

Empowering Lives Through Smart Savings

Smart Life Card (Discounting Card)

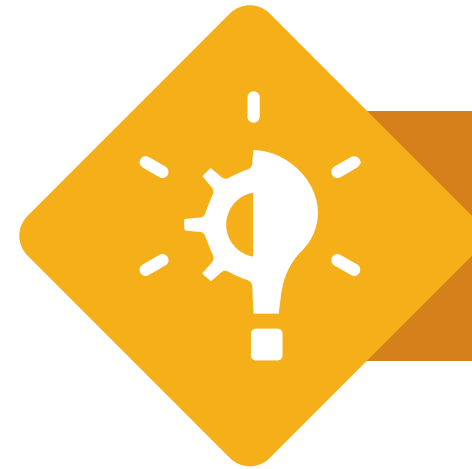
**Affordable Benefits in Health, Education,
Gym Restaurants, Groceries, Jobs & More
Starting at Just 1/Day!**

HATHFIN DEVELOPMENT PVT. LTD.

Visit Our Website
www.hathfin.com



Vision And Mission



Our Vision

A future where:

- Everyone has access to education, holistic healthcare, and stability
- Expert guidance supports individuals' growth and success.



Our Mission

To uplift middle-class families through accessible education, quality healthcare, and essential services at discounted rates breaking the cycle of poverty and enabling a life of dignity.



Our Company

Hathfin is focused on making education, healthcare, and essential services affordable, targeting support for middle-class families. They offer exclusive discounts through a "Discount Card" program.

- Affordable education
- Discounted healthcare
- Accessible essential services

They aim to break the cycle of poverty and promote dignity and prosperity.

Core Benefits (Part 1)



Health Benefits

- 20% to 100% off on OPD consultations
- Up to 30% off on hospital bills



Pharmacy

- 15% to 80% off on medicines



Laboratory

- Up to 60% off on diagnostic tests

Core Benefits (Part 2)



Education



- 40% to 100% off on school admission fees
- Up to 20% off on monthly tuition fees

Restaurants



- Up to 25% off on meals at partner outlets

Gyms



- Up to 50% off on gym memberships

Saloon/ Beauty parlour



- Up to 50% off on memberships

Core Benefits (Part 3)



Jobs

- Guaranteed job notifications for cardholders within 60 days



Grocery

- Up to 15% off on grocery shopping



coaching institute

- 40% to 100% off on admission fees



college

- 40% to 100% off on admission fees
- Up to 20% off on monthly tuition fees

Core Benefits (Part 4)



Cosmetics

- 15% to 80% off on Cosmetics



Tour and Travel Package

- Up to 15% off on Travel and Tour Bookings



Automobile Service / Garage / Spare Parts

- Up to 50% off on Automobile and Accessories



Footwear

- 40% to 70% off on Footwear

Core Benefits (Part 5)



Clothes / Uniform Store

- 15% to 80% off on Clothes/Uniforms



Book Store / Stationery / Gifts

- Up to 50% off on Books and Accessories



Hotel / Resort / Banquets

- Up to 40% off Hotels and Bookings

Our Partners

Hospitals

Hospitals & Multispeciality Centres

- Astha Healthcare
- Yatharth Hospital
- Unity Hospital
- Accord Superspeciality Hospital
- Metro Heart Institute with Multispeciality
- Santosh Multispeciality Hospital
- Manvata Hospital
- Vedanta Hospital
- Madhav Multispeciality Hospital & Trauma Centre
- Suryodaya Hospital
- M.K. Verma Hospital
- Future Hospital
- Madhav Hospital (A Unit of UK Enterprises)
- Sunshine Hospital
- Doon Hospital
- Asia Medicity Hospital
- Ayush Kama Hospital
- Kant Multispeciality Hospital
- Raghav Hospital
- Shiv Shakti Hospital
- R.M. Healthcare Center
- Healthcare Center & Nursing Home
- Shree Vinayak Hospital
- Prayag Multispeciality Hospital

- Ocean Medicity Multispeciality Hospital
- Shiva Multispeciality Hospital
- Apporva Hospital
- Shree Kesav Hospital
- Jeevan Asha Hospital
- Geetanjali Hospital
- Raindew Multispeciality Hospital
- Dhannu Ram Multispeciality Hospital
- M.S. Multispeciality Hospital
- Om Medical Centre
- Balaji Multispeciality Hospital
- Saroj Medicare & Hospital
- Madhu Multispeciality Hospital
- Meera Devi Nursing Home
- Chugh Hospital
- Simran Hospital
- Agrasen Multispeciality Hospital LLP
- Murti Devi Memorial Hospital
- Kailash Medicare Centre
- Ashirwad Hospital
- Krishna Hospital
- Sachin Hospital
- Medicalsathi Hospital

