

Welcome to HIND Techno Services



Hey there!

Want to know who we are? We are HINDFS, a business unit of HIND GROUP. And our focus is to create an innovative channel that can deliver more for less to the Indian consumer.

We want to give you the right information and clear any doubts that you might be harbouring about how the HINDFS works. Performing through **Tathya Pradan Centre (TPC)** system which comes under the HINDFS, Various Company, HIND Financial Services is introducing a lot of innovative ideas day by day to make our nation Rural Online strong and that is the reason we are one of the fastest growing Online company cum Online Service in the industry. The way we provide service to our members is far better than others and we are trying to make it much better as our aim is to provide extreme level service to people as well as to our nation. Providing a world class Online support, HINDFS is continuously securing the society, we live in; on the other side, creating all new service method spontaneously HINDFS is presenting a pleasant way which will help human being to lead the life comfortably. In a word we can say that HIND is the “New Way Of Your Service”.

OVERVIEW

HINDFS is an online retail one stop shop for aggregation business of Recharge, Bill Payment, Money Transfer, Utility Payment, Train, Bus, Air Tickets, PAN, Life & General Insurance, Tax Related Services, Webhosting & Design, Online Software etc. Through our dedicated and team of experts, we are providing the best services and cutting-edge technology to our end users, merchants, distributors, franchises & business associate. We are specialized in connecting and serving the rural & semi urban cities in the country for penetrating the basic services into deep to the outreach population through our chain of retailers in PAN India. Online business solution for all consumers helping them to ease their life and activities along with all services made available on their door step. We are providing the training and development program to all our associates and thereby making them skilled and deliverable for society and country. Serving the society especially in rural India by skill development program for farmers and labors and helping them to earn more with best utilization of resources.

OUR MISSION

HINDFS is committed for best services in Industry to our business associate and customers. We opportunities to our retailers and channel partners with biggest range of services and product are providing all business to earn more. Our dedicated and expert team will help in earnings of channel partners by insuring the best services in market. We are promised to make 5 lac retail bases in country for serving the people with best possible online services and solutions.

OUR VISION

HINDFS vision is nothing less than realizing the full potential of the Services — to channel partners and customers, full participation in business operation — to drive a new era of development, growth, and productivity. Ensure that veterans are respected for their service, always receive their earned entitlements, and are recognized for the sacrifices they and their loved ones have made on behalf of this great country.





HOW DOES HINDFS WORKS

Do you want to pay your bills on the go, Recharge your mobile and DTH anywhere, to send Money to your near & dear one anytime..... Then **HINDFS** is the destination for you. Through our vide network of Franchise, Master Franchise , Super Franchise & Chanel Partner in PAN India, HINDFS provides a 360 degree channel for advancement of digital payment solutions like bill payments, recharges, money transfers, insurance renewal premium payment, PAN Card etc. Through our dedicated team of experts, we are providing the best services and cutting-edge technology to our end users, merchants, distributors, franchises & business associate.

We are specialized in connecting and serving the rural & semi urban cities in the country for penetrating the basic services into deep to the outreach population through our chain of retailers in PAN India. Online business solution for all consumers helping them to ease their life and activities along with all services made available on their door step. We are providing the training and development program to all our associates and thereby making them skilled and deliverable for society and country.

At HINDFS we expect all our partners to act in a highly professional, ethical standard. Committed to integrity in all aspects of activities one undertake and always comply with all applicable laws.



REGULATORY AND SUPERVISORY AUTHORITY

The e-services Plan of the Indian to lay the foundation and provide the impetus for the long-term growth of e-services within the country. Set up the core infrastructure and policies and also implement a number of Mission Mode Projects at the center, state and integrated service levels to create a citizen-centric and business-centric environment for e-services.

HIND has devolved into the infrastructural development pertaining to set up, operate and manage as many **TPC** across the eight states of Assam, Bihar, Chhattisgarh, Jharkhand, Maharashtra, UP, Odessa and West Bengal where we have made our prominence presence felt.

We offer a range of over 30 services that includes digital photography, digital videography, MGNREGA photograph, MGNREGA data collection, government form submission, information regarding electoral processes- addition and deletion, Internet, death certificate, birth certificate, e-Learning, bill collection , mobile recharge, dth recharge, air ticket, bus ticket, hotel booking, PAN Card, railway and advertising, job portal and examination results, to name a few.



