



RNFI SERVICES PVT. LTD.

Matwala Digital Sewa Kendra



RNFI SERVICES PVT. LTD.

Nature of Organization	Mini ATM/MONEY REMITTANCE / RECHARGE / AEPS / BBPS / Travel / IRCTC
Registered address of the Company	J-152, First Floor, Rajouri Garden, New Delhi – 110027
Regional Office(Motihari)	Matwala Digital Sewa Kendra.Amar Chhatauni,Near Vishnu Mandir, Madhubani Ghat Road, Motihari, East champaran, Bihar- 845401, India +91 9525834535 +91 9199472709
Registration No.	U74140DL2015PTC286390
Constitution	PVT. LTD.
PAN / GST Number	AAHCR4860R / 07AAHCR4860R1ZL

CORPORATE BUSINESS CORRESPONDENT OF





RNFI SERVICES PVT. LTD.

Background

The RNFI Services Pvt. Ltd. was started in the year 2015. The Certificate of Incorporation was received on 13.10.2015. RNFI is the fastest growing **Business Correspondent of ICICI Bank**. The Company has grown out of its own resources so far. RNFI Services Pvt. Ltd. has been established in 2015 with a vision to serve the under banked micro customer segment in partnership with established Banks and other service providers. The main promoters are **Mr. Kapil Chawla (Managing Director) Mr. Ranveer Khaliya (Director) & Mr. Nitesh Kumar Sharma (Director)**. The company has flagged off with the no investment from outside and managed to deploy own funds for all operations and avenues. It is the debtless and among the only few profit making companies in this business vertical. Within a short span of **3 years +** the company has a predominant footprints in Delhi NCR, Mumbai and some sporadic presence in other parts of **15 states**, the business has grown to **650 Cr** per month in DMT. The next aim is to make it **2000 Cr** by end of this calendar Year.

The other financial products e.g. micro insurance, life and non-life insurance products will be added shortly in agreement with principal financial institution. Keeping in view the vast opportunity in recharge business company has already rolled out this product line with all the leading telecom and DTH brands in its ambit. Have also started AEPS with the Brand Name of Bank Sahayak. Products like Travel, BBPS are also under UAT.

The Company has also entered into the Business Correspondent Agreement with the **Airtel Payment Bank** and **Bank of India** in negotiation with other leading Banks as well, and has emerged as aggressive player in the market in the area of electronic fund transfer.



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Proposed Business Plan:

The Company is already working in NCR, Uttar Pradesh, Haryana, Maharashtra, Rajasthan, Gujarat , Bihar, Jharkhand, Uttarakhand , MP-CG. The Company has recently entered into Orissa, Telengana, West Bengal,TN and other uncovered areas in the States. By the next financial year, the Company has aimed to enter into all the remaining states of Indian Sub-continent.

To sum up, the Company will have its operations in all the major cities and heavy populated rural areas of at least 22 states. As on date the Company is one of the most aggressive player in the market for fund transfer working as Business Correspondent of ICICI Bank ,is spreading its wings in the corners of the Country leading to urgent need of human resources. The Company will meet out the expansion plan from its own resources and from its internal accruals. If further required, fresh equity will be brought in by the promoters. The requirement of further resources if needed, would be self funded.

The Company will have its own independent HR Department to take care of manpower planning. The Company intends to be technology driven with lesser requirement of manpower vis-à-vis industry norms. The Company intend to have 150 staff by the end of 3 years of which about 70% i.e. 105 staff would be placed in marketing. Suitable incentive system would be put in place for the field staff par excellence with the market.

The company will concentrate in fund remittance business and towards sale of other products from the leading financial

institutions.



RNFI SERVICES PVT. LTD.

Signage



मोबाइल रिचार्ज

MARGIN:
JIO RECHARGE : 6%
OTHERS
MOBILE + DTH : 2.5%



बिल भुगतान



इन्स्योरेन्स



एयर टिकट बुकिंग



मनी ट्रांसफर



मिनी एटीएम



रेल टिकट बुकिंग

बान्के सहाय्यके



आपकी सेवा में

A PRODUCT OF RNFI SERVICES PVT. LTD.



RNFI SERVICES PVT. LTD.



मिनी एटीएम

आधार कार्ड द्वारा किसी भी बैंक से पैसे निकालने और जमा करने की सुविधा उपलब्ध है।

MINI ATM



SERVICES & PRODUCTS

RNFI SERVICES PVT. LTD.



