



# Be a part of Digital India with Gramin Jan Seva Kendra

Presentation – 2023



Visit Our Website  
**[www.gjsk.in](http://www.gjsk.in)**







# About Us

Welcome to Gramin Jan Seva Kendra, where financial excellence meets personalized service. Established with a commitment to empowering individuals and businesses with innovative financial solutions, GJSK has been a trusted partner in your financial journey.

Visit Our Website  
**[www.gjsk.in](http://www.gjsk.in)**





# Aadhar Enabled Payment System

AEPS is a bank-led model which allows online interoperable financial transactions at PoS (Point of Sale / Micro ATM) through the Business Correspondent (BC)/Bank Mitra of any bank using the Aadhaar authentication.

- ✓ **Cash Deposit**
- ✓ **Cash Withdrawal**
- ✓ **Mini Statement**
- ✓ **Balance Enquiry**
- ✓ **Aadhar to Aadhar Fund Transefer**
- ✓ **Best Finger Detection**



# Commission Structure

## AEPS Commission Structure

Amount (in Rs.)	Commission under Distribution (in Rs.)	Commission to Retailer (in Rs.)
500-999	1	1
1000-1999	2	3
2000-2999	4	5
3000-7999	7	8
8000-10000	10	11

## AEPS Dhamaka Offer

Transaction Value	Incentive
10,00,000	Rs,100
25,00,000	Rs,500
50,00,000	Rs, 1000
1,00,00,000	Rs, 3000





# Domestic Money Transfer

Fund transfers will now be made easy with Cash to Account. Carry in cash and walk into any Gramin Jan Seva Kendra CSP or select merchant establishments, fill in a few details, and have the money transferred to your loved ones, anywhere in the country.



# Key Benefits



**Fund Transfer to all PSUs & Private Banks**



**Near Doorstep Remittance Facility**



**Free SMS Alerts on Every Transaction**



**Cost Effective**



**Safe and Secure Transaction**



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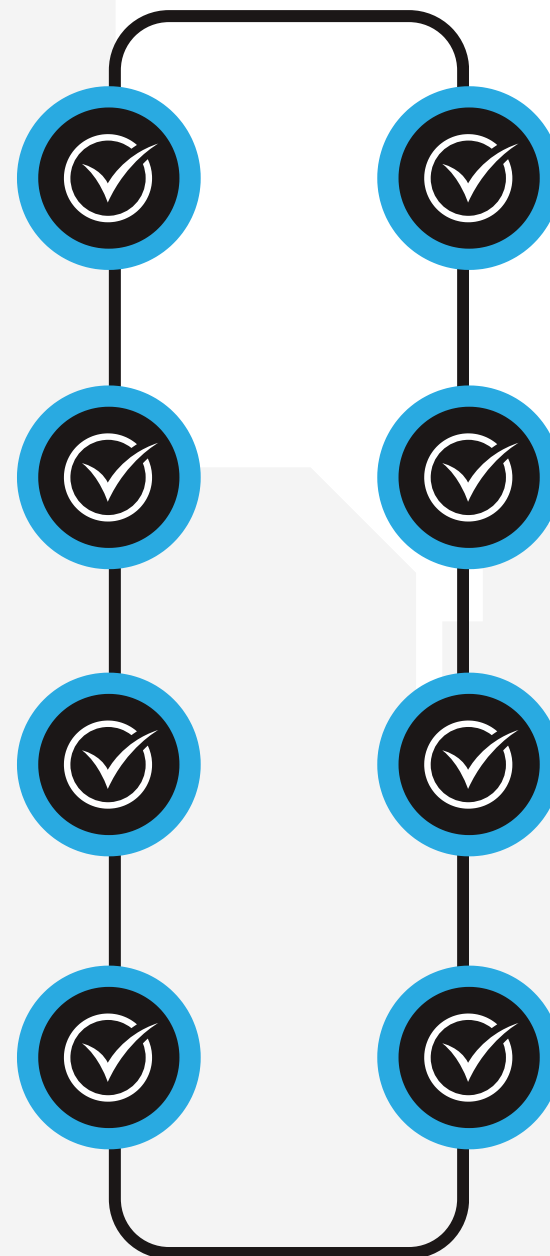


