

Product Pricing

Description	Amount
BCA Registration Fees	Rs. 10,000.00
Accessories - Biometric Reader and Webcam	Rs. 3,000.00
SBI – Indepay Signage	
Indian Railways Sub Agent Certificate	Rs. 2,000.00
Indepay Services Web Client	

- BCA requires to have the following
 - PC/Desktop/Laptop
 - Windows OS
 - Broadband/Internet Connection
 - Printer

BCA Income

Particulars	Service Fees (Rural / Sub-Urban) - In Rupees	Service Fees (Urban/Metro) - In Rupees	Remarks
A/c Opening/ Enrollment:	Rs. 12.00	Rs. 12.00	
For Issuing ID Card for Kiosk Banking accounts	Rs. 6.00	Rs. 6.00	
On Deposit Transactions	Rs. 0.00	Rs. 0.00	
On Withdrawal Transactions	0.30%	0.30%	Minimum Rs. 0.3 max Rs. 7.00.
On Remittances (From Account to Account)			
0-1000 Rupees	Rs. 1.50	Rs. 1.50	
1000-5000 Rupees	Rs. 3.00	Rs. 3.00	
5000 – 10000	Rs. 7.50	Rs. 7.50	
Account Maintenance	Rs. 0.30		
Balance Maintenance (In respect of S/B, R/D and Current Accounts)	0.30%	0.30%	0.30% per annum of the average balances of accounts at the CSPs/BCs.
Special fees for villages identified (with >2000 population) as per FI Plan	Rs. 1200.00		Topped up to Rs 1200 for RuSu. This will, however be subject to minimum enrollment of 25 customers per month.

BCA Revenue Model

Product	Units / Month / Terminal	Revenue per transaction (INR)	Total Revenue (INR)
Revenue - Account Opening	156	12.00	1875.00
Revenue - Issuing ID Card for Kiosk Banking accounts	156	6.00	937.50
Deposit Transactions	147	0.00	0.00
Withdrawal Transactions	276	7.50	2073.60
Remittances (0-1000 Rs)	506	1.50	759.38
Remittances - (1000-5000 Rs)	24	3.00	72.47
Remittances - (5000-10000 Rs)	16	7.50	120.79
Accounts Maintained per month	516	0.30	154.88
Mobile Prepaid	299	1.50	447.89
Railway ticketing	110	8.00	878.46
Utility Bill Payment	350	3.50	1225.00
Micro Insurance	37	70.00	2612.73
Business Facilitation - Financial Services - Money Order, Funds transfer and Remittances - Loan applications (home ownership, education, automobiles) - Sale of mutual funds - Sale of pension products	5	4.0%	300.00
DTH - DishTV, Tata Sky, Sun TV, Big TV, etc	149	9.00	1343.69
Airline ticketing	1	60.00	60.00
Bus ticketing	19	17.50	338.20
Content Retailing	191	2.00	381.02
Total			13280.63

BCA Revenue Model – Category Wise

BCA Category A	100%	13280.63
BCA Category B	70%	9296.44
BCA Category C	50%	6640.31
BCA Category D	35%	4648.22