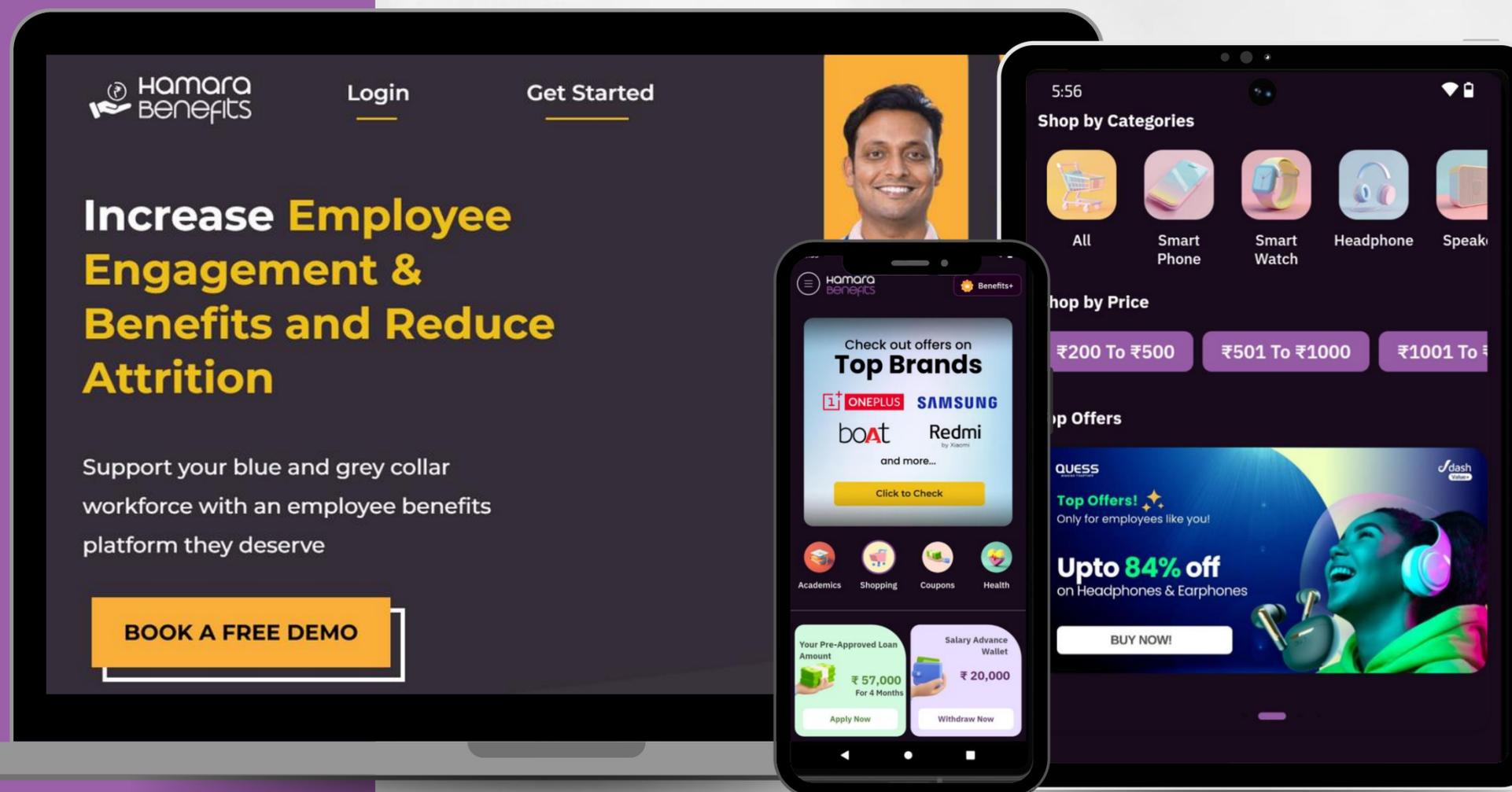




# AN EMPLOYEE ENGAGEMENT & BENEFITS PLATFORM



# VALUE PROVIDED TO EMPLOYEES



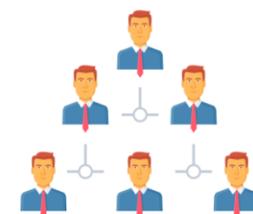
**Corporate Benefits**



**Seasonal Offers**



**Engagement Activities**



**1.24 Lakhs +**

Employees benefited  
across **1500+ Clients**



**5 Lakhs +**

Electronic products  
@ **Highest Discounts**



**10 Crores +**

in Loans & Salary  
Advances  
(disbursed monthly)



**10 Lakhs +**

Transactions  
across categories



**5,000 +**

**Free Vouchers** to avail  
from **250+ brands**

# ABOUT US

## EMPOWERING EMPLOYEES WITH



**Financial Ease & Security**  
maintained throughout the journey.



**Educational Advancement**  
as Learning never stops.



**Significant Savings**  
resulting in a better lifestyle.



**Comprehensive Medical Cover**  
a healthy employee = happy employee.



### Lifestyle

Employee Saves more  
& Lives better.



### Retention

Helps Employers retain  
the employees.



### Ease of Payment

Auto-deduction  
from Salary.



### Purchase Power

Increase Purchase Power of  
employees through discounts.



### Premium offerings

Financial Support,  
Top Discounts,  
Coupons, Healthcare.

# Benefits that your employees deserve!

Provide exclusive **products and services** to improve the quality of life of your employees only with **HamaraBenefits**.