Clinics & Specialized Centres

- Livewell Diabetes & Heart Centre
- TRS Patient Health Care
- Kaushik Dental Implant & Cosmetics
- DS Multispeciality Dental Clinic
- S.R. Dental Clinic
- KDC Skin Clinic
- Gamma Physio Care & Pain Relief Clinic
- Eakta Multispecialist Clinic
- Chaudhary Dental Clinic
- Apna Clinic
- Swasthya Clinic
- Sai Dental Clinic
- Amiha Hospital
- Agastya Dental Care
- Manju Nursing Home
- MedicalSathi Family Clinic
- Dr. Clinic
- Gaurav Clinic (Sex and VD)
- Gurukirpa Nursing Home
- Dr. Charu Ayurveda & Panchkarma

Our Partners

Diagnostics & Pathology Labs Network

Major Diagnostic Chains & Advanced Labs

- Dr. Lal Path Labs (multiple locations)
- Medanta Labs
- Metropolis Healthcare Lab
- Agilus Diagnostics (SRL)
- PathKind Labs (incl. KLJ-77 center)
- Redcliffe Collection Center
- Apollo Diagnostics (Angel Path Lab)

Specialty & Private Labs

- Dhingra Pathological Lab (listed twice)
- Priya Diagnostics Center
- Tawatia Path Labs
- Dr. Manvi Path Lab
- KDC Swastham Diagnostics

Hospital-Linked Diagnostic Units

- Unity Hospital Lab
- Meera Devi Nursing Home (Lab Unit)
- Swastya Clinic (Lab Unit)
- Madinova Healthcare India Pvt. Ltd.
- Siddhivinayak Diagnostics
- Saini Diagnostics Centre
- Mahaveer Path Labs
- Healthcare Path Labs
- Bharat Laboratory
- Dr. Trust Path Lab
- Jiya Path Labs
- Krishna Diagnostic Centre
- Om Pathology Laboratory
- Swastik Lab / Ashwani Lab

Independent Diagnostic & Imaging Centres

- All Indian Diagnostic Center
- All India Diagnostic Center
- Advance Lab
- Advance NCR Diagnostics
- NCR Diagnostics Center
- YBS Laboratory
- Unity Hospital Lab
- TRS Patient Healthcare
- Modern Path Lab
- Extra Care Pathlab
- Wellness Private Limited
- New Mangla Path Lab
- Lifecare Diagnostic Centre
- PathKind Labs KLJ-77
- Paramhans Labs & X-Ray & ECG
- Beam Imaging Center
- Human Healthcare Diagnostic
- Angel Path Lab (also listed as Angel Pat Lab)
- Pihu Diagnostic Center
- Goyal Pathology Laboratory & X-Ray Centre
- Kaushik Lab and Ultrasound

Our Partners

Pharmacy & Medical Store Network

Hospital & Clinic-Linked Pharmacies

- Unity Hospital Pharmacy
- Madhav Pharmacy (Madhav Medical Store)
- Vedanta Pharma
- Saroj Medicare Pharmacy
- Dr. Charu Ayurveda
- Raghav Pharma
- Shree Gyan Pharmacy (Multiple Listings)
- Shree Balaji Medicos / Medical Store
- Shree Om Medicose
- Shree Krishna Medical Store
- Shri Bala Ji Pharmacy
- Shree Padhey Medicos
- Dhanika 2 Life Sciences LLP (Multiple Listings)
- Navrang Medical Store
- Gurukirpa Medicos / Medical Store
- Shiv Pharmacy / Shiv Sai Medicose
- Mool Chand Medical Hall
- Saurav Healthcare

Major Pharmacy Chains & Branded Stores

- Delhi Pharmacy
- Future Pharma
- Better Life Pharmacy (Multiple Listings)
- Life Care Pharma (Multiple Listings)
- Health One Pharmacy
- Care One Pharmacy
- Maxplus Pharmacy
- Medlife Pharmacy
- Active India Pharmacy
- Easy Med Pharmacy
- Aushadhi Kendra / PM Jan Aushadhi Kendra