**Send money instantly**

**Available 24x7x365**

**Fund transfer can be done on Sundays**

**Instant confirmation**



**Fund Transfer to all PSUs & Private Banks**

**Near Doorstep Remittance Facility**

**Free SMS Alerts on Every Transaction**

**Cost Effective**





# Commission Structure

## DMT Commission Structure

Amount (in Rs.)	Charges	Commission under Distribution (in Rs.)	Commission to Retailer (in Rs.)
Domestic Monry Transfer			
100-200	1% or Minimum 10 Rs	40%	40%
2001- 5000	1% or Minimum 10 Rs	48%	66%

## DMT Offer

DMT Dhamaka Offer	
Transaction Value	Incentive
10,00,000	Rs,200
25,00,000	Rs,750
50,00,000	Rs, 2000
1,00,00,000	Rs, 5000



# GJSK Domestic Money Transfer

Fund transfers will now be made easy with Cash to Account. Carry in cash and walk into any Gramin Jan Seva Kendra CSP or select merchant establishments, fill in few details and have the money transferred to your loved ones, anywhere in the country.



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**Cost Effective**



**Safe and Secure Transaction**



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# Gramin Jan Seva Kendra Finance Bank Customer Services Point



- ✓ Account Opening
- ✓ Cash Deposit
- ✓ Fixed Deposit
- ✓ Recuring Deposit
- ✓ Cash Withdrawal
- ✓ Mini Statement





# Commission Structure

## RETAILER SAVING ZERO BALANCE A/C

Count	Commission
1 to 30	30
31 to 50	40
51 or Above	50

## FLOAT BASE COMMISSION SAVING/FD/RD

upto 20 Lacs	Zero
21 Lacs To 50 Lacs	0.10%
Above 50 Lacs	0.15%



# GJSK Micro ATM

ATM transactions: The Gramin Jan Seva Kendra micro ATM centers support all transactions that can be normally conducted at a Bank's regular ATM. Service requests Various account servicing requests such as balance enquiry, can be done at the Gramin Jan Seva Kendra micro ATM, putting banking services within easy reach of customers.



## Key Benefits

ALL DEBIT CARD ACCEPTED



Amount (in Rs.)	Commission (in Rs.)
500-999	1
1000-1999	2
2000-2999	4
3000-7999	7
8000-10000	10

- ✓ Get up to 10Rs per Transaction
- ✓ All Debit Cards Accepted
- ✓ Safe And Secure
- ✓ Easy Connection
- ✓ Best Technology





Pay your telephone, electricity, and other utility bills seamlessly by walking into a Gramin Jan Seva Kendra CSP at select merchant outlets. Enjoy the convenience of paying the bills without having to go to the service provider's place.

