



## **SYNERGEM** CONSULTANCY PVT LTD

### **OFFICIAL FEE PAYMENT PARTNER**

Dear Student,

Namaste!

We are excited to introduce Jodo as our official fee payment partner. Jodo Flex is the primary method for fee payment at Synergem Consultancy Pvt Ltd. This service offers a simple and efficient way to schedule your fee installments through a one-time registration. All students are requested to complete the Jodo Flex registration to arrange term-wise fee payments for the upcoming academic year (2025-26).

With Jodo Flex, you will need to register for an auto-debit facility online based on your school's fee payment schedule. The registration process is quick and will take no more than 2 minutes. Once registered, you will receive automated reminders for each installment via WhatsApp and email, ensuring you're always prepared. On the due dates, the required installment amount will be automatically debited from the parent's registered bank account.

#### **Benefits of Using Jodo Flex:**

- **No extra charges:** Students will not incur any additional costs like bank or MDR charges when paying via Jodo.
- **Safe and secure:** Integrated with all private and public banks through the National Payments Corporation of India (NPCI), a division of the RBI.
- **Timely reminders:** Receive reminders 2 and 5 days before the fee payment due date.
- **Convenient payments:** No need to visit the school or bank to make payments.
- **Instant receipt:** You will receive your fee receipt immediately after the payment is made.

#### **Registration Process:**

To register on Jodo Flex, follow these simple steps:

- Visit <https://app.jodo.in/synergem>.
- Log in using your mobile number and OTP.
- Select or add your student using the Roll Number.
- Review and confirm the fee payment schedule for AY 2025-26.
- Enter your bank details (account number and IFSC code – either savings or current accounts are accepted).
- After bank account verification, click on “Setup Now” to register for eNACH.
- Authenticate using your debit card or net banking credentials.
- You will receive a confirmation of registration via email and WhatsApp.

**Due Dates for Auto-Debit:**

The due dates for term-wise fee payments are available in the WISE PPT

**WISE PPT LINK:** <https://synergemjob.com/wp-content/uploads/2025/02/WISE-PPT.pdf>

**Important Notes:**

- Please complete the Jodo Flex registration process after selection and before joining the industry.
- Ensure that the bank account details you provide match the account you will use for receiving your salary when you join the company.

**Important:** The bank details (account number and IFSC code) provided during registration are required by NPCI and the issuer bank for ENACH setup. The authentication process will take place on your own bank's page, and Jodo's platform will not request any additional information.

**For Any Queries, Please Contact:****Synergem Team:**

- Shaheen: +91-6281919641 (Admin Manager)

**Jodo Team:**

- Sampath: +91-9392652692
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We appreciate your cooperation and look forward to a smooth fee payment experience through Jodo Flex.

Warm regards,  
Synergem Consultancy Pvt Ltd



### **About Jodo:**

Jodo is a leading fintech company in the field of education fee payments run by IIT-IIM alumni and currently works with 2000+ educational institutions across the country serving more than 1 Million+ students.

### **Jodo Flex: Data Security Measures:**

Jodo is **ISO 27001 certified** in Information Security Management.

Jodo acts as a technical intermediary to enable ECS on your bank account and the transaction happens between your bank and the school's bank. You can set up the fee payment on any active savings or current bank account. Jodo is integrated with all private and nationalised banks via the National Payments Corporation of India (NPCI).

Jodo directly works with NPCI (National Payments Corporation of India via Digio), a specialised division of the Reserve Bank of India, to bring the E-NACH facility as a service for the convenience of students and is fully compliant with the required security protocols. All the data is encrypted (AES-256) in flight and at rest. All the customer/internet-facing application traffic is encrypted (HTTPS/SSL)

An advertisement graphic for JODO. At the top left is the JODO logo. Below it, the headline reads "Automate Fee Collection, Forever!". Underneath the headline is the subtext: "No more fee delays and tedious follow ups. Get your fees on time always!". At the bottom left, a blue rounded rectangle contains three statistics: "2500+ Institutes", "14L+ Students", and "10000+ Fee Processed". On the right side, a hand is shown holding a smartphone. The phone screen displays three service icons: "JODOCRED" with a credit card icon, "JODOFLEX" with a bank account icon, and "JODOPAY" with a payment icon.