Popular Local Medical Stores

- Sharma Medical Store / Sharma Medicose (Multiple Listings)
- Singla Medical Store
- Suraj Medical Store
- Bhagya Medical Store
- Deep Medical Store / Deep Pharmacy / Deep Medicose
- Goyal Medicos / Goyal Medical Store (Multiple Locations)
- Hans Medical Store
- Santosh Medicos
- Lamba Medicos (Multiple Listings)
- Krishna Medicos (Multiple Listings)
- Bhavya Pharmacy (Multiple Listings)
- Garg Medicos
- RDC Pharma
- Sai Medicos / Sai Mohan Medicose
- Shiv Sakti Medicos
- Jan Sewa Medical Store
- Shree Durga Medical Store
- Om Medical Store / Om Medicose
- IMT Medicos
- Janta Medical Store
- Aggarwal Medicos / Medical Store / Pharma (Multiple Listings)
- Nitin Medical Store
- Sunny Medical Store

Our Partners

Pharmacy & Medical Store Network

Popular Local Medical Stores

- Jitender Medicose
- Mayra Medical Store
- Rajeev Medical Store
- Sethi Medicos
- Nutrust Life Care
- Arnav Pharmacy
- Shrishti Pharmaceuticals
- Shiv Medicos / Shivam Medical Store (Multiple Listings)
- Manoj Medical Store
- Mehndiratta Medical Store / Mehndiratta M/S (Zeelab Medicines)
- Shree Jee Medical Store, Cosmetic and Druggists
- Neelkanth Pharmacy (Multiple Listings)
- Shastri Medical Store
- Pardeep Medical Store
- Keshav Medical Store
- Swastya Pharmacy
- Devki Pharmacy
- G.S. Medicose
- Vinod Medical Store
- Kaushik Medical Store

- SM Medicos
- Girdhari Lal & Sons Chemist
- Shri Sai Medicos
- Pawan Medicose
- Bobby Medical Store
- Bharat Medicose
- Tewatia Medical Store
- Ansh Medical Store
- Naresh Medical Store
- Hemant Medicos
- Sanjay Medical Store
- Subham Medical Store
- Gupta Medical Store / Gupta Medicos (Multiple Listings)
- Dev Medicare Chemist
- Health Care Pharmacy
- WML Medical Store
- Kanha Ji Medicine Center
- Aarav Medical Store
- Tushar Medical Store
- Durga Medical Store (Multiple Listings)
- Ion Chemist Store
- Kalka Ji Medical Store
- DP Medicos

- Maa Geeta Medicos
- Ashok Medical Store
- Shri Ram Pharmacy
- Piyush Medical Store
- Dhingra Medical Agency
- Shri Luxmi Medical Store
- Chaudhary Medical Store
- VIP Medicose
- Geeta Medical Store
- Tomar Medicose
- Naitik Medical Store
- Pankaj Medical Store
- J.P. Medical Hall
- Manju Medical Store
- Varun Pharma
- Saini Medical Store
- Guruji Medical Store / Guruji Pharmacy
- Abhishek Medical Store
- Anuj Medical Store
- New Laxmi Ayurvedic Store
- Prince Medical Hall
- New KS Medical Store
- Lifecare Medicose
- Rahul Medical Store

- Bhole Ji Medicose
- Bhumi Medicose
- Mittal Medicose

Our Partners

School & Educational Institution Network

Senior Secondary & High Schools

- Cosmos Public School / Cosmos School
- Murari Lal Sr. Sec. School
- Jeet Vidya Niketan Sr. Sec. School
- Navodaya Vidya Niketan Sr. Sec. School
- Blue Bird Sr. Sec. School
- A.D. Sr. Sec. School
- Sainik Public Sr. Sec. School
- Modern Navodaya Saraswati Sr. Sec. School
- V K International Sr. Sec. School

International & Global Schools

- Grand Columbus International School
- Columbus International School
- Rose Valley International School
- R.K.S. Global School
- K.M. Global School
- Aditya International
- Shiksha Sanskar International School

Public & Convent Schools

- Radiant Public School
- Divine Public School
- Evergreen Convent School
- Shiksha Bharti Public School
- Lokdeep Public School
- Royal Convent School

Modern & Technological Schools

- Sri Chetanya Techno School
- Narayana E-Techno School
- Saraswati Modern Public School

Academies & Specialized Institutions

- V K Scholars Academy
- D.K. International
- The Shree Ji School
- RS Vidya Mandir

Preschools & Play Schools

- Bachpanites Play School
- Bachpan Play School
- Millennium Kids Pre School (Multiple Listings)
- Kids Garden
- Unnati Play School
- Smart Mind Play School
- Learning Tree Play School
- Eukaryo Castle Academy (Pre School and Daycare)
- Kids Castle