Product Type	Retailer Commission
Fastag	0.10%
Google Pay Digital Voucher	0.25%

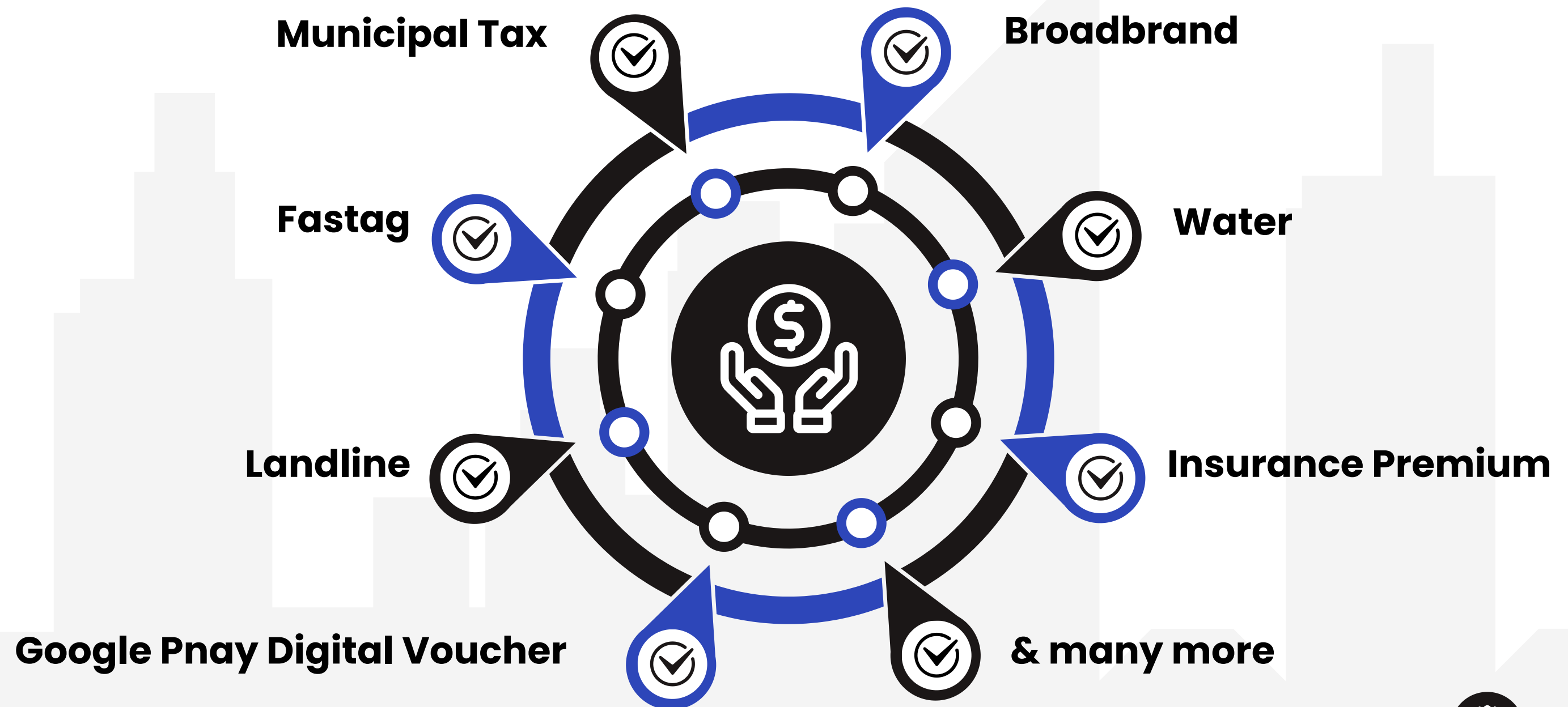
## Key Features

- Easy, hassle-free and safe
- Convenient

## Key Benefits

- Pay bills to all major utility service providers
- Bill Amount is fetched automatically
- Pay bills anytime and from anywhere

# Biller Categories





We provide Solutions to recharge various mobile operators, DTH Operators, and Bill Payments under oneroof. No need to maintain different SIMs for different Operators.



# Mobile/Dish & OTT Recharge Mobikwick Wallet Load







## Mobile/Dish & OTT Recharge Commission Structure

Product Type	Retailer Commission
Mobile E Recharge	0.25%
Dish E Recharge	1%
OTT	2%

01

**99.99% Success Ratio**

02

**Check Mobile Plans**

03

**Existing Plan Verification on Dish**



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# RAILWAY E-TICKET BOOKING

Gramin Jan Seva Kendra being a one-stop solution for all banking and non-banking services is providing travel services like Bus Booking RailwayBooking, Airline, and hotel Bookings to its customers. Gramin Jan Seva Kendra partners are providing these services to consumers at their local shops only. Gramin Jan Seva Kendra CSP can convert their shop into an authorized travel agency and can earn maximum profit.





## Commission Structure

Coach type	Commission (in Rs.)
Non AC	10
AC	30

Monthly Maintenance Charges	
Up to 50,000	Rs,100 + GST
Up to 1 Lac	Rs,50 + GST
Above 1 Lac	NIL



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Railway  
Authorized  
ID



Dedicated  
Support



Lowest  
Price





# Online Bus Tickets Booking

Gramin Jan Seva Kendra being a one-stop solution for all banking and non-banking services is providing travel services like Bus Booking, railway booking, airline, and hotel Bookings to its customers. Gramin Jan Seva Kendra partners are providing these services to consumers at their local shops only. Gramin Jan Seva Kendra CSP can convert their shop into an authorized travel agency and can earn maximum profit.



