanchay and Rindan S.S. Ltd. A product of digital payment and banking solution. We are mainly focusing on rural and semi-urban areas. A preferable, affordable, easy and secured payment platform under NPCI effective for all banks. The Lakhimi Sanchay and Rindan S.S. Limited is a registered credit cooperative society, Under Govt of Assam, Act,1949(1 of 1950), Regd. No.-DJ270B. Founded on 06-06-2008. The establishment involving on banking and payment services, availing deposit & loan schemes among its members. Registered & corporate office- Dihingia Bazar, 3rd floor, Dhemaji Tinjali, NH-52(15), Ward -2, Near Pramod Bhawan, Dhemaji, Assam 787057.

#### **OPERATION:**

We have a well trained, professionals team with experienced who always alert on service support and development. In case of technical issues shall be resolve within 24 hours. Our customer support executives available at Sunday to Saturday on 9:00AM - 5:00 PM. We are highly committed for quality service. An initiative under the Digital India and Cash less India programme. Our mission empowering financial activities in rural communities. it's big contribution for inclusion. We, successfully takeover 13 financial years only on financial services. Our payment services are AEPS, DMT, MATM, Bill Payment, Recharge, NEFT, RTGS, IMPS, eCollection and insurance premium payment etc. Our branches, extension counters and MSP points facilitating services door step deposit and withdrawal.

### HOW TO BECOME A DISTRIBUTOR OR RETAILER

Anybody can apply for the job with fulfil criteria. A qualified person meet the job within 10 days. This job will help to develop knowledge and skills banking and payment services. This is a job for unlimited income. The estimate earning minimum 25 - 35 thousand per month. A respected job for village level. This is a successful business module regarding banking and financial services in village level. An effective and real time services. If you interested to join Member Services Point Executive (MSP) or Door Step Collection Agent (DSCA), contact to your nearest Lakhimi Branch or follow up steps mentioned here in.

### FLOW UP THE STEPS

- 1. Visit website and apply online.
- 2. Admission Fee 100/-
- 3. Call back by authorised official person.
- 4. Hard copy of documents verification(photo copies attested by gazetted officer govt.).
- 5. Personal History check & verification including CIBIL & Character certificate by legal team.
- 6. Registration agreement and additional documents if required.
- 7. Stamp duty charge 500/-
- 8. Training for 7 days.
- 9. Retailer Certificate.
- 10. TDS Exemption certificate.
- 11. Provide office stamps, forms and important documents.
- 12. Payment Services Support team always coordinate.
- 13. Monthly audit by authorised person (auditor) or at any time.

#### **ELIGIBILITY**

- 1. Education qualification: graduation
- 2. Age: 18 years plus.
- 3. Computer diploma: 6 month plus
- 4. Banking knowledge.

### **DOCUMENTS REQUIRED**

- 1. Application form.
- 2. 3 passport size photos.
- 3. PAN Card(mandatory).
- 4. ID proofs (voter ID/ Driving license).
- Shop address proof(gst/tc/ rent agreement).
- Resident address proof (electricity bill/ ration card ).

# **LAKHIMIPAY.COM JOINING STRUCTURE**

PARTICULARS	SUPER DISTRIBUTOR (State Head)	MASTER DISTRIBUTOR (District Head)	DISTRIBUTOR (Area Head)	RETAILER (Village Head)
No's of ID Purchase Targets (Minimum)	10000	1000	100	1
ID Fee	NILL	NILL	NILL	499
Package 1	Х	Х	10000	
ID free	Х	х	25	
Package 2	Х	х	5000	
ID free	х	х	10	
Registration certificate fee	1999	999	499	199
My Profit	49	49	49	
Device Price (1)	3999	3999	3999	3999
Training Cost	Free	Free	Free	Free



LAKHIMIPAY.COM RETAIL SERVICE POINT MODEL

### WHAT DOES THE RETAILER NEED

- 1. PC or Laptop
- 2. A Smart Phone.
- 3. Internet connectivity.
- 4. Printer.
- 5. Screener.
- 6. Office or retail outlet.

## **ACTIVATION PROCESS**

- 1. Online or offline application.
- 2. Calling for Interview.
- 3. Registration.
- 4. Training for 7 days.
- 5. Certification.
- 6. User ID activation.

## **BENEFITS TO RETAILER**

- 1. Commission on Cash withdrawal.
- 2. Commission on Deposit collection.
- 3. Commission on EMI collection.
- 4. Commission on Bill pay.
- 5. Commission on Fund transfer(DMT).
- 6. Commission on Insurance premium pay.
- 7. Commission on TV / Mobile Recharge.
- 8. Commission on AEPS.
- 9. Commission on Recharge.
- 10. Commission on other services.
- 11. Minimum earnings 20-30 thousands per month.