Our Services

Domestic Money Transfer

Send Money Instantly
24*7*365 Services
100% Secure Transactions
RBI Approved Payment System

Bharat Bill Payment Service (BBPS)

Integrated platform
Anytime Anywhere payment of bills
Convenient and Time Saving System
Reliable and transparent transactions

MPos

Accepts MasterCard, Visa, RuPay & American Express
Easy to carry or to keep stationed at the counter
Accepts all kinds of payments including chip & swipe

Prepaid Cards

Safe & secure
Withdraw cash from any ATM
Instant, hassle-free & paperless setup
One stop Marketplace for all your shopping needs

Term Insurance

No Document Required
No Medical Test
Attractive Premium
Tax benefit

PAN

Quick & Easy
Fill Your Details
Experience Support



IRCTC

Instant Booking
Auto ticket generation

Mobile Recharge

Supports Major Operators & Circles
Single wallet
High Margins
Operator transaction id

Travel

#Flight #Bus #Hotel #Holidays

Real time inventory
Instant Booking
Auto ticket generation
Instant Commission
Mark up Management

Digital Signatures



Aadhar Enabled Payment System (AEPS)

Cash Withdrawal
Cash Deposit
Balance Enquiry
Mini Statement



RNFI SERVICES PVT. LTD.

CONTACT BRIEF & PROFILE

WHO WE ARE

RNFI Services Pvt. Ltd. a "One Stop Solution" for all digital Payments providing distinct and distinguished platform for hassel free transactions.

We offer an ultimate platform for distributors and retailers who provide online payment services. We assure our clients and customers safe, secure and convenient mode of transactions.

Corporate Banking Correspondent of



Authorised Principal Agent



CONTACT US



Corporate Office:

J-152 First Floor, Rajouri Garden,
New Delhi - 110027



Regional Office:

204, Hill Green CHS Ltd.,
Marol Maroshi Road Marol,
Andheri East, Mumbai - 400 059



011 49207777, 011 45545350
+91-9999 855 350



info@rnfiservices.com
sales@rnfiservices.com



www.rnfiservices.com

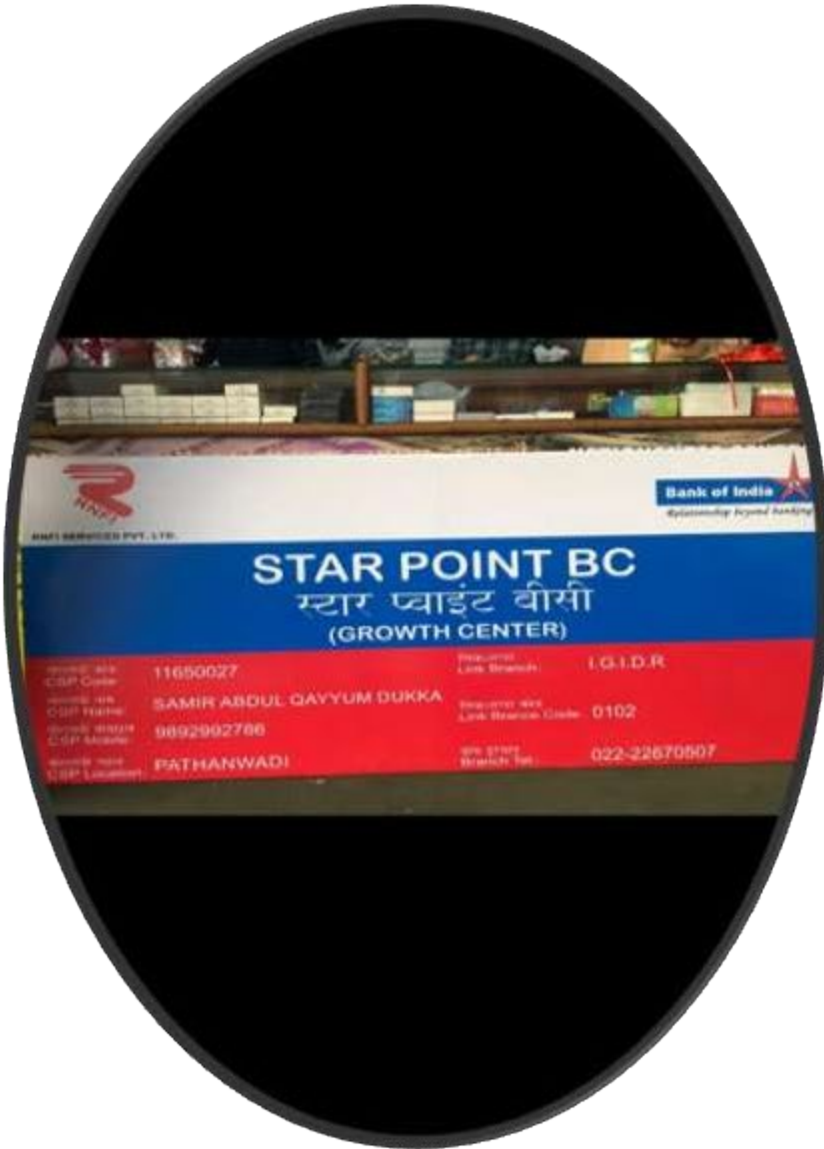
UNLOCK THE
GOLDEN DOOR OF
SUCCESS
WITH
RNFI SERVICES
PVT. LTD.