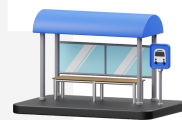
# Key Benefits



Reserve  
Seats for  
Women

**LOWEST  
PRICE**

**Lowest  
Price**



Know your  
Rest Stops



Share Your  
Travel  
Experience



Stay Alert  
Always



Plan Travel  
with Advance  
Booking



Dedicated  
Support for  
Travel  
Services



Maximum  
Routes in Bus  
Booking



Book Bus  
Based on  
Ratings



Share Live  
Tracking with  
Family



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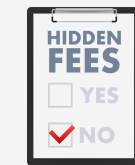




## Airline/ Hotel Commission Structure

Commission	
Retailer	As Per Live Commission

# Domestic and international Air Ticketing and Hotel Booking



No Hidden Charges



Zero Booking Fees



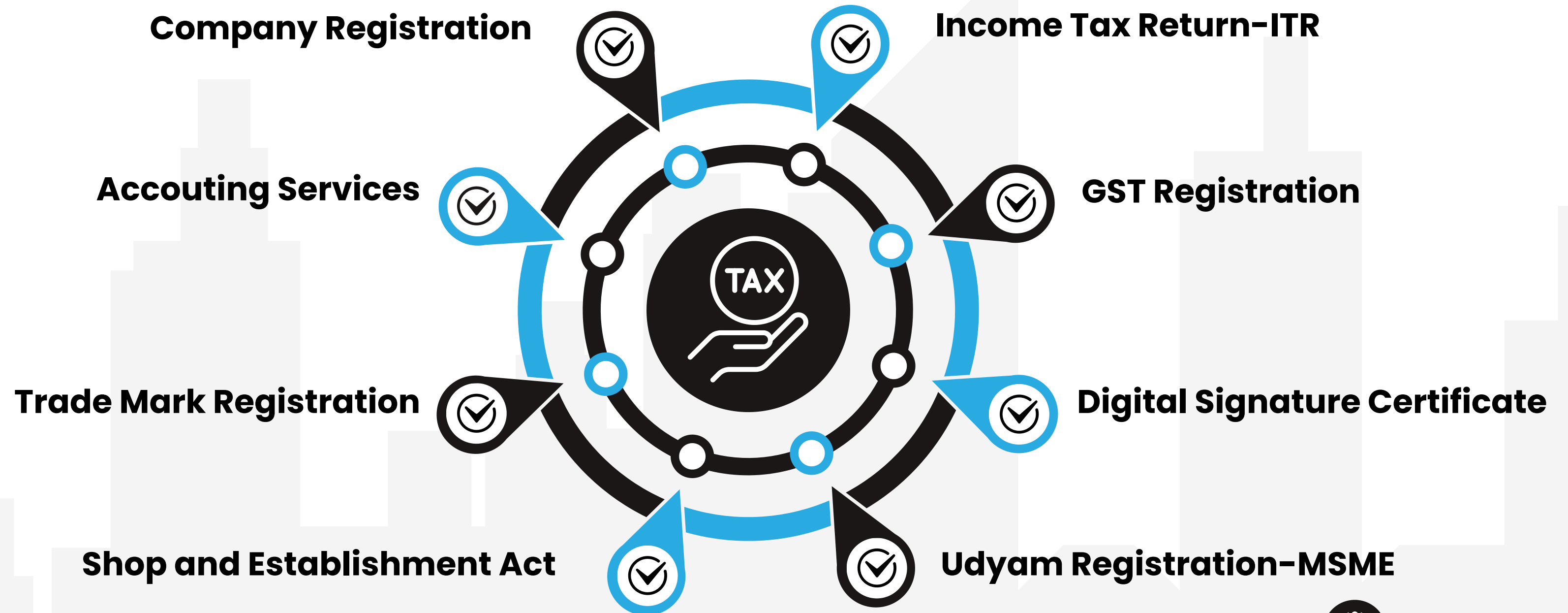
Lowest Price Guarantee

## Key Features

- Single platform for all GDS and low cost carriers ✓
- Simple to use, time saving and cost effective platform ✓
- Book, sell and print tickets 24X7 ✓
- Detail Real Time MIS. ✓
- Download TDS (Form 16) Certificate ✓