HINDFS SERVICES TO BE OFFERED



◆ Recharge

- ⇒ Mobile Recharge
- ⇒ DTH Recharge
- ⇒ Data Card Recharge

◆ Bill Payments

- ⇒ Mobile Postpaid Bill
- ⇒ Landline Bill
- ⇒ Electricity Bill
- ⇒ Water Bill
- ⇒ Gas Bill
- ⇒ Credit Card Bill
- ⇒ Insurance Premium

◆ Booking Services

- ⇒ Air Ticket Booking
- ⇒ Bus Ticket Booking
- ⇒ Hotel Ticket Booking
- ⇒ Rail Ticket Booking

◆ Banking Services

- ⇒ All Bank Cash Deposit
- ⇒ All Bank Cash Withdrawal
- ⇒ Bank A/C Opening
- ⇒ Bank FD

◆ Gov. Related Services

- ⇒ Insurance → Life → General
- ⇒ PAN Card → Under The UTITSL → Under The NSDL
- ⇒ PRAN Card
- ⇒ Aadhaar Card → Child Aadhaar → Aadhaar Print
- ⇒ General Aadhaar → Aadhaar Updation
- ⇒ Passport Seva
- ⇒ PVC Card Order & Print
- ⇒ Rashtrapati Bhavan Museum Visit

◆ Legal Services

- ⇒ E- Filing
- ⇒ P- Tax
- ⇒ VAT, CST, Service Tax
- ⇒ Audit & Certification
- ⇒ Formation of Company, Partnership Firm, Trust, NGO

◆ Software Services

- ⇒ Web Hosting & Designing
- ⇒ MLM, Marketing Software
- ⇒ Recharge, Money Transfer, Travel Portal Software

◆ Other Services

- ⇒ Home Appliance, Health, Tele Brand Product



HINDFS PRODUCTS



Recharge

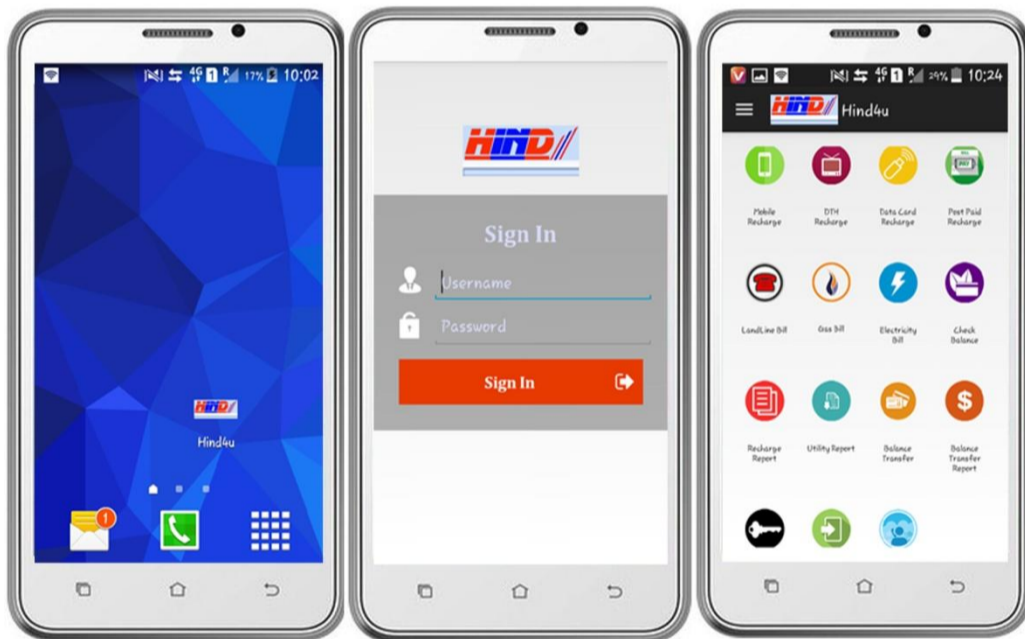
Recharge is the process of refilling the energy or money into a device or system which can be used to re-use the device or system again without any hurdles.

Key Benefits of recharge business:

- * Increases ARPU by creating unlimited opportunities to recharge.
- * Increases AMPU by reducing operational costs of physical vouchers, thereby minimizing theft and therefore fraud.
- * Modular combination with other HINDFS products.
- * Flexible denominations using pin-less activation.