**Handpicked Financial Products**  
(Loans & Insurances & Salary Advances)



**Finance for Travel and Commute products.**  
(Bikes & more)



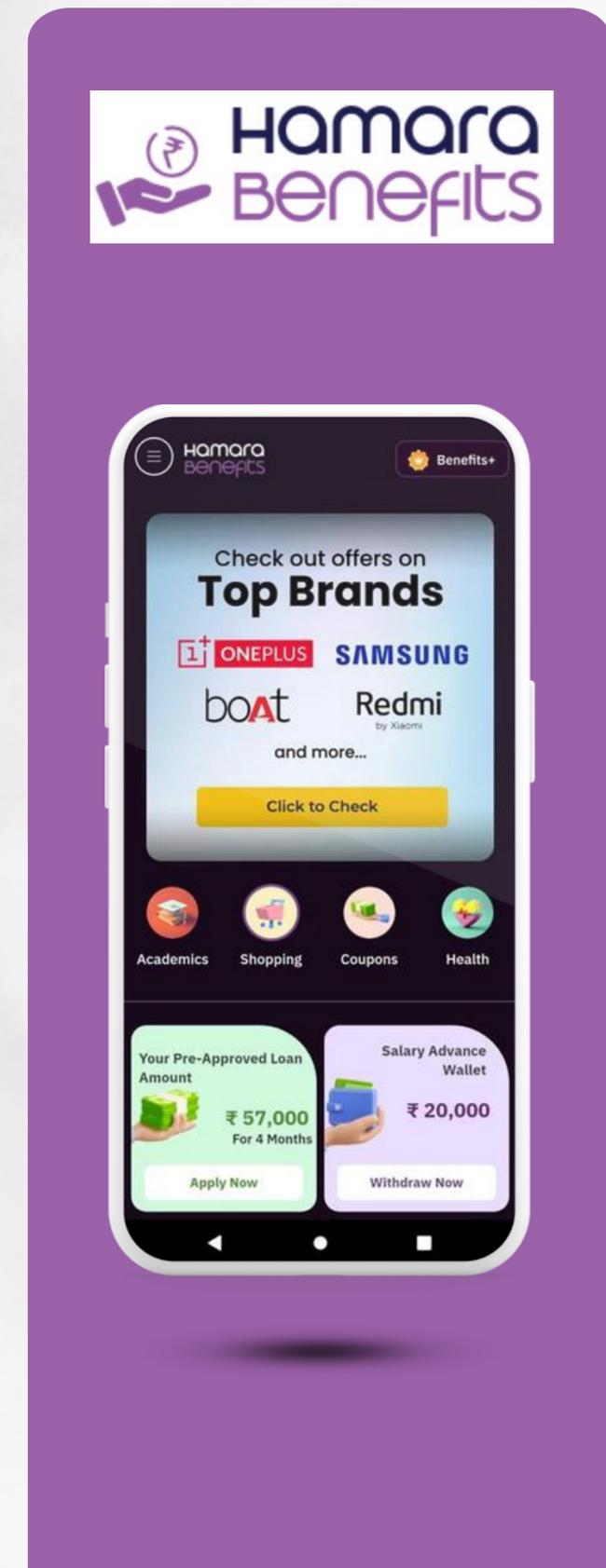
**Lifestyle and Daily Needs.**  
Apparel Coupons & Discounts



**Employee Purchase Plan**  
(Smartphones/Tablets & more)



**Healthcare**  
(Hospicash/Preventive checkups & health credits)





# OUR OFFERINGS



## Financial Lending



Personal Loans  
(Long terms loan)

Salary Advance  
(Early Wage Access)