# Income Tax Return (ITR)





# Commission Structure

Service Name	Transaction Charges
ITR Income tax return	Rs. 398
GST Registration	Rs. 999
GST Return	Rs. 425
Digital Signature Certificate	Rs. 950
Udyam Registration - MSME	Rs. 980

FSSAI Food Registration	Rs. 990
Shop and Establishment Act	Rs. 2500
Trademark Registration	Rs. 3900
Company Registration	Rs. 9000
Accounting Servicess	Rs. 5900
FSSAI Food Registration	Rs. 990
Note : Commision on each transaction is upto 10%	



# PAN Card Centre

Gramin Jan Seva Kendra is providing ease to customers for creating their PAN cards at our service points. Our agents are providing PAN creation services to consumers and making their lives hassle-free. PAN card(E-Pan) applied through the Gramin Jan Seva Kendra portal usually reaches consumers within a few hours.

## Key Features

- ✓ Authorized PAN Card Centre
- ✓ E-Pan and Physical PAN Option available
- ✓ Aadhar Based Pan Card
- ✓ E-Pan within few hours
- ✓ PAN Generation from NSDL



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## Pan Card Charges Structure

Product Type	Charges
E-Pan	Rs. 72
Physical + E-Pan	Rs. 107



# GJSK Bank Virtual Prepaid Card



- ✓ **Movie Tickets**
- ✓ **Arline Tickets**
- ✓ **Hotels**
- ✓ **Online Shopping**
- ✓ **Bill Payments**
- ✓ **Railway**



## Pan Card Charges Structure

Product Type	Retailer Commission
Prepaid Card Load	0.15%

# Credit Card Bill Payment



**Pay Credit Card bills from  
any Mobisafar CSP**



**Avoid Bank queues, Pay  
at any MSP**



**Avoid Surcharges for Late  
Payments**



**Create Good Cash Flow  
Retailer Point**



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# Credit Card Bill Payment

## Credit Card Bill Payments charges Stucture

Via Pay, NEFT, IMPS

**Minimum Rs 25 or 0.5%  
whichever is higher**



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# QR ATM

Agent can pay cash up to Rs 1000 to customer.



Or any other UPI payment method.

Dynamic QR code every time.

Transaction Limit

Daily: 3, Weekly: 5 and Monthly: 10

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# **Gramina Jana Seva Kendra Joining Charges & Commission Structure**

**Gramin Jana Seva Kendra Agency address**

**GR FLR 1-46, CTS NO 2036**

**To 2044 Timmapuri Gulbarga**

**Karnataka 585102 (India)**

**Customer care number 6364447349**

**Email ID: [graminjanasevakendraoficial@gmailcom](mailto:graminjanasevakendraoficial@gmailcom)**

**Certified Company**



# Pricing List

Product Type	Charges
MicroATM Kit	4500
Fingure Impression	2100
ShopKit	500

**All including 18% GST\***



# Legal Documents



Government of India  
Form GST REG-06  
[See Rule 10(1)]

## Registration Certificate

Registration Number : 29BUPPC6611R1ZW

1.	Legal Name	CHETAN
2.	Trade Name, if any	GRAMIN JANA SEVA KENDRA
3.	Additional trade names, if any	
4.	Constitution of Business	Proprietorship
5.	Address of Principal Place of Business	SHOP NO A-34, KARNATAKA GRAMINA BANK, MAIN ROAD RATKAL, Ratkal Sub Post Office, Ratkal, Kalaburagi, Karnataka, 585322
6.	Date of Liability	
7.	Period of Validity	From 25/10/2023 To Not Applicable
8.	Type of Registration	Regular
9.	Particulars of Approving	Karnataka
Signature		Signature valid Digitally signed by S. S. GOODS AND SERVICES TAX NETWORK 07 Date: 2023.10.25 14:00:14 IST
Name	SUNEELKUMAR	
Designation	Commercial Tax Officer	
Jurisdictional Office	SGSTO 522 - Sedam	
Date of issue of Certificate	25/10/2023	
Note: The registration certificate is required to be prominently displayed at all places of business in the State.		