Mobile Recharge



A prepaid mobile phone (also commonly referred to as pay-as-you-go, pay-as-you-talk, pay and go, prepaid wireless, prepay or, if soon disposed of burner phone) is a mobile phone for which credit is purchased in advance of service use. The purchased credit is used to pay for mobile phone services at the point the service is accessed or consumed. If there is no available credit then access to the requested service is denied by the mobile phone network. Users are able to top up their credit at any time using a variety of payment mechanisms.

Mobile Recharge of all the Telecom Service Providers can be done through the **HIND4U** Portal. This service connects with the Telecom Service Providers to enable customers recharge their mobile real time. The payments can be made through the e-wallet available through this portal.

Mobile Recharge for the following service providers are enabled through **HINDFS**.



DTH Recharge



Dish TV Recharge of all six DTH operators can be done through the Portal **HIND4U**. This service connects with the Telecom Service Providers to enable customers recharge their mobile real time. The payments can be made through the e-wallet available through this portal.

DTH recharge for the following service providers are enabled through **HINDFS**.

HINDFS offers online recharge for DTH operators nationwide. A DTH Service is an Instrument for viewing TV Channels for which credit is purchased in advance of service use. The purchased credit is used to pay for TV Channels at the point the service is accessed or consumed.

If there is no available credit then access to the requested service is denied by the DTH operator. Users are able to top up their credit at any time using a variety of payment mechanisms.

Data Card Recharge

Data Card Recharge for the following data card service providers can be done through the **HIND4U**.

This service connects with the Telecom Service Providers to enable customers to pay their Data Card bills real time. Data Card Bill Payments for the following service providers are enabled through **HINDFS**.

Today we have to pay few bills like Data Card bills. If there is no available credit then access to the requested service is denied by the mobile phone network. Users are able to top up their credit at any time using a variety of payment mechanisms. HINDFS provides Data Card bill payment Services to pay all the bills online. We offers you all Data Card Postpaid & Prepaid Bill payment accept through our CSC Point.



Bill Payments

Mobile Bill payments of Telecom Service Providers can be done through the Portal **HIND4U**. This service connects with the Telecom Service Providers to enable customers to pay their mobile bills real time. Mobile Bill Payments for the following service providers are enabled through **HINDFS**.

Today we have to pay few bills like Mobile bills, Landline phone bills, Electricity bills, Insurance premium, Water bills, Gas Bills, fund transfer, Credit Card bills, house taxes etc to continue error free service. HINDFS provides bill payment Services to pay all the bills online. We offers you all billers like Credit card payment, Insurance premium, Mobile phone bill payment, Land line bill payment, All States electricity bill payment, Water bill payment etc.

Life Insurance Premium

LIC Premium payment service is live on **HIND4U** portal. This service connects with the Insurance Service Providers to enable customers to pay their Insurance Premium bills real time. Insurance

Premium Payments for the following service providers are enabled through **HINDFS**.

Insurance Premium Collection screen will get open. Enter the required Policy number in **Policy No:** and press **Insurance Premium Enquiry** button.

If everything goes fine then Successful Premium Payment receipt will get displayed. TPC Point has to get the printout of that receipt and give that to the Customer.

*Due Date of entered Policy is more than one month.

*Policy number entered is incorrect.

*Insurance Premium Collection page will get open. CSC would enter Policy Number, Date of Birth and Premium Amount.

CSC would enters and click on Pay button. If the transaction got Successful, payment Receipt will get generated.



HINDFS offers premium payment of all insurance companies across country. Renew your existing insurance policies online with ease.



Air, Bus & Hotel Booking

Air, Bus & Hotel Booking of Travel Service Providers can be done through the Portal [HIND4U](#). This service connects with the Travel Service Providers to enable customers to pay their Booking real time. Travel Services for the following providers are enabled through [HINDFS](#).

Vacations are the best time to be spent with your friends and relatives, to make that time more fabulous an attractive place in the world is needed. To enjoy every moment of your trip without any retardation, you can make use of our [online Flight tickets booking](#) services. With this you can book your air or bus ticket at once, no matter where ever you are in this world. Our motto is to make you journey to become a bon voyage. Our attractive seasonal offers will not let you stay in your residence; we can prove that with the help of our happy customers since we started this service.