Home Loans

Two Wheeler  
Loans

## Benefits Store



Mobiles

Smart  
Watches

Home  
Appliances

Personal  
Grooming

## Coupons



Zomato

Swiggy

Myntra

Jio Mart

## Academic Courses



Graduation

Post-Graduation

Certification  
Courses

## Healthcare Programs



Hospicash

Preventive Health  
Checkups

Health Credits

## Employee Purchase Program



Smart Phones

Tablets

Accessories



# Hamara Stories

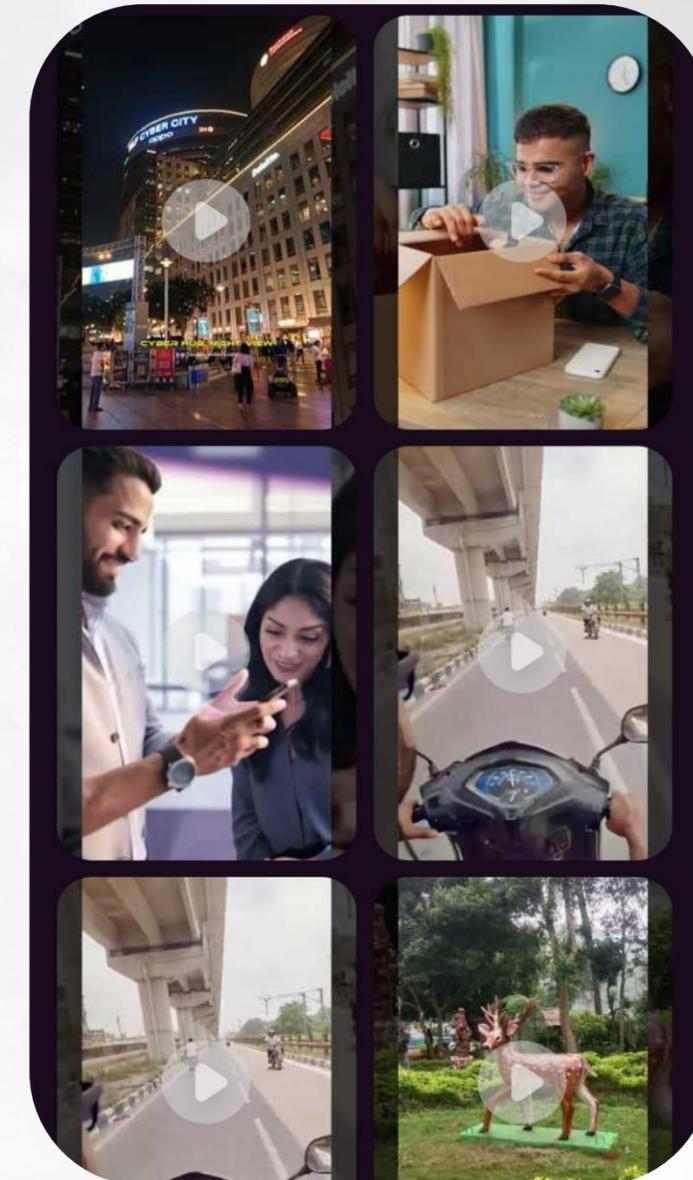
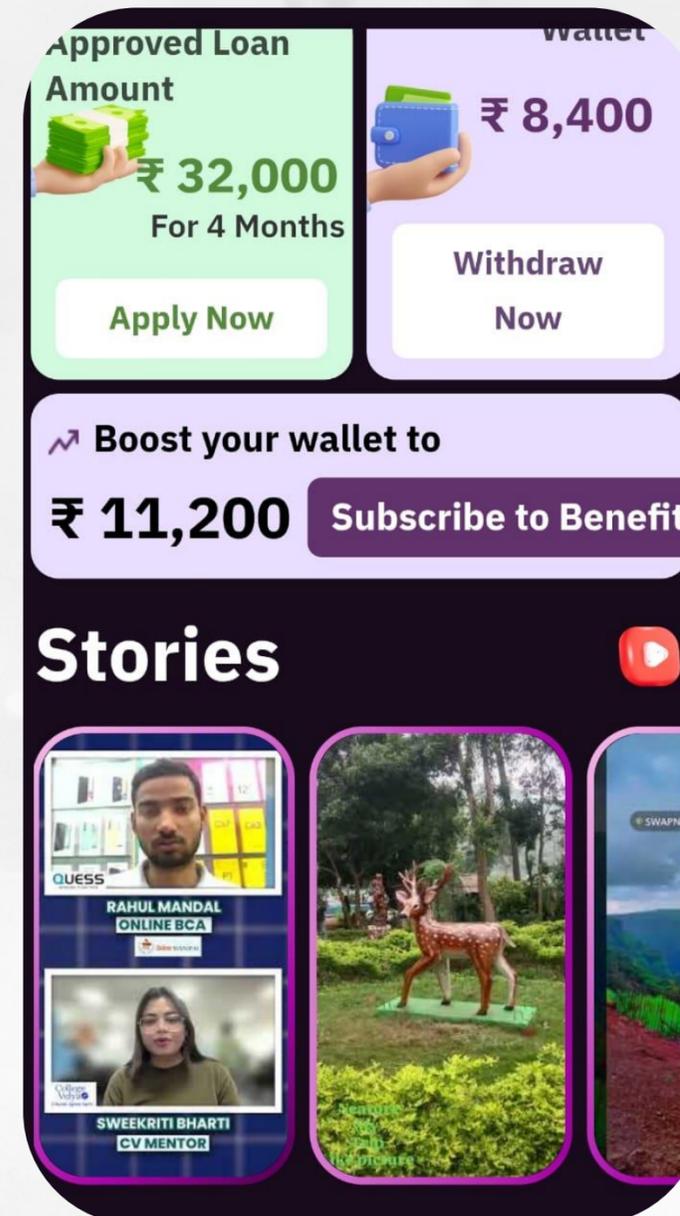
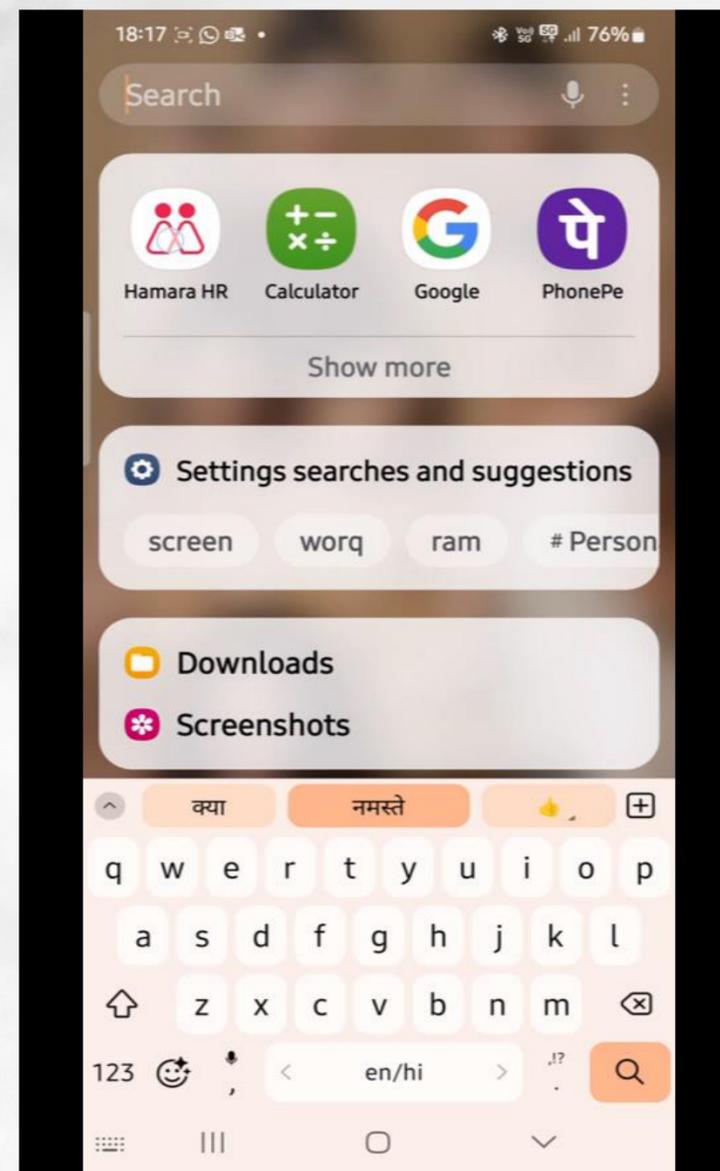


## New Age of Communication – Hamara Stories

Quess has been built new way of communication to employee through Videos and testimonials.

Hamara Benefits Platform has features of “Hamara Stories” where employee can upload own videos in Reel Format.

Brand may also communicate through this in videos format.