# Bank Mandate Verification Charges for Setting Up the Auto-Debit System

Banks	If Mandate Verification charges levied (Y/N)	Amount
ABHYUDAYA CO-OP.BANK LTD	Y	50+GST
AHMEDABAD DIST.CO-OP.BANK LTD	N	No Charges
ALLAHABAD BANK	Y	59
ANDHRA BANK	Y	118
AU SMALL FINANCE BANK LTD	N	No Charges
AXIS BANK LTD	Y	115
BANDHAN BANK LTD	N	No Charges
BANK OF BARODA	Y	115
BANK OF INDIA	Y	201.25
BANK OF MAHARASHTRA	Y	115
BASSEIN CATHOLIC CO-OP.BANK LTD	N	No Charges
CANARA BANK	Y	150+GST=177
CENTRAL BANK OF INDIA	Y	100+GST and for rejection =250
CITI BANK	N	No Charges
CITY UNION BANK LTD	N	No Charges
CORPORATION BANK	Y	100+gst
COSMOS CO-OP BANK LTD	Y	100+gst
DENA BANK	Y	SB- 50,Current- 125
DEVELOPMENT CREDIT BANK LTD	N	No Charges
DOMBIVLI NAGARI SAHAKARI BANK LTD	N	No Charges
FEDERAL BANK LTD	Y	118
HDFC BANK LTD	N	No Charges
HONGKONG AND SHANGHAI BANKING CORPORATION	Not ready to disclose	
ICICI BANK LTD	N	No Charges
IDBI BANK LTD	Y	50+GST=59
IDFC BANK LIMITED	N	No Charges
INDIAN BANK	Not ready to disclose	
INDIAN OVERSEAS BANK	Y	100+GST
INDUSIND BANK LTD	N	No Charges
JAMMU & KASHMIR BANK LTD	Y	100+18 GST=118
JANATA SAHAKARI BANK LTD	Y	50
KARNATAKA BANK LTD	Y	100+18 GST=118
KARUR VYSYA BANK LTD	Y	100+18 GST=118
KOTAK MAHINDRA BANK LTD	Y	50
LAKSHMI VILAS BANK LTD	Y	100
ORIENTAL BANK OF COMMERCE	Y	100+GST
PARSIK JANATA SAHAKARI BANK LTD	Y	200+GST 18 /No rejection charges
PUNJAB & SIND BANK	N	No Charges
PUNJAB AND MAHARASHTRA CO-OP BANK LTD	N	No Charges
PUNJAB NATIONAL BANK	Y	118+GST / NO rejection charges

# Bank Mandate Verification Charges for Setting Up the Auto-Debit System

RATNAKAR BANK LTD	N	No Charges
SARASWAT CO-OP BANK LTD	Y	50
SHAMRAO VITTHAL CO OP BANK LTD	N	No Charges
SOUTH INDIAN BANK LTD	Y	100+GST/ NO rejection charges
STANDARD CHARTERED BANK	Not ready to disclose	
STATE BANK OF INDIA	Y	59
SYNDICATE BANK	Y	236
TAMILNADU MERCANTILE BANK LTD	N	No Charges
THANE JANATA SAHAKARI BANK LTD	Y	100+GST/ NO rejection charges
THE THANE DIST.CEN.CO-OP BANK LTD.	Y	rejection charges = 100+ GST
UCO BANK	Y	200+GST/ NO rejection charges
UNION BANK OF INDIA	Y	115
UNITED BANK OF INDIA	Y	118
VIJAYA BANK	Y	130
YES BANK LTD	N	No Charges