We do offer services like, Air ticket booking, Bus ticket booking and in addition to that we also provide online Hotel booking for your convenience. This is to make you comfortable to the place you go. Once if you book your hotel while booking your air ticket using our online air tickets booking service, your worries about the accommodation will go away once and for all. Apart from the ticket booking service we will be announcing periodic tour packages to add more excitement to your holidays.

service



Our [Hotel](#) booking service is the most authentic service that one can get. Because we are the only professional who offers such a service. To make our customer feel delightful and pleasurable we are doing this service. We have customer who love our other services like booking their tour packages to other cities and other countries in the world. In order to make their journey more pleasant we are offering a list of hotel which you can book right where you are with the help of a device that is connected to the internet. By booking the hotel in this way you can relax yourself from all the worries.

There are many transport services to make ourselves comfortable while we are in journey. To make that more comfortable you can trust our [Bus ticket online booking](#) service. You might be able to book ticket in person at the booking counter but just imagine what if you didn't book ticket at the festival time else at the moment you are in a hurry. By understanding this we are providing you our valuable and worth able service for booking your bus ticket through Franchise.



All Bank Cash Deposit (Money Transfer)

A Money Transfer of Remittance is a transfer of money by a Sender to an individual in his or her home or friends anywhere in the country. Money sent home by migrants competes with international aid as one of the largest financial inflows to developing countries. Workers' remittances are a significant part of international capital flows, especially with regard to migrant labor areas. In simple terms it is a process of sending money from one city to another city or from one individual to another individual across any city in India. It involves Sender (Person willing to send money) and Receiver (Person to whom money needs to be sent). A medium to Facilitate Transfer of Money – **HINDFS** TPC.

This is an INSTANT money transfer service to any bank in India. The money can be transferred to any Bank Account 24x7 by customers who do not have a Bank Account of their own. (Due to lack of identity documentation as mandatorily required by Bank for KYC).

Now instantly transfer funds from your **HIND4U** wallet to any bank account using MMID (Mobile Money Identifier) or simple beneficiary bank account number with IFSC (Indian Financial System Code).

TPC (Franchise) may use this Service to create wallet for their own as well as for citizens/customers.

TPC (Franchise) will earn good commission i.e. 0.80% of the amount transferred from their TPC wallet to **HIND4U** Wallet, so go ahead and use this service to create more and more **HIND4U** Wallets.

Note:

- **HIND4U** Wallet is NOT meant for TPC, it is meant only for Citizens.
- TPC should take 1.5% as surcharge for **HIND4U** Wallet top amount from the customer.
- His wallet will be deducted from **HIND4U** Wallet top up amount + 0.7% of amount.

Check:

-If **HIND** top up amount is Rs 1000, TPC will take upto Rs 1015 from the customer and TPC wallet will be deducted for Rs 1007 after **HIND** up.

Requirements for Sending Money

- Sender shall have a valid mobile number (Non KYC)
- Sender needs a valid ID Proof for higher sending limit (KYC Customer)
- Receiver shall have a bank account in any bank at any city in India
- Sender does not require bank account. He pays in cash at TPS Outlets
- Sender shall know the Bank account number and Branch details of Receiver



Who All will be Benefited

- Migrant Labor
- Friends / Family Members
- Business establishment after banking hours
- Travelers
- Any Common Man who does not have Net Banking Facilities or does not have immediate bank access



All Bank Cash Withdrawal

The Withdrawal solution is offered at an enticing price point service (as a non-refundable deposit) with a monthly rental fee of Rs. 150/- and a commission of per cash-back transaction or monthly mode. Any legitimate business can open a zero balance account with Any Bank and any Android or Tablet with a WiFi or data connection. For any Cash@POS transactions, the amount plus commission are settled the next day into the bank account of the merchant.

With respect to Cash@POS, it is a proven solution in the US where any grocery store lets you pay with your card and withdraw up to \$100 then and there. RBI today allows a daily limit of Rs. 1000 per cardholder.

This solution is surely a great utility but as a consumer, how safe is this?—"The beauty of this solution is that it is 100% certified by all the required standards and global best practices – EMV, PCI-PTS, PCI-DSS which are standards in the Payments industry. This means that the card reader and the PIN entry are exactly on par and certified as per the same standards as any other ATM,"

To introduce you to **"Eze POS"** – an mPOS solution to collect credit / debit card payments (card present) through an innovative dongle like device that can be attached to a mobile phone / tablets.

With Eze POS, a store or an on-field agent of your company anywhere across the country can collect card payment - easily and securely – using their mobile handset or tablets. The product is now live and we are rolling it out across the country with a few key banking partners (attached is the brief overview).

1. Auto Settlement. On Eze Pos, transactions are settled automatically, whereas in traditional POS system settlement is a manual activity. Hence you will always get payment on time which is T+1 working day.