# LAKHIMIPAY.COM OFFERING SERVICES

- Fund transfer to all banks.
- 2. IMPS Transaction.
- 3. NEFT Transaction.
- 4. Cash deposit/ withdrawal of any bank.
- 5. Balance inquiry.
- 6. Bill payment.
- 7. Account opening(Lakhimi)
- 8. Recharge.
- 9. AEPS / DMT
- 10. Micro ATM / ATM service.
- 11. Insurance premiums
- 12. EMI collection/ e-collection.
- 13. Loan initiative.
- 14. Travel solutions.
- 15. Air & Railway & Bus ticket booking

# **MOBILE APPLICATION**



- 1. Visit Google Play Store.
- 2. Download lakhimipay.com app.
- 3. Download lakhimipay.in app
- 4. Install & contact nearest branch or distributor.
- 5. Contact with customer care.

# **RETAILER WILL GET**

- 1. Software dashboard,
- 2. User ID.
- 3. Password pin.
- 4. Biometric Reader.
- 5. Banners and Poster.
- 6. Logo/ stickers/ leaflets/ visiting cards.
- 7. Commission structure
- 8. Authorisation certificate of retailer or distributor.

# MATM COMMISSION SLABS

SLABS END	SUPER DISTRIBUTOR (State Head)	MASTER DISTRIBUTOR (District Head)	DISTRIBUTOR (Area Head)	RETAILER (Village Head)
99	0.00	0.00	0.00	0.25
100 - 399	0.10	0.10	0.25	0.50
400 - 999	0.10	0.15	0.35	1.20
1000 - 1499	0.10	0.15	0.50	2.50
1500 - 1999	0.10	0.15	0.90	3.50
2000 - 2999	0.10	0.20	1.25	5.00
3000 - 3999	0.15	0.20	1.50	6.00
4000 - 4999	0.15	0.20	1.50	8.00
5000 - 10000	0.15	0.20	1.50	9.00

	(State Head)	(District Head)	(Area Head)	(Village Head)
TV	0.00	0.00	0.00	1.30 to 2.5%
Mobile	0.00	0.00	0.00	1.30 to 3%
OTHER				

# MSP WELCOME KIT





# MEMBER SERVICE POINT MODEL

# MSP JOINING STRUCTURE

PARTICULARS	AMOUNT	PARTICULARS	AMOUNT
MSP SECURITY	5000	MOBILE BANKING ID	1500
REGISTRATION CERTIFICATE	999	MOBILE BANKING APP	FREE
DSCA	3000	NET BANKING ID	99
REGISTRATION CERTIFICATE	499	NET BANKING DASHBOARD	FREE
ID CARD	300	SCHEME APP	FREE
BRANDING CAP	399	SHOP BRANDING	TARGET BASE
BRANDING BAG	699	SIGNBOARD	50%
TRAINING COST	FREE	GUIDE BOOK	FREE

# MSP MONTHLY INCOME ESTIMATE

ACTIVITIES	RATES	TARGETS	INCOME
EMI COLLECTION	Max. 10/-	100	1000.00
OAN FILE PROCESSING	Per file 70/-	20	1400.00
COOP: SAVINGS DEPOSIT	Min. Bal.0.1% (OB)	1,00,000/-	1000.00
DAILY DEPOSIT AC OPEN	30/-	20	600.00
RD ACCOUNT OPEN	40/-	20	800.00
SUPER SAVING AC OPEN	40/-	15	600.00
FD COLLECTION	2.5%	50,000/-	1250.00
DAILY DEPOSIT COLLECTION	3%	3,00,000/-	9000.00
RD COLLECTION	3%	1,50,000/-	4500.00
SUPER SAVING DEPOSIT COLLECTION	3%	50,000/-	1500.00
NSURANCE POLICY SALES	Max. 25%	10000/-	2500.00
OTAL			24150.00

# **DIGITAL PAYMENTS**



AFFORDABLE
DIGITAL
PAYMENT
SOLUTIONS,
IT'S EASY
TO MAKE
PAYMENT.

# **DIGITAL PAYMENTS**





# JOIN US AND EARN COMMISSION





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#### CONTACT





#### **CONTACT US:**

The Lakhimi Sanchay and Rindan S.S. Ltd.

3rd. Floor, Dihingia Bazaar, Ward -2, Dhemaji Tiniali,
Near Pramod Bhawan, NH -52(15), Dhemaji, Pin- 787057, Assam.

#### Visit us:

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- www.lakhimipay.com

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