RNFI SERVICES PVT. LTD.

Bank of India Signages





Channel On Boarding

RNFI SERVICES PVT. LTD.

	AEPS ID Count	AEPS ID @ Cost	Total Investment
Distributor	20	500	10000
Partner	30	450	13500
Partner	50	400	20000

	Mini ATM	Mini ATM @ Cost	Total Investment
Distributor	6	5500	33,000
Partner	12	5500	66,000
Partner	20	5250	1,05,000

KYC REQ:

Direct D/P/S

- ✓ Self Attested: Aadhar & Pan Card
- ✓ Self Photo
- ✓ Agreement
- ✓ 4 Pages KYC Form

KYC REQ:

Retailer

- ✓ Self Attested: Aadhar & Pan Card
- ✓ Self Photo
- ✓ 4 Pages KYC Form



RNFI SERVICES PVT. LTD.

AEPS Margin

Four Layer Distribution

AEPS	Retailer	Distributor	Partner
100 to 499	0.25	0	0
500 to 999	1	0.5	0.25
1000 to 1999	3.5	1	0.6
2000 to 2999	5	1	0.6
3000 and above	7	1	0.6



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IRCTC

IRCTC	Cost	Primary Billing Offer
Direct	4000	NA
Distributor	3500	Minimum of 5 booking a discount of 500
Partner	3200	Minimum of 10 booking a discount of 2000

IRCTC Note :

Payment Gateway charges on total ticket Amount:
0.75% UPTO (If Amount is up to Rs.2000 || 1% (If amount is Over 2000)

- ✓ Retailer will get Rs 10/-Non AC & Rs.30/- AC.
- ✓ Distributor will get 0.2%, Partner will get 0.05% each

IRCTC	Retailer	Distributor	Partner
FOR AC	10 INR	0.2% OF PG CHARGE	0.05% OF PG CHARGE
FOR NON AC	30 INR	0.2% OF PG CHARGE	0.05%OF PG CHARGE



RNFI SERVICES PVT. LTD.

COMMISSION LIST



AEPS DMT	R	D	P
DMT Charges	INR 5.5/- Flat	INR 4/- Flat	INR 3.5/- Flat
AEPS DMT UPTO 5,000	INR 13/- Flat+(TDS 5%% of Commission per Tnx [Tnx of 5000 Net. Costing will be 14.57]	Re.1/-	0.25/-
EKO DMT(after KYC limit 50k)	0.42% (Charge)	.18%	0.02%
MOBILE RECHARGE			
JIO RECHARGE	6%	0.8%	0.1%
Others RECHARGE	2.5%	0.8%	0.1%
AIR TICKET			
	100% of total Commission (Markup)	0.4% of base fare and You charges	0.1%
BBPS	0.2% Surcharged	0.14%	0.05%
CREDIT CARD Charge	0.6 Surcharge	0.2	0.05
PAN CARD	0	3	1
UBO LOAN	300	50	25



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Start with
5250/-

Mini ATM

Slab		R	D	P
200	999	0.82	0	0
1000	1499	2	1	0.2
1500	1999	3	1.5	0.3
2000	2499	4.5	1.5	0.4
2500	2999	5.5	2	0.5
3000	3499	10	0.3	0.1
3500	above	7.5	2	0.5

RNFI Mini ATM Launched With high End Commission

MINI ATM
Commission up to 10/-
Per Transaction

No Monthly Rental




MINI ATM Services

- 1. CASH WITHDRAWAL
- 2. BALANCE ENQUIRY
- 3. TRANSACTION STATUS CHECK

INSTANT SETTLEMENT IN BANK ACCOUNT

UNMATCHED / HIGH COMMISSION STRUCTURE

Thanking You



Chat with us on
WhatsApp

9525834535,
9199472709