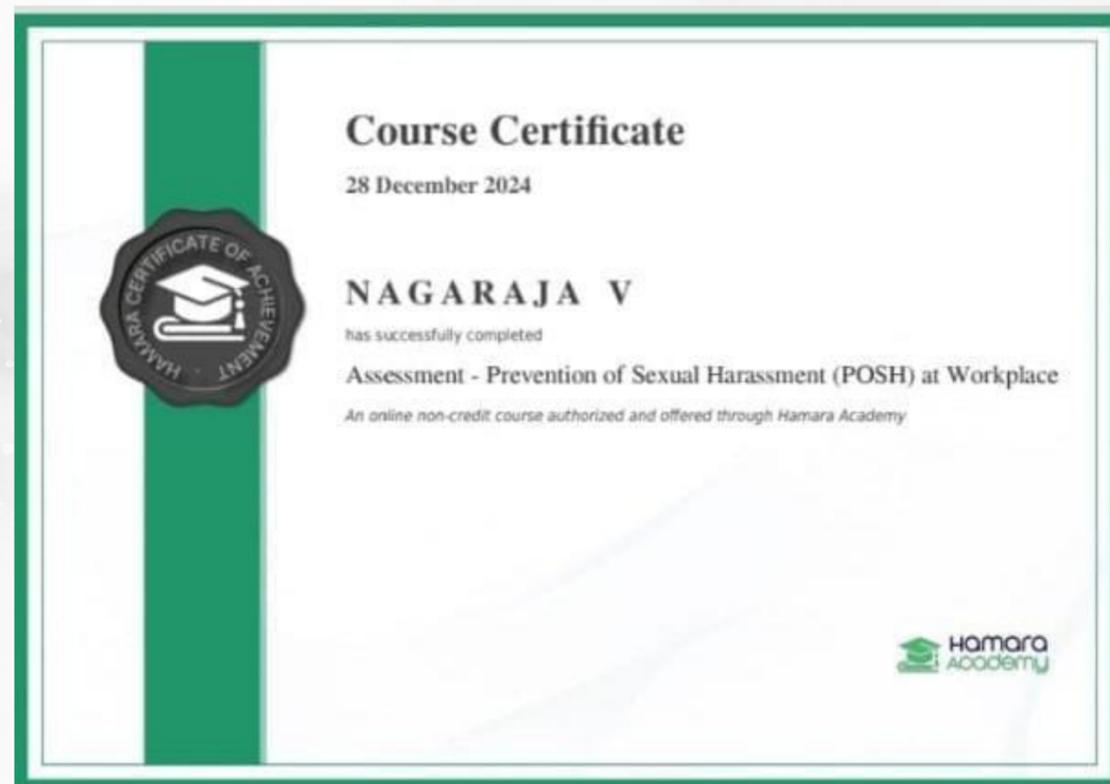
# POSH TRAINING



\* POSH training for everyone. As per the law of land every employee has to with POSH training and assessment once in a year. All new joinee has to complete this training & assessment.

## POSH TRAINING STATUS

Region	Completed	In Progress	Not Started	Grand Total	Completion %Age	Pending %Age
EAST	4271	5	104	4380	97.5%	2.4%
NORTH	2882	0	44	2926	98.5%	1.5%
SOUTH	3815	5	155	3975	96.0%	3.9%
WEST	5267	13	155	5435	96.9%	2.9%
<b>Grand Total</b>	<b>16235</b>	<b>23</b>	<b>458</b>	<b>16716</b>	<b>97.1%</b>	<b>2.9%</b>





# Academic Courses

## Success Stories - Testimonials

Samsung Associate



**RAHUL MANDAL**  
**ONLINE BCA**



**SWEEKRITI BHARTI**  
**CV MENTOR**

Wonder Cement Associate



**SAHIL**  
**MBA MARKETING**



**SWEEKRITI BHARTI**  
**CV MENTOR**

Airtel Associate



**AJAY KUMAR**  
**ONLINE MBA**



**SWEEKRITI BHARTI**  
**CV MENTOR**



# Academic Courses



Quess has launch academic courses on employee benefits platform in the month of October'24. We have very good number of interested crowd who wanting to pursue for this.

Our partner has the financial support system also. If anyone wanting to opt it they will provide the facility.

Enroll Courses	Count	Course Cont %
B.Com	4	11%
BA	7	19%
BBA	5	14%
BCA	5	14%
<b>MBA</b>	<b>15</b>	<b>41%</b>
MCA	1	3%
<b>Grand Total</b>	<b>37</b>	

Client Code	Company_Name	B.Com	BA	BBA	BCA	MBA	MCA	Total
PSL00002	SAMSUNG INDIA ELECTRONICS PRIVATE LIMITED		1	1	1	2		5
PSL00963	BAJAJ FINANCE LIMITED	1			2	2		5
PSL02600	BAJAJ FINSERV HEALTH LIMITED		1	1		1		3
PSL00441	SHREE CEMENT LIMITED		1	1				2
PSL01550	ADITYA BIRLA FASHION AND RETAIL LIMITED	1					1	2
MIS00002	MASTER STAFFING SOLUTIONS PVT LTD		1					1
PSL00123	RELIANCE INDUSTRIES LIMITED			1				1
PSL00242	NIPPON EXPRESS INDIA PRIVATE LIMITED					1		1
PSL00275	TATA MOTORS LIMITED			1				1
PSL00337	BATA INDIA LIMITED					1		1
PSL00495	WONDER CEMENT LIMITED					1		1
PSL00913	ZOMATO LIMITED	1						1
PSL01362	GTPL HATHWAY LIMITED	1						1
PSL01372	TATA ADVANCED SYSTEMS LIMITED				1			1
PSL01667	AIRTEL INTERNATIONAL LLP					1		1
PSL01678	BAYER CROPSCIENCE LTD					1		1
PSL01944	BHARTI AIRTEL SERVICES LIMITED		1					1
PSL01965	INSTAKART SERVICES PRIVATE LIMITED		1					1
PSL02094	TKIL INDUSTRIES PRIVATE LIMITED					1		1
PSL02098	BHARTI AIRTEL LIMITED					1		1
PSL02168	PIDILITE INDUSTRIES LIMITED		1					1
PSL02196	POONAWALLA FINCORP LIMITED					1		1
PSL02360	ADVANTA ENTERPRISES LIMITED					1		1
PSL02587	HYGIENIC RESEARCH INSTITUTE PRIVATE LIMITED					1		1



## Hidden Cost of Employee Turnover

The average cost of replacing a salaried employee can be up to 200% of their annual salary. High turnover disrupts workflows, reduces productivity, and damages customer relationships. A stable, engaged workforce is essential for long-term business success

Employee turnover is a significant hidden cost for businesses. Replacing a departing employee can cost up to twice their annual salary, factoring in recruitment, onboarding, and lost productivity. High turnover disrupts workflows, creates a knowledge gap, and can damage customer relationships. In today's competitive market, retaining top talent is critical for long-term business success.