Traditional & Value-Based Schools

- Saraswati Global School
- Saraswati Shishu Sadan
- Asha Jyoti Vidyapeth
- Manav Sanskar Public School
- Shanti Niketan (Repeated Listings)
- Master Mind Convent School
- C.P.S. Little Champs School

Our Partners

Employment & Job Provider Network

Manufacturing & Industrial Units

- Napino Auto Electronics Ltd
- Ashoka Machine Tools
- Hand Lair Engineers Pvt. Ltd
- Super Screw Pvt. Ltd
- Valcum Forge Pvt. Ltd
- HP Fastnus Pvt. Ltd
- Auto International Pvt. Ltd
- Warm Gear Industrial
- Sai Baba Tubes Ltd
- Sandan Vikash India Pvt. Ltd
- Yamaha Company
- Hindustan Fastners
- Viraj Profile Ltd
- Megaforge Pvt. Ltd
- Carrier Engineering Pvt. Ltd
- Abbott Tool Fast Pvt. Ltd
- Border Industries
- Henna Industries Pvt. Ltd
- Taj Forging
- Otsuca Vinus Automotive India Pvt. Ltd
- New Alamari Ltd
- Adity Engineering Pvt. Ltd

- D.Y. Auto Manesar
- Bansali Cable
- Cosmos Fiber Glass Ltd
- Meqostic Sheat India Pvt. Ltd
- Bio-Mada Pvt. Ltd
- Besoto Pvt. Ltd
- Adramed Forging Pvt. Ltd
- Manglam Venture Ltd
- K.R. Ruberrite Ltd
- Bony Polymers Pvt. Ltd
- FBT Pvt. Ltd
- Talvors Engineering Ltd
- CMT Limited
- San Auto
- Manish Vinyl Pvt. Ltd
- San Automotive Engineering Pvt. Ltd
- Super Auto Steel Forging
- Imperial Auto Industries
- UT Pumps Systems Pvt. Ltd
- DB Engineering
- Dixon Technologies India Ltd

Retail, E-commerce & FMCG

- City Mall
- Flipkart
- Zepto
- Zomato
- BigBasket
- Blinkit
- Swiggy
- D-Mart
- Messo

Healthcare & Hospitals

- Batra Hospitals
- Vanya Healthcare
- Max Hospital
- Fortis Escorts Hospital
- Sarvodaya Hospital
- Cloudnine Hospital
- Motherhood Hospital
- Disposafe Health and Life Care Ltd

Our Partners

Employment & Job Provider Network

Engineering & Technical Services

- Sharma Engineering Pvt. Ltd
- Har.K.Forging Pvt. Ltd
- Aron Tube Tech Pvt. Ltd
- Super Auto Electric Pvt. Ltd

Corporate Services & Staffing Agencies

- Team Lease Pvt. Ltd
- Team HR
- One HR
- Maple Staffing Pvt. Ltd
- Aone Staffing Pvt. Ltd
- Adhaan Solution Pvt. Ltd
- Saksham Security Pvt. Ltd
- KB HR Pvt. Ltd
- Astute Outsourcing Services Pvt. Ltd
- Posterity Consulting Pvt. Ltd
- Vyom Facility Group
- Tenon Facility Management India Ltd
- VNSS Security Services
- Roshan Security Services
- Lotus Facilities

- Gupta Enterprises
- Yashika Facility Manpower Solution
- ABECCO India
- Calibhar Business Support Services Pvt. Ltd

Banking, Insurance & Telecom

- HDFC Bank
- Axis Bank
- Bandhan Bank
- Policy Bazaar
- Insurance Dekho
- Airtel
- Jio
- VI

Food & Hospitality

- Green House Restaurant
- Dev Wine Sales
- Bala Ji Group

Technology & Digital Services

- Manipal Technology Ltd

Bioenergy & Microfinance

- Reliance MET Bio Energy Ltd
- Satya Small Micro Finance Pvt. Ltd

Our Partners

Food & Hospitality Network

Restaurants, Cafés & Eateries

- Naveen Restaurants
- Batli Wala
- Blu Dragon
- Terrace House Restaurant (listed twice – possibly multiple outlets)
- Hashtag Tandoor & Chinese
- Chapter Twelve
- Msai Mara
- Ashirwad Resorts Pvt. Ltd.
- Le Chef
- Delhi Darbar
- Kings and Queens
- The Pizza Theater Cafe
- Khatir – The Family Dhaba
- Chaska Restaurant (listed twice – possibly multiple outlets)
- Pizza Villa
- Veerji Malai Chaap
- Eat and Treat
- The Food Map
- Hari Krishan Dhaba
- Kahani
- Chinese Blu Dragon Bar

