



# Dar Credit & Capital Ltd.

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## INCENTIVE POLICY

### 1. Disbursement Incentive Structure – WEST BENGAL for SME Loans

Designation	LO	ABM	BM	CH	Total
Incentive %	0.25%	0.10%	0.05%	0.25%	0.65%
100000	250	100	50	250	650
200000	500	200	100	500	1300

#### Definitions:

LO – Loan Officer, ABM – Assistant Branch Manager, BM- Branch Manager, CH – Cluster Head,

#### Loan Officer:

0.25% of the loan disbursed. Minimum Rs. 5 lakh loan should be disbursed to be eligible for incentive.

#### Asst. Branch Manager:

0.10% of the loan disbursed. Minimum number of LO's in the branch multiplied Rs. 5 lakhs should be disbursed by the branch to be eligible for incentive.

#### Branch Manager:

0.05% of the loan disbursed. Minimum number of LO's in the branch multiplied Rs. 5 lakhs should be disbursed by the branch to be eligible for incentive.

#### Cluster Head:

0.25% of the loan disbursed. Minimum number of LO's in his cluster (All branches taken together) multiplied by Rs. 5 lakhs should be disbursed by the branch to be eligible for incentive

#### **Incentive Eligibility:**

1. LO, ABM, BM & CH are eligible for incentive on monthly basis.
2. Incentive will be paid on monthly basis in the 3<sup>rd</sup> month of loan disbursed.

CIN: U65999WB1994PLC064438

Regd. Office: Business Tower, 206 AJC Bose Road 6th Floor, Unit No. 6B

Kolkata – 700017; Phone: 033 40646495

For DAR CREDIT & CAPITAL LTD.

Director



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## 2. Disbursement Incentive Structure – WEST BENGAL for BLIC & LAP division

### Condition

PM eligibility - Minimum disbursement Rs.750000

TA

New PM for less than three months - Full incentive on total volume including

### PM Incentive Structure

For WCDL/BLIC						
SL No	Business	% Of Incentive and Per File	3 File	6 File	10File	15 Files
1	Up to 15 Lacs	0.40%	400	500	500	600
2	15.01 to 25 Lacs	0.45%	400	500	500	600
3	25.1 Lacs to 30 Lac	0.50%	NA	300	350	500
4	30 Lacs+	0.60%	NA	NA	400	500
LAP						
SL No	Business	% Of Incentive and Per File	3 File	5 File	7 file	9 File
1	Up to 15 Lacs	0.45%	350	400	450	500
2	15.1 to 20 Lac's	0.50%	250	350	400	400
3	20.1to 30 Lac's	0.60%	NA	400	450	500
4	30.1 +	0.70%	NA	NA	500	600

### BM Incentive Structure

For WCDL/BLIC						
SL No	Business	% Of Incentive and Per File	3 File	6 File	10File	15 Files
1	15 Lacs -24.99 lacs	0.15%	250	300	350	400
2	25 Lacs -39.99 lacs	0.20%	200	350	400	450
3	40 Lacs-59.99 Lacs	0.25%	NA	300	350	500
4	60 Lacs+	0.35%	NA	NA	400	600
LAP						
SL No	Business	% Of Incentive and Per File	3 File	5 File	7 files	9 File
1	Upto 50 Lacs	0.20%	200	200	400	500
	51 Lacs -74.99 lacs	0.25%	200	250	400	400
2	75 Lacs -99.99 lacs	0.30%	200	300	400	400
3	1 Cr - 1.49 Cr	0.35%	NA	250	300	450
4	1.50 Cr	0.45%	NA	NA	NA	NA

### AM Incentive Structure

For WCDL/BLIC						
SL No	Business	% Of Incentive and Per File				
1	Upto 50 Lacs	0.15%	100	200	250	
2	50.1 Lacs -74.99 lacs	0.20%	100	200	250	
3	75 Lacs-124.99 Lacs	0.25%	NA	NA	NA	
4	125 Lacs+	0.30%	NA	NA	NA	

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LAP					
SL No	Business	% Of Incentive and Per File	3 File	5 File	7 files
1	Upto 50 Lacs	0.15%	NA	200	300
2	51 Lacs -74.99 lacs	0.20%	NA	250	300
3	75 Lacs -99.99 lacs	0.25%	NA	250	300
4	1 Cr - 1.49 Cr	0.30%	NA	250	300
5	1.50 Cr	0.40%	NA	NA	NA

### 3. LAP DIVISION - RAJASTHAN & MADHYA PRADESH - Incentive scheme will be effective from 01.09.2024

#### Definitions:

- LO – Loan Officer, RM – Relationship Manager, BM- Branch Manager, CH – Cluster head, SH – State Head
- Monthly Target Disbursement (MTD) – 100 times of the Monthly Gross Salary (e.g. if the Monthly gross salary is 20000.00 then the monthly target will be 20L – 100 times of 20,000.00)
- Threshold Target Disbursement (TTD) – 75% of the Monthly Target disbursement
- Super Target Disbursement (STD) – 125% of the Monthly Target Disbursement

#### Incentive Eligibility:

1. LO, RM, BM & CH are eligible for incentive. SH is not eligible for incentive.
2. Incentive will be paid on monthly basis and released on 10th day of next month
3. TTD to be achieved to be eligible for incentive
4. No incentive will be payable if the file source through DSA.
5. Minimum disbursement target (TTD) to be achieved to become eligible for disbursement incentive
6. BM & CH will be eligible for the disbursement incentive for total disbursement of the eligible LO/RM. For the disbursement made by the ineligible LO/RM no incentive will be payable to BM & CH
7. For BM & CH Incentives will be calculated on Monthly Basis but payable quarterly (Calculations will be made on zero DPD basis). While calculating the branch portfolio, the business as well as the defaulters will affect the incentive structures for the BM & CH and that will be at the discretion of the Management.
8. No incentive will be payable for non-achievement of the threshold business. The threshold target business of a branch is the summation of TTD of each LO/RM.

#### Incentive Structure:

	When Business Volume crossed TTD	When Business Volume crossed STD
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LO / RM	0.25%	0.17%
BM	0.15%	0.12%
CH	0.10%	0.07%

Apart from the incentive the RM/LO will be eligible for Transport Cost Support of INR 2000.00 pm for file sourcing for the first three months of his engagement with the Company.

#### Sample Calculation of incentive

Salary of LO/RM – 20,000/-

MTD – 20,00,000/- & STD – 15,00,000/-

If he does business of 16L – then his incentive will be –  $16,00,000 \times 0.25\% = 4000.00$

If he does business 26L – then his incentive will be –  $15,00,000 \times 0.25\% + 11,00,000 \times 0.42\% = 3750.00 + 4620.00 = 8370.00$

This policy is approved by the Board of Directors of our Company adopted this policy at its meeting held on 05th November, 2024, which can be amended from time to time.

For DAR CREDIT & CAPITAL LTD.

  
Director

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