This is a system generated digitally signed Registration Certificate issued based on the approval of application granted on 25/10/2023 by the jurisdictional authority.

आयकर विभाग INCOME TAX DEPARTMENT		भारत सरकार GOVT. OF INDIA	
ई-स्थायी लेखा संख्या कार्ड e - Permanent Account Number (e-PAN) Card AAJAG5199G			
नाम / Name	GRAMIN JANA SEVA KENDRA		
निगमन/गठन की तारीख Date of Incorporation / Formation	19/01/2022		
			Signature valid Digitally signed by Income Tax Department Date: 2023.10.25 11:27 IST
<p>✓ Permanent Account Number (PAN) facilitate Income Tax Department linking of various documents, including payment of taxes, assessment, tax demand tax arrears, matching of information and easy maintenance &amp; retrieval of electronic information etc. relating to a taxpayer.</p> <p>स्थायी लेखा संख्या (पैन) एक कदम है जो संगठित विभिन्न दस्तावेजों को जोड़ने में आयकर विभाग को सहायक होता है, जिसमें करों के भुगतान, आकलन, कर मांग, टैक्स बकाया, सूचना के मिलान और इलेक्ट्रॉनिक जानकारी का आसान रखरखाव व बहाली आदि भी शामिल है।</p> <p>✓ Quoting of PAN is now mandatory for several transactions specified under Income Tax Act, 1961 (Refer Rule 114B of Income Tax Rules, 1962) आयकर अधिनियम, 1961 के तहत निर्दिष्ट कई लेनदेन के लिए स्थायी लेखा संख्या (पैन) का उद्धरण अब अनिवार्य है (आयकर नियम, 1962 के नियम 114B, का संदर्भ लें)</p> <p>✓ Possessing or using more than one PAN is against the law &amp; may attract penalty of upto Rs. 10,000. एक से अधिक स्थायी लेखा संख्या (पैन) का रखना या उपयोग करना, कानून के विरुद्ध है और इसके लिए 10,000 रुपये तक का दंड लगाया जा सकता है।</p> <p>✓ The PAN Card enclosed contains Enhanced QR Code which is readable by a specific Android Mobile App. Keyword to search this specific Mobile App on Google Play Store is "Enhanced QR Code Reader for PAN Card". संलग्न पैन कार्ड में एनहांस्ड क्यूआर कोड शामिल है जो एक विशिष्ट एंड्रॉइड मोबाइल ऐप द्वारा पढ़नीय है। Google Play Store पर इस विशिष्ट मोबाइल ऐप को खोजने के लिए कीवर्ड "Enhanced QR Code Reader for PAN Card" है।</p>			
Cut			
Electronically issued and Digitally signed ePAN is a valid mode of issue of Permanent Account Number (PAN) post amendments in clause (c) in the Explanation occurring after sub-section (8) of Section 139A of Income Tax Act, 1961 and sub-rule (6) of Rule 114 of the Income Tax Rules, 1962. For more details, <a href="#">click here</a>			

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Print : Udyam Registration Certificate