Our Partners

Coaching Institutes & Training Centers

- Udan Institute

Gyms & Fitness Centers

- Empoworer Fitness
- XXX Gym
- Tiger Fitness Club
- V2 Gym Zone
- Fitness Garage
- The Muscle Studio Gym
- Oxygen Pro Fitness Centre
- Core Gym
- Leo Gym
- Arya Fitness Point
- Isolate Fitness
- CR Fitness
- Beas Bro's Fitness
- Royal Gym
- Fantastic Fitness
- FitnX Gym
- Motius Gym
- Nelson Health Club
- Unity Fitness Gym

Salons & Beauty Parlours

- Golden Scissor Salon
- Magic Scissor Salon
- Chand Hair Salon
- Taliisman Salon
- Rex Unisex Salon
- Raj Hair Salon
- Hair Bi2, Unisex Salon
- Royal Men's Salon
- Smart Boss Unisex Salon
- Absolute Star
- Royal Men's Parlor
- Face Look Saloon
- Hype Salon
- Gentlemen Unisex Salon
- Radhika Gentlemen's Unisex Salon
- Cut "N" Curl Unisex Salon
- Akash Hair Dresser
- Crazz Salon
- Boys Look Hair Salon

Why Choose Us

- **Trusted by Families**
- **Wide Partner Network**
- **One Card, Countless Benefits**
- **Affordable for All**
- **Recognized under Startup India and "Made in India" initiative**
- **Registered with Ministry of Corporate Affairs (MCA)**
- **Transparent and customer-first policies**



Testimonials & Success Stories

What Our Members Say



"Thanks to Hathfin, my mother received quality care at half the cost." **Ravi Sharma**



"I enrolled my kids in a reputed school with amazing discounts." **Pooja Verma**



"Getting medicines is now more affordable than ever." **Anil Kumar**

Our Leadership

Jyoti Kaushik

Managing Director

Over 10 years of rich experience in the healthcare and education sectors, backed by an MBA in Sales & Marketing. Her strategic mindset and deep industry insight empower her to lead with clarity, purpose, and innovation. Jyoti is passionate about driving meaningful growth, building strong teams, and creating impact through a blend of empathy and excellence.

Nagendra Yadav

Chief Financial Officer

Our Chief Executive Officer B.Tech. (Bachelor of Technology) degree typically handles the planning, execution, and completion of technical projects. The role often requires both technical expertise and managerial skills.

Rohit Sharma

Director

Our Director is a passionate salesperson with a proven record of boosting sales across multiple organizations. He holds a Bachelor's degree in Business Development and believes in the timely delivery of targets to ensure organizational success.

Hemant Kumar Nirmal

Chief Operating Officer

M.Sc., M.Ed., Prabhakar PU Medalist, is a retired Principal from KVS. A sincere, talented, and knowledgeable person, he has contributed greatly to society. JUSM welcomes him, believing his wisdom will help us achieve our goals.

Bhagat Kaushik

CEO

Over 12 years of expertise in administration and marketing. With master's degrees in both finance and education, he combines his extensive knowledge and experience to lead with passion. He believes in embracing the journey, celebrating milestones, and letting success reflect the power of determination.

DK Sharma

Chief Legal Officer

With 36 years of dedicated service, including experience as an ex-officer from Dehradun, I bring the discipline and leadership of my army background into my work. For the past 15 years, I have been actively involved in social work, contributing towards community development and welfare.

Our Leadership

Munesh Kumar

Business Development Manager

6 years of experience in the quality department along with business development management (BDM) experience, combining technical skills with client handling and growth strategies, backed by a B.Tech in Mechanical Engineering.

DB Patra

Head of Marketing

Qualification- M.A. in English, Specialization in American Literature, LLB, MBA in Sales & Marketing, 25 yrs of experience in Sales, Marketing & Training Past Experience- was Head of 7 States in Corporates
An international level Motivational speaker
Who leads by example..
A Grand Master of Law of Attraction,
wonderful Teacher of VISUALISATION &
GRATITUDE

Chander Tripathi

Chief Account Head

Extensive experience in finance and accounts since 2005. He holds a B.Com and an LL.B, bringing a strong blend of financial expertise and legal understanding to his role. For any queries, he can be contacted at 9811518250

Contact Information



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