2. Integration & Auto Reconciliation. Eze Pos system can be integrated with the billing system. Hence as soon as card payment is collected, the payment transaction will be posted into your system. In case of traditional POS system, billing and payment system are separate. Because of integration, transaction wise reconciliation is automatic.

3. Central Monitoring. All card payment transactions can be monitored centrally on a real-time basis.



4. No Maintenance of Chargeslip. As per banking regulations, merchants have to maintain physical copy of charge slip for every card transaction to fight charge backs. In case of Eze Pos, charge slips are maintained digitally and it can be easily retrieved.



PAN Card

At HINDFS Centre, A person can apply for new PAN card or can apply for alteration of old PAN Card.



PAN Card & PRAN Card Services

Get your PAN Card without any trouble

Permanent Account Number(PAN) is a unique number, issued to all the entities identifiable under Indian Income Tax Act 1961 .It is equivalent to a National Identification Number and also serves as an Important identity proof.

PAN Card is issued by Indian Income Tax Department under the supervision of Central Board of Direct Taxes. An example number would be in the form of AAAPL1234C.

PAN Service is also offered under **UTI** Scheme through **HINDFS** portal. TPCs should register to **HINDFS** to access the PAN Service.

Process Flow:

- Make Payment.
- Generate Coupon Number.
- Fill Pan Application Form..
- Generate Acknowledgement Receipt.
- Send courier, having all the required Hard Copies and the Batch Detail Sheet e-mails, at the end of entry to the HIND address.



PAN Service is also offered under **NSDL** Scheme through **HINDFS** portal. TPCs should register to **HINDFS** to access the PAN Service.

Process Flow:

- Make Payment.
- Generate Wallet Balance.
- Fill Pan Application Form.
- Generate Acknowledgement Receipt.
- Upload the Pan Form, Photo, Signature and the Supporting document as per scanning guidelines
- Create Batch on regular intervals having at least one Application.
- Send courier, having all the required Hard Copies and the Batch Detail Sheet e-mails, at the end of every month to the HIND address.



PRAN Card

The PRAN (Permanent Retirement Account Number) card will be issued to each subscriber on the registration of his NPS Lite account.

At HINDFS Centre, NPS Regular offers Indian citizens a low-cost option for planning their retirement Earlier to provide old age income, PFRDA (Pension Fund Regulatory and Development Authority) had introduced National Pension System (NPS). An online facility, NPS provides a subscriber access to two personal accounts: Tier-I pension account & Tier-II savings account. In Tier-I pension account, you will contribute your savings for retirement into this non-withdrawal account. Tier-II savings account is simply a voluntary savings facility. You will be free to withdraw your savings from this account whenever you wish.



RAIL (IRCTC)

How to become an IRCTC agent?

IRCTC does not provide agent license to an individual directly but it delivers the same through IRCTC authorized Principal Agent. Snap World providing the opportunity to retailers to become Indian Railway authorized e-ticketing agent. To start a railway ticket booking agency you need an IRCTC license, selling railway tickets without IRCTC license is an offence. After an application through Snap World for IRCTC services, retailer gets the approval from IRCTC and Snap World team informs the retailer about the service activation same day.

After approval he gets following benefits:

- *Commercial License for selling railway e-tickets
- *Convenient booking of e-tickets
- *Easy Cancellation
- *Wait-Listed e-tickets can also be booked
- *Increase in customers Loyalty
- *Increase in customers footfall
- *A gateway to enter online services business.

Following documents are required to apply for the IRCTC services:

- *Three Passport size photographs
- *Photo Identity Proof (Officer Attested copy)
- *Address Proof (Officer Attested copy)
- *Form for digital signature certificate.



Why Digital Signature?

Digital Signature or SIFY form is mandatory to avail this service, following are the benefits of using digital signatures:

- *Efficient portal let you book multiple railway tickets for various customers from anywhere on the IRCTC website
- *It is cost effective to book train tickets online
- *Use of digital signatures and electronic documents help to make online transactions more secure
- *IRCTC web verifies the identity of the authorized travel agent and only allows genuine agents to book tickets
- *No one can book tickets with your login details due to required digital certificate authentication
- *Hassle-free transactions: travel agents can book railway tickets without any additional hassles

Before starting this business :

- *You should have a computer or laptop
- *You should have a printer
- *You should have an internet connection.