## Attrition Analysis

Region	<30 Days	<60 days	<90 days	<120 days	<6 Months	>6 Months <1 Year	>1 Year	Attrition %		
								<6 Months	>6 Months <1 Year	>1 Year
West Bengal	66	67	72	67	272	308	244	33%	37%	30%
Bihar	59	88	55	43	245	271	308	30%	33%	37%
Delhi	28	31	17	9	85	65	154	28%	21%	51%
Punjab	63	57	42	35	197	126	161	41%	26%	33%
TamilNadu	170	151	122	77	520	336	237	48%	31%	22%
AP & TS	101	122	82	69	374	256	134	49%	34%	18%
Karnataka	120	106	66	71	363	210	179	48%	28%	24%
Mumbai	33	32	30	28	123	125	153	31%	31%	38%
Gujrat	74	103	164	86	427	258	233	47%	28%	25%
ROM	54	75	51	45	225	148	205	39%	26%	35%
Madhya Pradesh	27	31	25	20	103	79	101	36%	28%	36%
Grand Total	795	863	726	550	2934	2182	2109	41%	30%	29%



## Academic Courses



### Benefits of Employers for Furthering Employee Education

Taking the initiative to further employee education is an investment worth making. Training your employees and upskilling them to stay in line with the current technological evolutions and other business trends will help you maintain a competitive edge in the market

- Performance Improvement
- Employee Retention
- Set Right Culture
- Fill the Skill Gap
- Contribute to Organisational Growth

### Benefits of Online Higher Education

- Easy to Learn at your own pace
- Working professionals can advance their skills
- Working Professionals can get better opportunities, promotions to a higher position
- Working professional can continue their education without leaving their job
- Working professional can decide their own space to learn from their home or office
- Online Higher Education provides an access to Industry relevant skills & Knowledge and Professionals can learn from the live and recorded lecture provided by the Universities





# PERSONAL LOANS



Aspect	Market Offerings	BCPL Offerings
Minimum Salary Requirement	₹20,000 onwards	₹8,000 onwards
CIBIL Score Requirement	700+	600+ (Including New to Credit)
Eligibility Checks	Stricter	More Inclusive
Sanction Limits	On the basis of credit score	From ₹15,000 to ₹1 Lakh
Processing Fee	6%	Starting at ₹399 or 2%
Interest Rate	36% p.a	14% - 24% p.a. (Varies with credit history)
Loan Amount	₹15,000	From ₹12,000 to ₹1 Lakh
EMI Options	9, 12 & 24 months	Flexible options: 3, 4, 5, 6 months
Deduction Method	Standard repayment methods	Deduction at source (DAS) – EMI Deducted from the employee salary

## VALUE PROPOSITION

### → For Organizations -

**Enables loans** for employees with higher financial stability. Supports **broader employee base, inclusive of new credit users**.

### → For Employees -

Access to loans with **competitive terms, Lower salary requirement, more accessible credit options**.



# SALARY ADVANCES



FEATURE	MARKET OFFERINGS	BCPL OFFERINGS
PRODUCT COMPARISON	No similar products	Custom built product only for BCPL & partners.
INTEREST RATES	Standard interest rates	Zero interest rates
CONVENIENCE FEES	Standard convenience fee	Low convenience fee
ACCESS TO EARNED SALARY	Not typically available	Access up to 40% earned wages/salary
DEDUCTION METHOD	Standard repayment methods	Deduction at source (DAS) – Deducted from the employee salary in the next payroll

## VALUE PROPOSITION

- **For Organizations**  
Streamlined process ensures **quick, hassle-free fund disbursement** for employees. **Enhanced Productivity** with **lower absenteeism** which attracts top talent.
- **For Employees**  
**Micro-credit line** for use cases like **Emergency, Bill payments, EMI payment, Medical expenses**, family emergency, etc.