भारत सरकार Government of India		MSME सूक्ष्म, लघु एवं मध्यम उद्यम MICRO, SMALL & MEDIUM ENTERPRISES																					
सूक्ष्म, लघु एवं मध्यम उद्यम मंत्रालय Ministry of Micro, Small and Medium Enterprises																							
UDYAM REGISTRATION CERTIFICATE																							
UDYAM REGISTRATION NUMBER		UDYAM-KR-15-0006746																					
NAME OF ENTERPRISE		GRAMIN JANA SEVA KENDRA																					
TYPE OF ENTERPRISE *		<table><tr><th>S.No.</th><th>Classification Year</th><th>Enterprise Type</th><th>Classification Date</th></tr><tr><td>1</td><td>2023-24</td><td>Micro</td><td>09-05-2023</td></tr><tr><td>2</td><td>2022-23</td><td>Micro</td><td>26-06-2022</td></tr><tr><td>3</td><td>2021-22</td><td>Micro</td><td>19-01-2022</td></tr></table>		S.No.	Classification Year	Enterprise Type	Classification Date	1	2023-24	Micro	09-05-2023	2	2022-23	Micro	26-06-2022	3	2021-22	Micro	19-01-2022				
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SOCIAL CATEGORY OF ENTREPRENEUR		OBC																					
NAME OF UNIT(S)		<table><tr><th>S.No.</th><th>Name of Unit(s)</th></tr><tr><td>1</td><td>Gramin jana seva kendra</td></tr></table>		S.No.	Name of Unit(s)	1	Gramin jana seva kendra																
S.No.	Name of Unit(s)																						
1	Gramin jana seva kendra																						
OFFICIAL ADDRESS OF ENTERPRISE		<table><tr><th>Flat/Door/Block No.</th><th>Shop No. A-34</th><th>Name of Premises/ Building</th><th>Near Karnataka Gramina Bank</th></tr><tr><td>Village/Town</td><td>Ratkal</td><td>Block</td><td>04</td></tr><tr><td>Road/Street/Lane</td><td>Near Karnataka Gramina bank</td><td>City</td><td>Gulbarga</td></tr><tr><td>State</td><td>KARNATAKA</td><td>District</td><td>KALABURAGI, Pin 585322</td></tr><tr><td>Mobile</td><td>6366640723</td><td>Email:</td><td>77chetanratkal@gmail.com</td></tr></table>		Flat/Door/Block No.	Shop No. A-34	Name of Premises/ Building	Near Karnataka Gramina Bank	Village/Town	Ratkal	Block	04	Road/Street/Lane	Near Karnataka Gramina bank	City	Gulbarga	State	KARNATAKA	District	KALABURAGI, Pin 585322	Mobile	6366640723	Email:	77chetanratkal@gmail.com
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DATE OF INCORPORATION / REGISTRATION OF ENTERPRISE		01/04/2023																					
DATE OF COMMENCEMENT OF PRODUCTION/BUSINESS		01/04/2023																					
NATIONAL INDUSTRY CLASSIFICATION CODE(S)		<table><tr><th>SSNo.</th><th>NIC 2 Digit</th><th>NIC 4 Digit</th><th>NIC 5 Digit</th><th>Activity</th></tr><tr><td>1</td><td>63 - Information service activities</td><td>6399 - Other information service activities n.e.c.</td><td>63999 - Other information service activities n.e.c.</td><td>Services</td></tr></table>		SSNo.	NIC 2 Digit	NIC 4 Digit	NIC 5 Digit	Activity	1	63 - Information service activities	6399 - Other information service activities n.e.c.	63999 - Other information service activities n.e.c.	Services										
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DATE OF UDYAM REGISTRATION		19/01/2022																					
* In case of graduation (upward/reverse) of status of an enterprise, the benefit of the Government Schemes will be availed as per the provisions of Notification No. S.O. 1119(E) dated 26.06.2020 issued by the Mo/ MSME.																							
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For any assistance, you may contact:																							
1. District Industries Centre:		GULBURGA ( KARNATAKA )																					
2. MSME DFO:		HUBLI ( KARNATAKA )																					
Visit :		<a href="http://www.msme.gov.in">www.msme.gov.in</a> ; <a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a> ; <a href="http://www.champions.gov.in">www.champions.gov.in</a>																					
Follow us :		@minmsme & @msmechampions																					

[https://udyamregistration.gov.in/Udyam\\_User/Udyam\\_PrintApplication.aspx](https://udyamregistration.gov.in/Udyam_User/Udyam_PrintApplication.aspx)

1/1



# Our Services



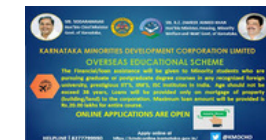
GOVERNMENT OF KARNATAKA



PARIVAHAN  
SEWA



1000  
services







# Artificial Intelligence

Based Complaints & Solutions  
Instantly

 [www.gjsk.in](http://www.gjsk.in)





# Thank You

For Your Attention

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