LEGAL SERVICES

We are provide IT File, P. Tax, Vat Tax, Partnership Firm Registration, Company Formation & Legal services through our TPC. Legal Services for the following service providers are enabled through **HINDFS**.

Income Tax Return: In India every assessee whether having a taxable income or not should definitely file an income tax return. Income Tax is the annual direct tax that government levies on financial income generated by all entities. The Income Tax Act, 1961, requires all assesseees to file income tax return every year so as to determine whether they owe any taxes or are eligible for a tax refund. Tax is levied on taxable income of all assesseees as per rates fixed by the Finance Act. For computing this taxable income, income under all five heads are aggregated to give adjustment for losses of current year and earlier years and then effect is given for eligible deductions. The assessee is required to submit these details by filing income tax return within due dates specified under the act. In case of non-compliance various penalties and prosecutions can be initiated against defaulting assesseees as laid down by Income Tax Act.



The Indian Partnership Act, 1932

PROFESSIONAL TAX REGISTRATION: A tax levied by State Government (mostly governed by Municipal council of the State Government) for professional or employment is Professional Tax. States which impose Professional tax are: Karnataka, West Bengal, Andhra Pradesh, Maharashtra, Tamil Nadu, Gujarat, Assam, Chhattisgarh, Kerala, Meghalaya, Orissa, Tripura.

VAT REGISTRATION: A Value Added Tax (VAT) is a form of consumption tax or indirect tax which is imposed on goods and services at each stage of production starting from raw materials to final product. For the buyer, it is a tax on the purchase price and for the seller it is a tax on the value added to any product at each stage of its manufacture or distribution thereby avoiding cascading effect. The manufacturer remits to the government the difference between these two amounts, and retains the rest for themselves to offset the taxes they had previously paid on the inputs. VAT applies to all provisions of goods and services except those that are zero rated or exempted and both natural persons and legal entities can get themselves registered for VAT.

VAT rules and regulations regarding registration, due dates of paying vat and filing return vary state-wise. FINMART through its various branches and associate offices in India can assist the client with VAT solutions ranging from Registration to return filings depending upon the state of the client.

PARTNERSHIP DEED REGISTRATION: Partnership deed is a duly stamped and registered written agreement governing the existence of a partnership firm as a business incorporation document. Ordinarily, the rights, duties and liabilities of partners are laid down in the deed. It is advisable to prepare a partnership deed even if a partnership firm is not registered because a deed helps in amiable resolutions of problems when disputes between partners arise. Partnership deed governs the relationship and other aspects of business.



SOFTWARE SERVICES

To convert "Thought to Reality (T2R)" we are the master and HIND TECHNO SOLUTIONS can create and work with even the most complex projects that require phenomenal stability and security. Smooth functioning, user friendly interactive interface, stable and sustainable software solution is what HIND TECHNO SOLUTIONS provides. Quality and data confidentiality will provoke you to work with HIND TECHNO SOLUTIONS. Interacting with the clients, we have the best team who can execute a project from a sheer concept to the final, polished high end solution. Our highest quality services ensure customer's comfort, cost benefits, schedule and budget targets, and confidentiality and security issues. Some of our key services are as follows:



We have embraced Software Application development as our core business focus, since inception. Our dedicated team, that brings decades of experience together, thrusts great emphasis on meeting the demands of global organizations that wish to outsource their product development. We assure software product engineering services that can help you reduce your costs and offer you quality products, delivered within your estimated timeline.

Domain And Web Hosting Solution:

A domain name is an identification string that defines a realm of administrative autonomy, authority or control within the Internet.

Recharge Software And Money Transfer:

We are Provide all types recharge (Mobile, DTH, DATA card, Postpaid, Recharge, Bill Payment etc.) and We also provide Money Transfer Portal.

Flight, Bus & Hotel Booking Development:

We are development Flight Booking, Bus Booking and Hotel Booking web base Software.

Web Design, MLM, Finance & Marketing:

We are develop website design & development, Multi Level Marketing (MLM) Software, Banking & Finance Software and Marketing Related Software.



Quality of service (QoS): is the overall performance of a technology or computer network, particularly the performance seen by the users of the network. To quantitatively measure quality of service, several related aspects of the network service are often considered.

Quality of service is particularly important for the transport of traffic with special requirements. In particular, much technology has been developed to allow computer networks to become as useful as telephone networks for audio conversations, as well as supporting new applications with even stricter service demands.





Start Business in
Own Brand Name



Thank You

WITH BEST REGARDS
HIND Techno Services
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