# BENEFITS STORE

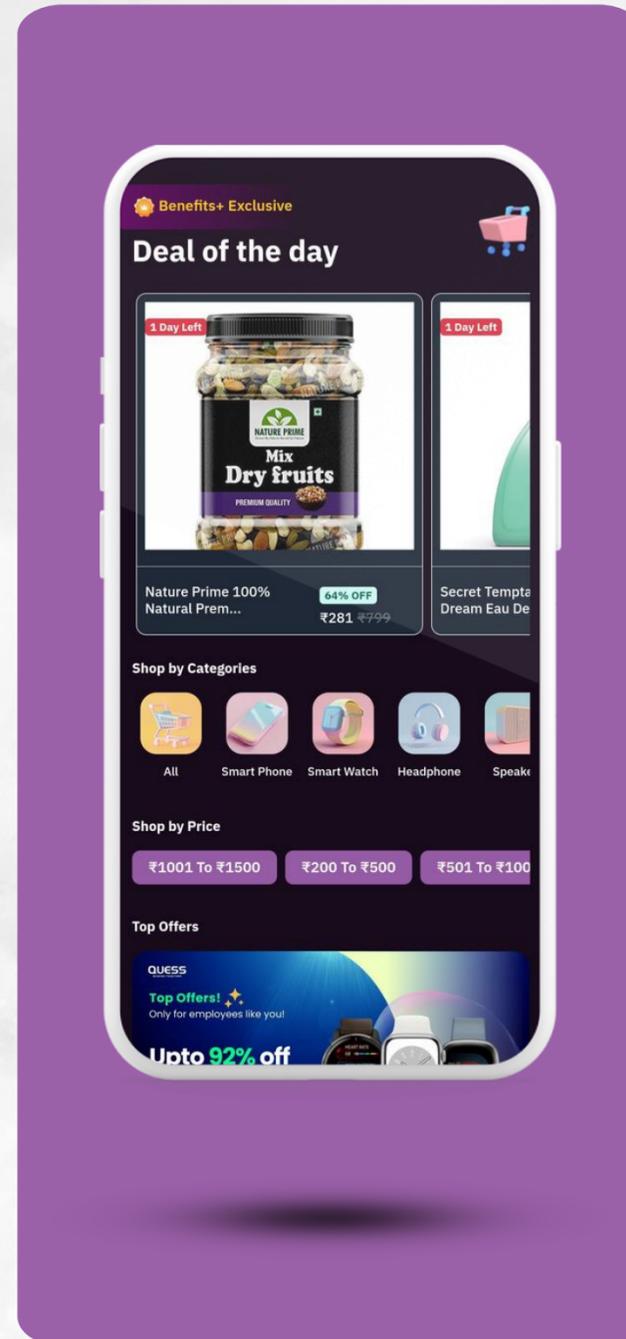


**Upto 70% Off on  
Electronics!**



**On  
Top Brands!**

Apple  
LG  
SONY  
PHILLIPS  
BOAT  
MUCH  
MORE



## CHOOSE FROM



Smart Phones



Head Phones



Personal Grooming



Smart Watches



Home Appliances

**MANY**



MORE



# BENEFIT'S COUPONS



**Free Discount Coupons**



**250+ Top Brands**



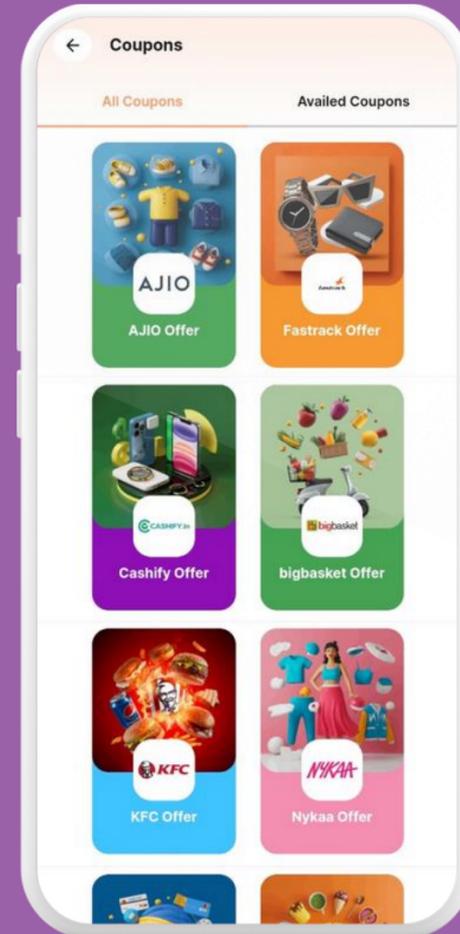
**Electronics**



**Food**



**Shopping**



## WEEKLY

**New Set** of Discount Coupons updated **Weekly**.

## MONTHLY

Savings on Online **Shopping / Purchases / Expenses**.



# EMPLOYEE PURCHASE PROGRAM



## OUR OFFERINGS



Savings **Upto 40%** on **Top Brands**



Save **18% GST**



**Free Insurance** available on **all the products**



Save **Income Tax** as per slab applicable.



Buy 1 **smart phone** & 1 **tablet** in a **calendar year**

## VALUE PROPOSITION

### → For Organizations

- Tax saving via payroll deduction.
- Avail GST input.
- Boosting employee morale.
- Better employee performance.
- Attract top talent.

### → For Employees

- Tax saving.
- Increased employee savings.
- Employee well-being.



# ACADEMIC COURSES



- ✓ Graduation
- ✓ Post Graduation
- ✓ Certification
- ✓ and more



Consultative approach  
of suggesting course



Financial Support  
with flexible payments  
Available



Mentoring options  
for employees

## VALUE PROPOSITION

### → For Organizations

- Enhanced Workforce Skills and Knowledge
- Increased Job Satisfaction and Employee Loyalty
- Competitive Advantage in Talent Recruitment
- Improved Workplace Productivity
- Positive Employer Brand Image

### → For Employees

- Opportunities for Graduation, Post-Graduation, and Certification Courses.
- Flexible financial support through customizable payment options.
- Personalized guidance in selecting courses through consultative approaches.
- Access to mentoring options for ongoing support.



# HEALTHCARE PROGRAMS



## OUR OFFERINGS



Affordable Premiums



100% Online process



Works in **non-network** hospitals



Offering at **minimal premium** charges

## VALUE PROPOSITION

### → For Organizations

- Provides Health benefits to users while one is hospitalized.
- Insure them for the loss of pay during their time at hospital.

### → For Employees

- Provides upto ₹ 1,000/day for a maximum of 30 days during hospitalization period.
- Unlimited tele-consultations.
- 30+ Preventive health-checks
- Benefits available for dependents as well.



# TWO WHEELER LOANS

## VALUE PROPOSITION

### → For Organizations

- Boosted Employee Morale
- Enhanced Financial Wellness
- Improved Productivity and Focus
- Reduced Financial Stress
- Competitive Advantage in Talent Acquisition

### → For Employees

- Accessible Financial Support
- Lower Minimum Salary Requirement
- Transparent Terms and Conditions
- Personalized Customer Support:
- Opportunity for Credit Building



**Lowest** on-road price.



Faster **loan approvals & Disbursals.**



Save Up to **35% on EMIs**



Flexible **down payment & EMI options.**



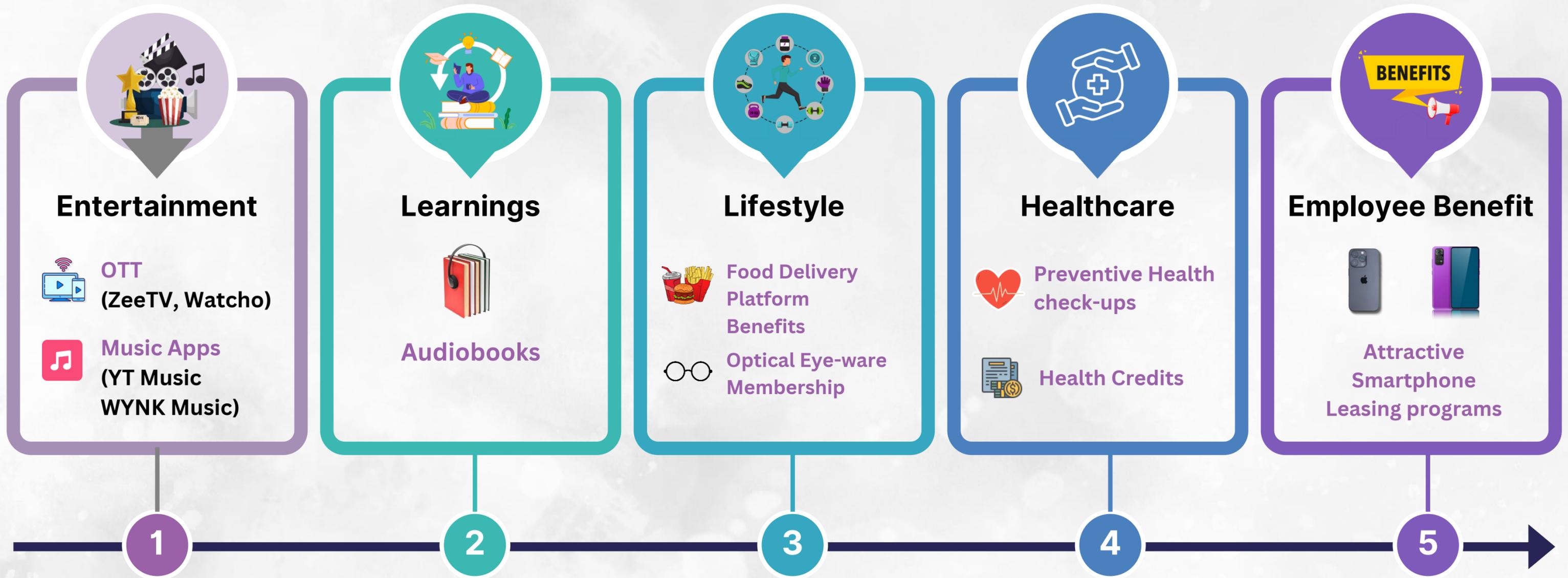
All types of **two-wheelers** including **EVs**



**100%** online process



# Upcoming Benefits on the Platform





## Monthly Reimbursement Support

Quess Partnering with SalarySe who will support to fund the monthly reimbursement expenses of Supervisor & Manager . Now they don't have to put own money for monthly expenses. Partner will provide the credit on their UPI Wallet and they have do transactions.

Benefits :-

1. Employee money not be parked.
2. All other expenses like, Hotel Stay/ Travel/ Food & others will have additional payment transaction with bill. This will be the additional supporting of submitted bills.

GS Tot Reimbursment Count	Average Reimbursment	Tot Reimbursement
40000	8000	32 Cr

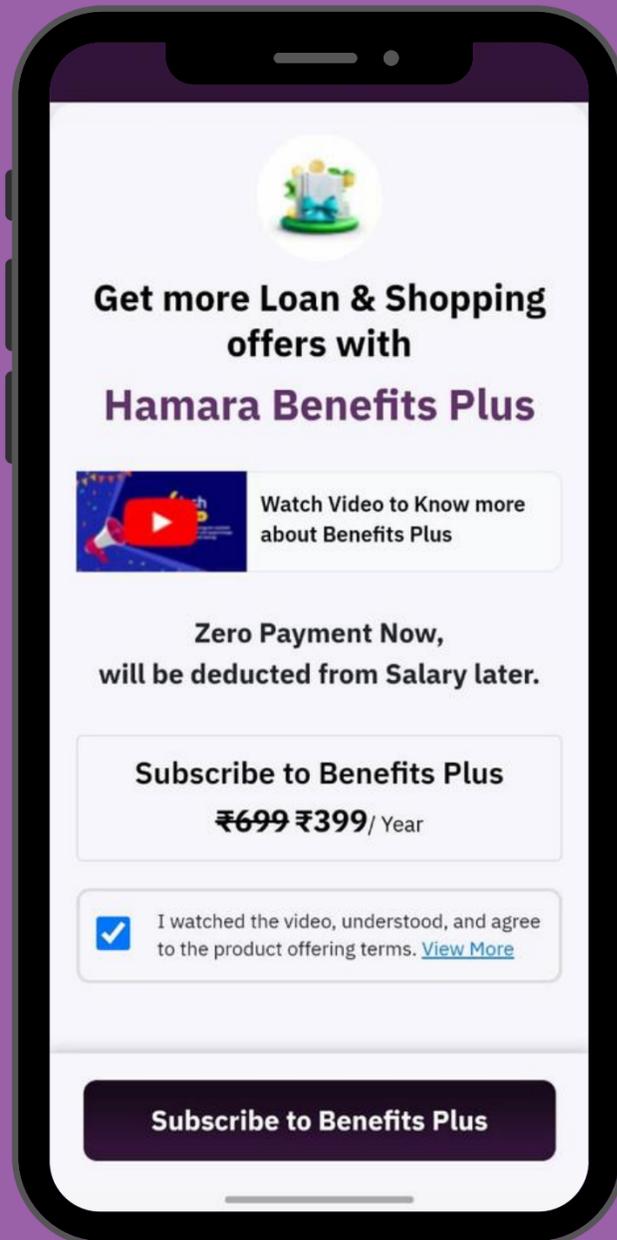
## Anywhere Cashless- Cashless at Non-Network Hospital

Hamara Benefits Platform integrate with Policy Bazar Partner portal. If any Associates Admitted in Non Network Hospital, raise the request immediately to Policy Bazar( TPA) to enroll the hospital for the Cashless.

Total Open Cases	Under Audit	Initiated	Approved	Claim Settled	Case Rejected/Closed	Total Cases Worked	Pending Cases
240	36	2	5	4	4	51	189



## Consent Pop-Up Flow



- 1 Click on Promotional banner
- 2 Open Consent Pop-Up
- 3 Read Instructions
- 4 Give Consent

# Promotional Banners



5.5 LAKH+  
Active Users



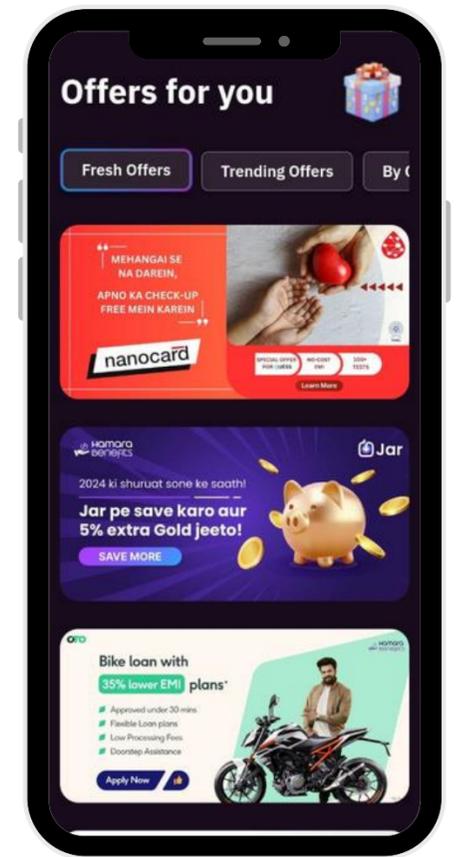
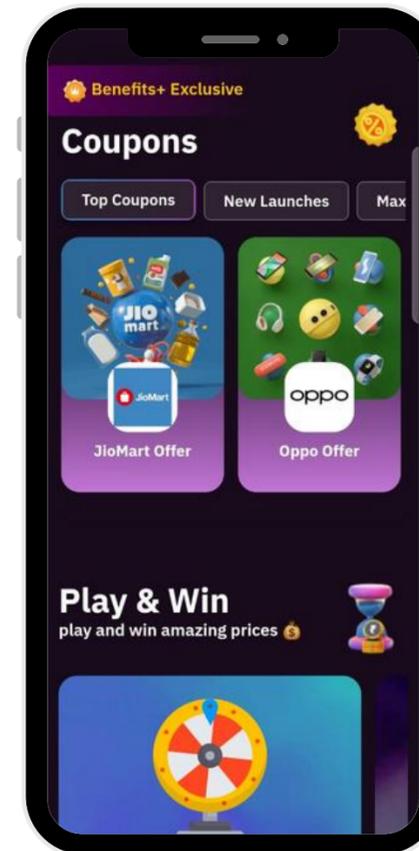
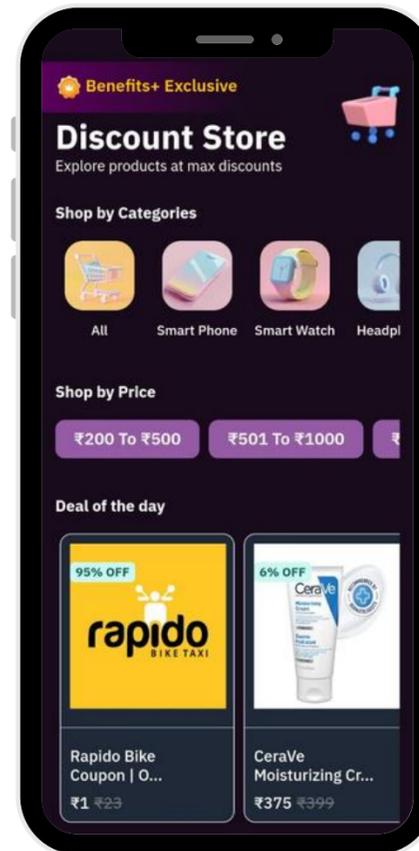
## ADVERTISING

Customized &  
Interactive  
Ads



## VISIBILITY

Unmatched Visibilitly  
on the platform





# Promotional Banners



5.5 LAKH+  
Active Users



## ADVERTISING

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## VISIBILITY

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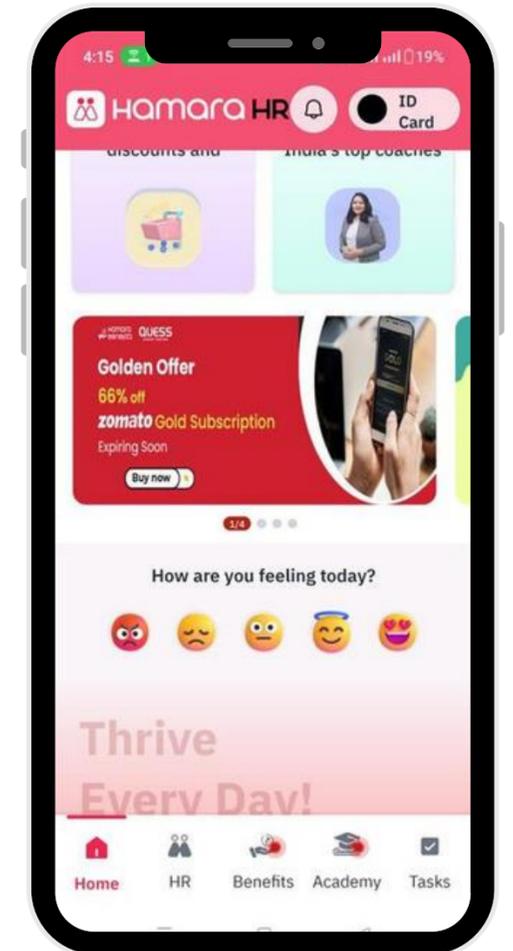


# For Subscription

On



App



# THANK YOU

Employee Engagement  
=  
Employee Retention



**CONTACT US**

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 [www.hamarabenefits.com](http://www.hamarabenefits.com)